

# Development

June 2010

Monthly Development update from DHAN Collective

## Matters

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### Feature

**Rainfed farming development interventions impact livelihoods**



Looking at whole scenario of the Koraput, rainfed cultivation is predominant and major livelihood. Hence, the Rainfed Farming Development Programme (RFDP) team of DHAN Foundation resolved to find out the real status of rainfed farming in the region and piloting with natural resource management and other areas of farming. The team found few major problems and their effects on livelihood. Based on the exploration, some interventions were piloted to address the problems.



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## From the Editors' Desk

### Dear Readers!

Greetings!

This June issue of Development Matters comes to you with various works at grass-root level. VEDIAPPAN writes about rainfed farming interventions and its impact on livelihoods. ER. ILAVARASI details how oorani helps multitude to get safe drinking water. Our senior colleague N. VENKATESAN narrates his experience of his participation in national conference on water - "Efficient Water Management: Challenges and Solutions" at Bhopal. ER. SANTHOSH writes about the role of KDFS which facilitated financial inclusion to unbanked people. ER. J. MOHAN illustrates climate change adaption through collective action through his work experience in drought prone Ramanathapuram district. DR. GIRIJA PRASAD BORAH gives a detailed description of Barama location and the Kalanjiam intervention. Our senior colleague MADHAN KUMAR shares his experience of Barka's building partnerships to eradicate poverty in Poland. O. R. RANI writes about her experience of SFURTI, Periyakulam Coir Cluster. Our senior colleague A. UMA RANI writes her experience of participating in the IWMI workshop in Colombo.

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

**Happy reading!**

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# Rainfed farming development interventions impact livelihoods

Vediyappan\*

## Background of Koraput district

**K**oraput district lies on the South Eastern region of Odisha surrounded by Rayagada, Nabarangpur, and Malkangiri districts. The district is adjoining Madhya Pradesh in the North-West and Andhra Pradesh in the South-East. The geographical area of the district is 8807 sq km. which is 5.38 percent of the State. It is situated 180-10' and 200-10' North latitude, and 820-10' and 830-20' East longitude. Physiographically, the district is continuous to the main land of Eastern ghat. The different areas in this zone situated at altitude of 150M to 1600M MSL. The district characterized by scattered, sharp, isolated hills with thin forest cover.



The population is 11,80,637. About 62.66% of the population is scheduled tribe (ST) and scheduled caste (SC) and more than 83 % people live in the rural areas. The population density of the district is 134 per/sq km. The number of households is 2, 84,876 and the below poverty line is about 2, 22,000 households and it is 78 percent of the total household in the districts.

The cultivated area of Koraput district is 3,02,000 ha with paddy area of 1, 15,000 ha since irrigation is available to 79,000 ha, 74 percent of cultivated land (2,23,480 ha) remains rainfed. According to the slope of the land is classified as low, medium and high lands. In total area of high land is 1,66,000 ha and its account for 55 percent, medium land is 78,000 ha with share of 26 percent and low lands are 58,000 ha and it share of 19 percent. Small and marginal farmers cover 69 percent

of total farmers. But they possess only 34 percent of lands. On the other hand, land holders having more than five acres are 30 percent only but they have share of 65 percent of land.

Rainfed agriculture continues to be the mainstay of the people of Koraput district. About 83 % of its population is dependent on it. The major crops grown in the district are – paddy, niger, maize, ragi, arhar, black gram, sugarcane, cotton and tobacco. In addition to this, vegetables (beans, cabbage, potato, tomato, brinjal); spices (chilies, turmeric, ginger) are also grown in the district. Vast areas of waste lands available in the district are 2, 77,000 ha.

Livestock based enterprises provides livelihood security to farmers and ideal for the homestead based agriculture particularly for small /marginal farmers and agricultural laborers. There is a demand for milk in the district and the present requirement met by supply from the neighboring Andhra Pradesh.

Looking at whole scenario of the Koraput, rainfed cultivation is predominant and major livelihood. Hence, the Rainfed Farming Development Programme (RFDP) team of DHAN Foundation resolved to find out the real status of rainfed farming in the region and piloting with natural resource management and other areas of farming. The team started research and piloting February 2008 onwards. Team found few major problems and their effects on livelihood. Based on the exploration, some interventions were piloted to address the problems.



### Major problems of Koraput farmers

Initially we, RFDP team identified the prevailing problems of Koraput farmers. Accordingly we started working on those problems in an experimenting way. We found major problems in this region is floods due to heavy rainfall for a short period, intermittent droughts during south west monsoon season, long dry spell in a year (6 months rainless situation), in recent years unexpected rainfall during harvest time and early withdrawal of monsoon. Apart from natural problems, we found manmade problems such as shifting cultivation in short cycle and uncontrolled cattle grazing in lean season. The effect of these problems are heavy soil erosion, water scarcity in lean season, soil fertility loss, land degradation, migration to other places, drastic reduction in livestock population, human health problems and pest and diseases in crops. The outcome of the research and intervention plans are given below.

### Findings of interventions piloted at Koraput

- Major problems of this area are heavy soil erosion, water scarcity in lean season, soil fertility loss, land degradation, migration to other places, and drastic reduction in livestock population, human health problems and pest and diseases in crops.
- There is huge potential for land development works at Koraput and Semiliguda blocks of Koraput district. Hence we piloted land leveling as loan product in the district.
- Supplementary irrigation is need of the hour for mitigating intermittent droughts during end of monsoon. The team found two supplementary

irrigation models for Koraput region, one is for plain areas and other one is for medium slope areas. This activity having high potential for all locations - Koraput, Semiliguda, Borigumma and B.Singhpur.

- There is vast scope for crop production enhancement activities like line sowing of ragi, SRI method of paddy cultivation, quality seed supply, rainfed cash crop promotion of groundnut, ginger, maize, turmeric and potato, promotion of natural farming with yearly crops like turmeric, ginger and sugarcane and promotion of rice fallow crops such as wheat and mustard.
- There is a need of market support for niger, tamarind and vegetables in this region.
- Supportive interventions are needed to improve the rainfed farming through livestock interventions like fodder promotion, goat rearing, backyard poultry, mass tree plantations on common and private lands and barbed wire fencing with live fencing.
- Stone check walls across the stream are necessary to slowdown the velocity of the floods during monsoon period. This activity would save the low land paddy from washing off flood water during heavy rainfall in monsoon.

### Interventions piloted at Koraput

#### 1. Land development

The team started its intervention with land development work, land leveling and stone bunding to stop the rain water in medium lands to reduce the soil erosion. Due to lack of awareness among farmers about



leveling and stone bunding in low lands, nobody came forward to take up the initiative in medium sloped lands. There is vast scope for the land development work in Koraput and Similiguda locations but with full grant support. This would transform uncultivable medium lands into cultivable lands. We did **5.28 acres of land leveling at Pintuku Maliguda village with revolving fund (RF) loan; we introduced land leveling in Koraput as a loan product.** The result was very good as farmers were not cultivating second crop due to more depth in the stream (Nala). Now the land was leveled and the water flows along the sides of the land and water is used for all farmers. **If we generate more of fund from government schemes or some other funding agencies, this activity would help to control soil erosion, provide additional income and value addition of land to the rainfed farmers.**

## 2. Supplementary irrigation

The team experimented supplementary irrigation in this region as water scarcity is seen soon after monsoon. We started with KB lift trade 1 pumps for lean season crop cultivation to provide life irrigation for groundnut and paddy to three farmers. These pumps were set up in nearby streams, where water was available at the depth of 25 feet. Farmers faced the problem of unavailability of water in streams as the cultivating lands are located away from the village. So farmers hesitate to cultivate crops there owing to uncontrolled grazing practice of the farmers. Hence we found less scope for promoting lift pumps in this locality. **Hence, the team found lift pumps will be useful only with permanent water sources.**

## 3. Permanent water sources for supplementary irrigations

### a) Ring well with rope and washer pump

The team explored permanent water source for crop cultivation in this location because of heavy water scarcity, farmers left the land fallow in lean season. We started finding permanent water source for crop production in this region. Most of the houses in towns are getting drinking water from a small ring wells. Similarly we developed one unit of ring well (3 feet diameter) with rope and washer pump with the depth of 30 feet. It will be best option for medium and high land areas for continuous water source for crop

production. This ring well ensure water supply throughout the year, hence farmer could cultivate an area of 50 to 75 cents. We found high potential for ring wells in this region. **This ring well model is the first low cost irrigation model in this region. So the team plan to experiment further to know the exact impact on livelihood.**

### b) Farm ponds local Tenda (traditional water lifter):

Further RFDP team explored taping of subsoil water as well as rain water in low land areas where as water table around six to eight feet depth. So thought farm pond will be useful to the farmers. From this idea we developed two farm ponds in Borigumma for lean season cropping. This farm pond ensured water supply throughout the year for crop production. Here water was lifted from farm ponds through local Tenda. Hence, we found developing farm ponds in low land areas would ensure income and employment for small and marginal farmers in this locality.

We found development of farm ponds have high potential in this region. We already had given RF loan to 30 farmers in Borigumma block. Last year, we did two farm ponds; in total we dug 32 farm ponds in the region.

## 4. Crop production enhancement activities

### a) SRI method of paddy cultivation

We did 30 SRI demonstrations in this region during Kharif; we found 40 to 50 percent yield increase over traditional paddy cultivation. We found promotion of SRI in this region to be better intervention to improve productivity in paddy. **The team plan to demonstrate with Farmer Field School (FFS) model to learn and educate more members at a time.**

### b) Seed distribution with seed-bank model

The team piloted small quantity of seed supply last year, we found quality seeds at field level is needed as most of the farmers are using traditional seeds with poor quality. We got good response from farmers in last year. RFDP team collected location level seed requirement. As the demand was high, supplying good quality seed would improve the production and ultimately leads to increased income to farmers. **The**



team plan to supply seeds to needy farmers on continuous basis through seed-bank concept. The concept of seed-bank is to supply seeds to farmers in right time.

#### *c) Promotion of rainfed cash crop in the region*

Last year, farmers tried to cultivate rainfed cash crops like groundnut, ginger and maize and got positive response from farmers who cultivated ginger and groundnut. Due to early withdrawal of monsoon the farmers did not get any yield from maize crop. Promotion of rainfed cash crops will improve the economic status of the farmers as well as ensure best utilization of natural resources and monsoon. **This year the team plan to introduce turmeric and potato along with ginger, groundnut and maize.**

#### *d) Introduction of natural farming*

RFDP team explored adoption of natural farming to improve crop productivity and soil fertility in this region. So we introduced to four farmers in first year. Only one farm came out successful and other three farms did not get good results and turned a failure due to farmer's negligence in farm maintenance, led to heavy weed infestation, mulching and water problems. From this experimentation we learnt many things to be ensured before going to natural farming such as water supply

throughout year, fencing and selection of farmers. This year, **RFDP team plan to do natural farming only with FFS model, especially for sugarcane, ginger, turmeric, banana and orchard fruit crops.**

#### *e) Promotion of rice fallow crops*

Farmers piloted rice fallow crops such as wheat and mustard during winter seasons using winter climate. Last year farmers piloted wheat with mustard and the field results were good. This intervention gave us lot of confidence for further improvement. **Hence we plan to promote wheat and mustard crop in more areas in the coming season.**

### **5. Marketing support to farmers**

#### *a) Niger marketing*

Availability of marketing facilities to farmers is presently inadequate, mostly on short period seasonal market through village merchants in low prices. Hence we piloted with niger last year through individual as well as group model. While doing the procurement, most of the products are already sold due to late arrival of revolving fund. Still we procured two tonnes of niger. Members showed very good response but due to delay in mobilising money the entire product was sold by the people as it coincided with important festival called Push

Parab. We thought better price will be available during April and may. **We plan to cover more farmers in the coming season with better procurement plan.**

#### ***b) Tamarind marketing***

We piloted tamarind marketing with landless members with revolving fund on pilot basis. The results were very good, the repayment will be bullet type within one month period. This year, a member could earn Rs. 1500 to 16,000 depending up the involvement and investment pattern as well as selling pattern. I can quote the example of Ms. Malathi Oyal of Jagathjanani Kalanjiam belonging to Padampur cluster. She got the RF loan of Rs.15,000 for leasing fifteen Tamarind trees; she harvested the fruits from those trees and removed the shell and sold it in the market. By this she earned good profit. She repaid the entire amount with interest of Rs. 16,000 within one month. We, RFDP team collected data of such repayment from all locations. **We plan to cover more members this year for income generation through tamarind business and value addition.**

### **6. Other interventions**

#### ***a) Mass tree plantation in common and private lands***

We tried to introduce agroforestry because of deforestation by way of shifting cultivation and firewood needs and ecological balance. We aimed at waste lands and field bunds for promotion of agro-forestry in this region. We initiated mass plantation of 10,000 forest trees (*Symeruba*) in three locations to create awareness among the members. We found promotion of agro-forestry in private lands become essential to save forest and ecology. **Further we plan to promote agroforestry in common lands and roadside lands too.**

#### ***b) Barbed wire fencing to protect uncontrolled cattle grazing***

We piloted barbed wire fencing with four farmers to protect the farm from cattle grazing during lean season. This activity also found to be very effective because cattle grazing farmers are not interested in cultivation during lean season. We plan to promote barbed wire fencing with live fencing in coming season. It would help the farmers do farming in right time and to get better market price.

#### ***c) Livestock promotion***

The team discussed with leaders and associates for livestock interventions such as promotion of goat rearing, backyard poultry and found fodder crop promotions are need for the members. We piloted backyard poultry with five units and goat rearing with two members it is just initiated.

#### ***d) Stone check wall across the stream***

We identified stone check wall across the stream would slowdown the floods during monsoon rain. This year, we constructed ten stone check walls to see the impact of such structures to slow down the floods. After seeing the impact we would plan for more structures in next year. These structures are vital in soil conservation as well as flood control measures.

#### ***e) Safe drinking water supply to community***

The team found many villagers walk a minimum of one kilometer distance to fetch drinking water. So the RFDP team and KCBP team worked on this issue and we got financial support from Centre for Facilitating Philanthropy (CFP) of DHAN Foundation. We created five drinking water structures at Koraput. All five structures were constructed with peoples' contributions along with the philanthropy funds. CFP gave Rs. One lakh towards this activity and peoples' contribution was Rs. 20, 000 (Rs. 2,000 for the first, Rs. 3,000 for the second, Rs. 5,000 for the rest of the three ring wells) The ring well structure is a four feet diameter ring well, with an average depth of 35 – 40 feet depth. After completion of these structures, people are now using water from ring wells for drinking purpose. There is a good response from the community; we found many more villages need this type of structures for safe drinking water supply.

#### **Erratum of Page No. 9 of April 2010 issue**

Mr. S. Nataraj, Deputy General Manager, Project Implementation Unit, NABARD, Madurai took part along with Mr.Sankaranarayanan, AGM, Madurai. Both of them falicitated the event and shared Mr. Gopalakrishnan's message committing NABARD's participation as one of the partners in HUL NABARD project in Gundar Basin, Tamil Nadu.



# Ensuring the drinking water in the project villages through fund leverage

Er. Ilavarasi\*

**M**anagathan village is located at southwest direction from Manamadurai and it is situated at Manamadurai to Chinnakannanur main road. The village is 15 km away from Manamadurai town. Total households of this village are 74 and the population is 366 members. The prime occupation of the people is Agriculture. Paddy, cotton is the predominating crop followed by chilly cultivation. And the secondary occupation of the villagers is livestock managing for manure purpose. There are three oorani and one PWD tank to supply water. Among three oorani, one is exclusively for drinking water purpose. There is no other alternative for drinking water. The other two oorani are used only for domestic purpose. One PWD tank with three sluices and one surplus weir is there but they are not functioning. In this village, people belong to three castes - Yathavar, SC and ST.

This drinking water oorani is of 270m circumference and 2.5 m depth. This oorani was created through **Namakku Naamae Thittam (Self Sufficiency Scheme)** in this village. Water is available only for six months in this oorani. Also, the water tastes like mineral water due to the soil type. It was renovated 10 years back and no fencing was available there. Due to this reason, siltation of oorani was more and animals easily enter into the oorani freely and spoil the water. Weekly once water is supplied from the overhead tank maintained by the village Panchayat. Water from overhead tank is not enough to meet the needs of the villagers. Due to this, women have to walk five km to fetch drinking water in summer season.

The project team went to the Managathan village on 23<sup>rd</sup> June, 2008 for Vayalagam formation. By getting the village particulars, we came to know the importance of oorani work in that village. Then we discussed with the villagers about Vayalagam formation and the importance of drinking water oorani. The villagers had

approached the Panchayat several times for this oorani work. Due to deficit of fund, the Panchayat was not taking interest in the oorani work. After some discussion by leaders and our team members, the Vayalagam was formed on 29<sup>th</sup> July, 2008 with membership of interested villagers. Then the estimate was submitted to Center for Facilitating Philanthropy (CFP) of DHAN Foundation.

Out of the total value of work, Rs. 55,250 was contributed by the community in the way of cash, kind and material. Rs. 1,65,750 was released from CFP. During the work execution, the village members were very cooperative. Particularly the President, Mr. Natarajan spent his time for this oorani work, for purchasing cut stone pillars, he stayed in the quarry at Melur area near Madurai for three days. The oorani work of desilting, fencing and provision of inlet were completed on 15<sup>th</sup> October, 2009.

Now the oorani is full of water. Through our intervention, we created extra storage capacity of 1065.71 m<sup>3</sup>. Through this renovation, the oorani can store the 1065710 liters of water. It would satisfy the people need throughout the year for drinking water purpose. The bunds were strengthened and through the fencing and gate arrangement of the oorani, the animals cannot enter to the oorani and now the oorani is free from contamination. Through our intervention, 366 villagers are getting benefit. And the women members get drinking water near their house reducing their drudgery. Our project team created awareness about the hygienic maintenance of the catchment area by avoiding open defecation in that area. Behavioural change is seen among the villagers.

Through the silt trap, the siltation will be reduced in future. Now villagers directly drink the oorani water, so the project team plans to introduce the bio sand filter in this village in the subsequent years.



# Experience of participation in the National Conference on Water at Bhopal

Er. N. Venkatesan\*

I participated in the National Conference on Water; the theme was “Efficient Water Management: Challenges and Solutions” during 25 – 26<sup>th</sup> June, 2010 at Bhopal, Madhya Pradesh. This conference was organized by Baskar Foundation with the support of Water Digest and Government of Madhya Pradesh. Primary purpose of this conference is to share the experience of the various stakeholders from their work experience and generating alternate solutions for the challenges faced at present in our country for various uses of water.



JALSATYAGRAH

Our Executive Director, Mr. Vasimalai was supposed to share DHAN's experience in a session as a part of the case studies of successful water body management and maintenance with community ownership and participation. As Mr. Vasimalai was in the Netherlands, he nominated me to share DHAN's experience in the conference.

I felt proud and happy to participate in the conference as a speaker, as it was a good opportunity to interact with eminent personalities like Mr. Rajendra Singh (Founder and active environmentalist of Tarun Bharat Sangh), Mr. Surya Kant Jalan (Surabhi Seva Sansthan), Mr. Harnath Jegawat (Director, NM Sadguru Water and Development Foundation) and Mr. S. K. Khare (Superintend Engineer, RES, Government of Madhya Pradesh), they were co-speakers during my session. Among the speakers of the session, I was the youngest, rest were veterans on water and development. Another inspiring moment is that Mr. Parasuram, Principal Secretary, Panchayat Raj and Rural Development, Government of Madhya Pradesh was the chairman of the session to facilitate and coordinate the discussions during the session in which I presented DHAN's experience.

During my session, all the four speakers presented their findings in Hindi and I was the only one presented in English. I presented DHAN Foundation's experiences of community owned tank and small scale water body

management for the last 20 and more years as an effective and sustainable solution for the endangered status of small scale water bodies in South India for poverty reduction and livelihood generation with a PowerPoint presentation. I also shared our drinking water related interventions and their success in Ramnad district as an additional presentation. My presentation was well received by the forum and panelists. The Principal Secretary, Mr. Parasuram appreciated and said that the Government of Madhya Pradesh has now decided to take up similar structures in few districts.

After the session was over, many participants of the conference met me in person and shared their appreciations as my presentation brought out the real issues of water bodies, their governance, legal issues on management and redefining the roles of different stakeholders Viz. State, research and academic institutions, NGOs and community based field experience. Initially I was little tensed as my co-speakers were highly experienced and were either chief officials or founders of esteem institutions. I charged myself with confidence that our organization gave me this opportunity to present DHAN's experience which is equally enriched with expertise on water. With this I proceeded to position our organization in the provided opportunity. The organizers, Mr. Sanjeev Singh Sethee of Water Digest and Mr. Sanjay Ganjoo of Baskar Foundation appreciated me and thanked me for an interesting presentation and asked me to share their wishes to our Executive Director.

The important highlights of the conference are –

- Union Minister for Parliamentary Affairs and Water Resources, Mr. Pawan Kumar Bansal participated and gave the inaugural address in the presence of Madhya Pradesh state Ministers Mr. Gopal Bhargava and Mr. Jayanth Malaiya. All the State and Central ministers insisted on our water resources status and need for effective and efficient management to meet the growing needs of our country.
- The key speaker, Mr. Gopalakrishanan, Secretary General, ICID (International Commissioner for Irrigation and Drainage) gave an inspiring presentation on effective use of water based on lot of statistics of our country water resources in comparison with the global status. I collected lot of statistics from his presentation which would be useful for our future references.
- I learned innovative method of irrigation which **gives 90% more water use efficiency** called **Central Pivot system** of irrigation, practiced in advanced countries now a days.
- One statement which inspired me is that national water storage is 207 billion cubic meters (BCM) but Russia is having storage of just 6000 BCM and which shows that still we are wasting lots of our annual precipitation by reaching the sea. It gives us scope that our nation shall plan for more water harvesting structures based in the context, space and region specific needs.
- One speaker presented the highlights on village based water budgeting which inspired me as we can also attempt the same for our tank villages.
- The Jain irrigation group, ion exchange group and others were trying to position their products on safe drinking water through different types of household filters through their presentations. This is the time we need to position our safe drinking water and its products to the community needs.
- The experts from BIS (BIS- Bureau of Indian Standards) also participated in the conference and given presentations related to various specifications and procedure they have on quality parameters of various water uses.
- More that 150 delegates and eminent personalities took part in the seminar and the seminar was organized well with all arrangements for effective participation and discussions aftermath.

As a whole, I learnt a lot of information for my future works especially to position our water works. At the same time, my confidence level on participations and preparing for such excellent conferences have gone up. I am greatly encouraged and enriched my knowledge base there. I sincerely thank our organization for providing me such an opportunity. ■

## Financial Inclusion

# Kalanjiam Developmental Financial Services - a non banking financial institution

## Introduction

**B**ejjur is a tribal mandal located at Andhra Pradesh – Maharashtra border. It is 250 kms far away from district head quarters, Adilabad. This location is backward in all aspects. Bejjur consists of 23 gram panchayats with one grameen bank, two hospitals, three secondary schools and one junior college. There are more than 10, 000 people residing in this area, out of which 80 % are financially poor living below the poverty line. The literacy level is very low. The people of this mandal mainly depend on agriculture and its allied activities. Male do hard work like ploughing and the

female help their husbands. DHAN Foundation entered during 2005 and promoted 80 microfinance groups (MFGs), 33 Tank Associations (TAs) and one Tank Cascade Association in 21 gram panchayats and 34 villages.

## Farmer's position before DHAN's intervention

The farmers in this mandal are getting financial assistance from grameen bank located in mandal head quarters and from money lenders. The farmers who are having 'pattas' for their land only could get loans from bankers, or the members of self-help groups

(SHGs) promoted by Indirakranthipatham (IKP) supported by the government of Andhra Pradesh are eligible to avail loans from banks. But the remaining section of people has no source of getting financial assistance. In this mandal 50% of people are cultivating their lands to earn their livelihood for more than 20 years without having 'patta' certificate from revenue department. Rich people come to this location from nearby city, Sirpur and Kagaznagar, started their business of money lending. The interest rate was very high, now they have reduced; interest rate of Rs. 10% per month also prevalent in some cases. Money lender's policy vary from person to person says Mr. Anil, a microfinance group leader. Mr. Botlagunta Shankar adds, "Some money lenders give money alone and collect the amount with interest after their harvest. Some of them supply agricultural inputs such as seeds, fertilizers and pesticides to the farmers who approach them for loans and force them to sell all the produce they harvest only to them, even if the value of harvest is higher than the loan amount. Point of exploitation is clearly observed as the value of the agricultural produce is fixed very less compared to the market rate. From that amount money lenders deduct the loan amount with interest and the remaining (often meager amount) is given to the farmer. The farmer cannot fix the price of his hard earned produce. The farmer is forced to accept the reduced value for the fear of not getting financial assistance from him and influence other money lenders too.

### **After DHAN's intervention in the location**

DHAN entered into this mandal during July 2005. We observed the problems of the community and decided to address the issues with community participation. We, DHAN Foundation initiated organizing the victims of moneylenders into microfinance groups. They started savings according to their earning capacity and slowly started the internal lending process with the saved money in the group. This internal lending process enhanced them to fulfill some urgent and small financial needs without hesitation. They gained confidence of collective strength by saving the amount regularly in their group account. Ms. Mallakka says, "We initially did not trust DHAN Foundation. As we already had seen self-help groups (SHGs) promoted by another organization in our village (Rebbana), every group had financial issues and all the groups promoted by that organization became defunct. When we saw the condition of groups promoted by DHAN Foundation in

near by places, the credibility of DHAN Foundation was increased and promoted Venkateshwara microfinance groups (Vayalagam).

### **Impact of the activity**

After successful completion of six months of internal lending, Swayamkrishi microfinance group of Rebbana and Sidhartha microfinance group (MFG) of Lumbinagar were eligible of SHG-bank linkage. We approached the only bank of this area, grameen bank, for SHG-bank linkage. They gave a negative response stating their lending policies have no space for men SHGs. The bank gives SHG-bank linkage only to SHGs promoted by IKP. They can provide loans to individuals against their pattas, but not to groups. So this limitation was discussed with DHAN Foundation, Madurai and got to know about Kalanjiam Development Financial Services (KDFS). We applied for loans from KDFS and got sanctioned. These were the first two groups obtained loans from formal financial body in this area without any collateral (patta). The significance of both the groups is all members are men farmers, who have no patta for their lands. The news of these two groups getting loans from a formal institution created a big impact in the nearby villages. So the number of SHGs increased rapidly in Kothaguda and Thummalaguda which are nearer to Rebbana and Lumbinagar respectively. Prior to the financial assistance from DHAN Foundation, all villagers were dependent on local 'Shaukaars', which means 'lords', as they call moneylenders.

### **Voices from Grassroots**

Mr. Marutha, President of Sidhartha group, Lumbininagar, says, "We are slaves to do hard work in fields to raise the income of moneylenders, instead of improving our life standard." "Almost 75 – 80% of our income goes towards repayment of the loans to money lenders" adds Mr. Botlakuta Shankar, Swayamkrishi MFG, Rebbana village. "Before joining Bheemanna MFG we had no hope of doing agricultural activities, so we went for whatever labour works we got despite our lands enough for doing agriculture on our own." says Mr. Kudimetha Laramaiah, member of the MFG. He continued, "Banks give loans only to Pattadars. But 80% of our group members are non-pattadhars. Thus the support from KDFS gave us to restart agriculture, our traditional occupation."



# Climate change adaption through collective action

Er. J. Mohan\*

## Introduction

Ramanathapuram is one of the drought prone districts of southern Tamil Nadu in India. The total geographical area of the district is 4,08,957 hectares. Agriculture is the major livelihood of the people in this district and the total cultivation area is 1,90,268 hectares. There are no assured water sources like perennial rivers and canals. The ground water is highly saline. The surface water bodies like irrigation tanks and ponds are the only source for the daily needs of the rural people. The climate change affected the survival of the people intensively. The average annual rainfall is 827mm which is highly fluctuating every year.

Due to climate change, people of this district are experiencing excess rainfall in short duration, failure of monsoon, late onset and earlier withdrawal of monsoon as the common trends in the recent years. The poverty, migration, child labour and drop out of school going children were the few effects of the climate change. Though lands are abundant in this district water management was the main lacuna to manage the drought and floods. So, DHAN Foundation initiated participative water resource development works like renovation of tanks, development of drinking water ponds and formation of farm ponds. The collective action of the rural people with the guidance of DHAN Foundation during the past ten year period on participative water management made the people to adapt the climate change.

## I. Climate change adaption through revival of water harvesting structures

### Revival of irrigation tanks

The irrigation tanks are the earthen water harvesting structures which were constructed

across the land slope by our forefathers exist over centuries. Ramanathapuram has 1440 tanks including the historically known tanks like R.S.Mangalam tank, Kalari tank and Ramnad big tank. The people are using the tank water mainly for irrigation and domestic use. Tanks are the only source for providing drinking water for their livestock. Also the tanks play a vital role in conserving the biodiversity in rural villages with flora and fauna. There are many bird sanctuaries in the tanks. The tanks help the people to generate additional income from the fish rearing in the storage water and growing trees in the tank bund and foreshore area.

Before the British colonial period, tanks were maintained by the villagers through *Kudimaramathu*\*\* system which was an innovative practice evolved by the people. Later the government took all the responsibilities for the maintenance of the tanks resulted in negligence of water bodies and declining of the effectiveness of tank performance.



\*Er. J. Mohan, Senior Project Executive, DHAN Vayalagam (Tank) Foundation, Mudukulathur, Ramnad District.

\*\*One person from each family of the village should participate in the renovation of the water bodies without getting wage

Due to the lack of regular maintenance and water management, storage capacity of the tank has drastically come down with the continuous deposition of silt and intense coverage of weeds in the water storage area. The climate changes added fuel to the fire. The shortage of rainfall brought droughts and unexpected flood damaged the tank systems aggressively. Due to both extremes, people dependent on the tank system migrated to nearby towns for their survival. Due to the climate change, conflict among the villagers were frequent while water sharing.



DHAN Foundation understood that the tanks can be rejuvenated through bringing back of *kudimaramathu* system. So, DHAN Foundation organized the rural people together and renovated 72 tanks in this district with their effective participation in all aspects like planning, resource mobilizing, implementation and maintenance. The people shared 25% amount of work through cash and kind. Remaining 75% were mobilized by DHAN from the District Rural Development Agency (DRDA) and other funding agencies. The works like standardizing the supply channel, tank bund and other structural components like sluice and surplus weir were done. The storage capacity of the tank was brought to its original capacity through desiltation of the water spread area. Activities like collective purchase of agriculture inputs, collective marketing of the agriculture produces, credit facilities through formation of microfinance groups for the tankfed farmers were done to ensure profit in tankfed agriculture

Due to development of tank systems, food and water security was ensured with the protection of the environment.

### **Development of drinking water ponds**

The earthen dugout pond called “Oorani” is the only source of drinking for the rural people in

Ramanathapuram district. Each pond has its own catchment and harvest the runoff during the rainy season. The rain water is stored in the pond for the annual usage of the people. The climate change affected the quantity of rainfall year to year. Most of the people faced drought. Due to drought, drinking water ponds were filled half of its capacity or less than that. When the tank is half-filled it is not sufficient enough to meet the water needs for four to five months

Due to the continuous siltation and increasing trend of population, capacity of the ponds were not sufficient which transmit burden to the women and children to fetch the water for their daily use from distance places. The drought years added more burden to them. During drought people paid to get water, still they could not get sufficient quantity. When people approached the nearby villages for sharing the drinking water, they faced many problems and resulted in conflicts.

DHAN Foundation identified the needy villages for increasing the capacity of the ponds and to manage the drought years. The rural people collectively renovated 95 drinking water ponds in this district with the support of DHAN Foundation. The storage capacity of the ponds was ensured to fulfill the water need of the people throughout a year. The draw well construction for filtering the turbidity, step construction to facilitate easy fetching of water, fencing around the pond to protect

the water from the animals and pollution are the few important works were done by the people to develop the drinking water ponds. The development works supported to reduce the burden on women and school going children.

### Development of farm ponds

Farm pond is a surface water body which is formed in the farmers land for harvesting the rain water during the rainy period to use the storage water for irrigating the crop during the critical periods.

Two third of agriculture lands in Ramanathapuram district are purely rainfed. Paddy and chilly are the two major varieties in this district and both are cultivated as rainfed condition. Farmers prefer direct sowing and complete the sowing before every October. Due to climate change, the rainfed farming faced severe problems. The onset of the monsoon is improper and the number of rainy days comes down. Particularly failure of monsoon rain in critical stages of the crop when water requirement is highly essential highly affected the farmers. So many farmers left their land as fallow without any cultivation. *Prosopis juliflora*, weed occupies the entire fallow land and damage the environment.

The farmers creatively managed this problem with formation of “farm ponds” in their land with the support of DHAN Foundation. They formed farm ponds in their land. The runoff water from the farmer land was more than sufficient to fill the pond. The farmers irrigate the stored water from the pond during the critical periods. Each farm pond provided two to three irrigations for one filling. The farmers are getting assured income from their rainfed agriculture with the support of the farm pond.

## II. Climate change adaption through mutual crop insurance

Due to climate change farmers are getting loss during unexpected droughts and floods. Though farmers change the cropping pattern and crop varieties they



could not get profit due to insufficient and excessive rain. Though there are many factors in climate for determining the crop yield, rainfall plays a major and critical role for getting assured income from agriculture. There is lot of challenges to predict the annual rainfall in advance and to measure rainfall in every village. The initial cost for placing raingauges, labour and maintenance cost also very high for measuring the rainfall. With the new technologies DHAN Foundation made the task for measuring the rainfall in simple and cost effective manner for designing the mutual crop insurance.

When compared to the loss of the crop yield with pest and diseases Vs rainfall, the rainfall created more loss to the farmers. So, the farmers evolved rainfall index based mutual crop insurance programme with the support of DHAN Foundation to meet out the crop loss due to deficit and excess rainfall. Thirty five automatic rain gauges were installed in this district with the coverage of five square kilometer per rain gauge for monitoring the rainfall.

The critical stages and the quantity of the rainfall required during the critical period were fixed by the farmers. The rain gauges helped to record the rainfall. Based on the rainfall received in the rain gauges the payout was paid for the farmers where the deficit and excess rainfall recorded. The mutual crop insurance programme has supported the farmers and secured from their income loss due to deficit and excess rain. ■



# Kalanjiam intervention in Barama

Dr. Girija Prasad Borah\*

**B**arama is a block in Nalbari district, Assam. It is located 15 kms away from Nalbari town across the National Highway NH 31, is a beautiful place, habitants of Assamese communities like Bodo, Rabhas. This block has 56 villages. There are different communities of people living together in a harmonious cooperative environment. It is inhabited by ST and SC communities along with other non tribal communities. ST communities are the *Bodos* and the *Rabhas*. They are closely related anthropogenically. The *Bodos* are one of the original settlers of the Brahmaputra valley in Assam. They constitute one of the largest tribe groups settling in Assam.

## Religion and festivals

Hinduism is the main religion. There are different sects the people followed like *Nam-ghar* among the non-tribes, and *Bathou* and *Brahma* among the *Bodo* tribes. They are similar in worshiping household god, because every household keep a secret place in the courtyard for worshiping their god. Along with Hindu festivals like *durgapuja*, people celebrates other local festivals like *bihu* (October: worshiping goddess of wealth, January: Harvest festival, April: merry making) which is celebrated all over Assam, *bathou* is another special festival distinctive for the *Bodo*.

*Bathou* is the predominant religion of the Bodos. They are characterized by the worship of a cactus plant, called *Sieju* (*Euphorbia* genus). It is worship as living symbol of the supreme god *Bathou*, it is similar to the lord Shiva in the Hindu religion. *Sieju* is characterized by the presence of five ridges in the stem which



represents the five elements of nature. *Sieju* is planted in the north-eastern corner of the courtyard. A small fence of bamboo is also made around using bamboos running in five rows. This place is always kept clean and is a routine to clean and offer prayer every morning. Also, on all festivals they offer prayer and burnt incense in front of it. Apart from the household worship place, they have a community temple for worship. *Brahma* is another religion of the Bodos, followed by fewer sections. There is no idol worship, and they also have a common worship place.

## Theatres

The main form of public entertainment is theatres. The plays in these theatres depict stories of the contemporary common lives people, family, politics, crime, romance and so on. These theatres can be tapped



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to spread awareness on various development issues. The immense popularity among the people is likely to have a great impact in spreading messages of development.

## People

There are different communities living in a harmonious cooperative environment. The *Bodos* and the *Rabha* are the two Scheduled Tribes (ST) communities; they speak their own dialect with distinctive culture and lifestyle. They have a unique dressing pattern and food habits as well. Also, some livelihood activities are conspicuous to particular communities. For example, weaving is predominant among the non-SC-STs, pig rearing and wine making is particular to the *Bodos* and *Rabhas*. The lingua-franka of the people is Assamese, but in the interior parts of the villages of STs Assamese is not so popular.

## Habitations

Village / hamlet habitations are compact and surrounded by agricultural lands. The homestead land are large, often many have small ponds within it also. The large spacious homesteads are used for kitchen garden, growing trees like betel nut, and other timber yielding trees. Many income generating plants are planted in these homesteads like bamboo, banana, betel leaf, betel nut, coconut.

The houses are built with the materials available around them, bamboo is the most utilized resources which is used to form as the support pillars and bars, wall materials, and roofing as well. For roofing plastic sheets are sandwiched between two bamboo frames, this is the most predominant type of roofing. Tin roof are not so common due to its high cost. The cost of using a tin roof is seven times as much as using plastic for roofing. Plastic sheets are not durable, since it can be affected by any sharp materials, and cause rain water leakages inside the house. It last maximally for three years and its needs to be replace after every three years or so.

The house are properly maintained and clean every morning and evening. Every house has their place of worship in the courtyard in front of the house. These place and surroundings are kept clean always. These senses of cleanliness the people have whether poor or rich is very much appealing. Here in the picture you can see the small hut in the courtyard where they used to worship and burn incense daily. The roofing pattern is also visible, which is partly tin and partly bamboo. The extension of the house on the right side is where weaving machine is placed. The backyard of this house is the garden where they plant trees, rear fish in pond (*Pukhuri* in Assamese), and rear livestock mostly goats and pigs, common among people from *Bodo* clan.



## Occupation and livelihood

Agriculture and its allied activities are the main occupation of the people of Barama. Most of the people are engaged in agriculture and its allied activities as a wage laborer. There is high rate of unemployment in this area. Many of the people who can't find work within the location use to go to places like Guwahati, Nalbari and other nearby towns and cities in search of job. Some earn their income by pulling rickshaw, pulling carts, and some involved in construction activities. Some scale of migration is also found especially among the youths to other parts of the country such as Gujarat,



Tamil Nadu in search of livelihood opportunity. Few of the predominant livelihood activities which are observed in Barama are enumerated in brief.

### Handloom activity

It is really interesting to see the women of this area engaged in the most beautiful traditional occupation, weaving industry, which Mahatma Gandhi also promoted. These are cottage industries which is a descent job and highly repaying if value addition can be ensured. It has a value attached to it. Basically it is one of the compulsory necessary skills the women acquire whether she is engaged or not in it. A woman without this skill is considered odd. For a men in the village society to find his spouse it is the most desired skills that qualifies them worthy enough suitable for relationship ties.

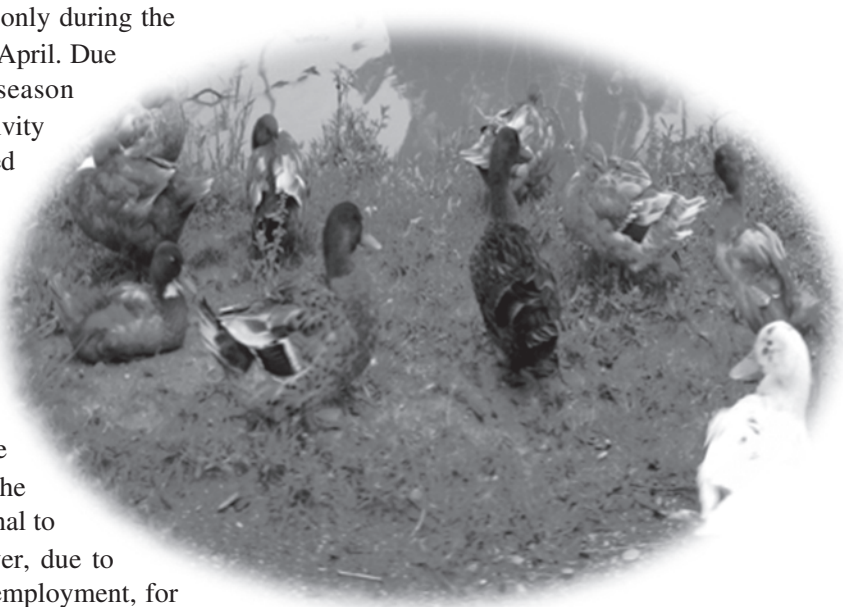
In handloom, the types of appliance the people of the location is using predominantly of traditional type. However in few evidences improved version of equipment is also used by those who can afford. This newer version of the machine is more efficient in terms of production and efficient time utilization. Weaving activity in the location is carried out only during the dry seasons, from November to Mid April. Due to the dampness during the rainy season which makes weaving difficult, the activity is absolutely cut off. It is also intensified because of the improper housing they have for setting up improved one. Under proper housing facilities it is however carried out properly, which is a privilege of those with good housing. From the observation it is very clear that the kind of drudgery the women have to go through while using traditional variety of loom as the return is also very minimal proportional to the time they have to spend. However, due to the unavailability of perfect gainful employment, for



the women it is the only job where they can engage themselves in an activity and earn something. Weaving keep them to stay at home and earn. They also have the skills and the demand for the products is high. If this activity is promoted and if they graduate to the advance machines it will increase their daily net earnings by three fold.

### Duck rearing

Abundance of water and water bodies in the homesteads and surroundings is congenial for rearing ducks. There are ample opportunities for each of the household to carry out in large scale, considering the availability of land and water in each homestead.





Although there is much potential it is not carried out by the people in the low income categories on a large scale. With such a potential to generate income, there is no evidence of people carrying out in a large scale on commercial basis. According to the people it is due to the lack of capital, and inability to meet the recurring expenses on feeds, and lack of knowledge of the potentialities.

### Piggery

Pork is one of the mostly consumed non-vegetarian foods of the region. In fact, Barama is famous for the piglet market in the region, whereby people from different districts come to buy piglets. It is one of the thriving lucrative businesses of the local people. There are potentialities for up scaling the production of meat and the breed itself, by introduction of improved modern technology. It is mainly in the domains of the Bodo community. Pig rearing is a form of saving and security of the people of the location.

There are plenty of feeds available in the area for rearing pig. The left over rice molasses after the extraction of wine from the rice beers is a nutritious feeds, which is also plenty available. This is also one of the reason for which the activity thrives. This activity is also worth exploring to maximize the profit and promote in large scale with the use of modern techniques, by improving the breeds and the value of meat.

### Fishery

It is one of the most important income generating (IG) activities of the location undertaken by all the segment of the community without any caste and creed. It is carried out in small scale to large scale. Household having small pond in the homesteads carry out by themselves. Also, large scale fisheries are carried out by clubbing four to six persons where they together manage three to six ponds of 5 bigha to 10 bigha, these



are locally known as *phisary*. According to an estimation made with one of the people involved in fishery, the net gain per year from a one bigha pond is Rs. 18,057. So for people having large ponds fishery is a lucrative IG activity. There is possibility of promoting intensive fishery with those having small ponds in the homesteads.

### Arecanut tree

It is one of the most widely planted commercial trees in the homestead garden. It serves dual purpose of home consumption as well as commercial. One tree has the capacity to produce 500 to 600 nuts in a year; the nuts are harvested during the month of February and March. The nuts are sold in the market at the rate of Rs. 0.75 per nut in whole sale rate. So, one tree has the capacity to produce around Rs. 375 to Rs. 450 in a year. The advantage of these trees is that it can be planted close to each other. So in one bigha of land as much as eighty trees can be planted. It can start yielding nut from the fifth years onwards. There are households which planted in large scale as well as in small scale.

Mostly each household have around ten to twenty trees in their surroundings. The trees itself is also used for the base for betel leaf to grow. Betel leaf plant is a climber so they are planted near the trees and allowed to use the tree trunk as the scaffold for winding. The leaves are sold in the market at the rate of Rs 1.00 per *Mutha*, one mutha is a bundle of 20 leaves. In a year one plant can yield around 275 to 320 bundles. The estimated average income generated by betel nut and leaves are Rs. 2000 to Rs. 3750 and Rs. 1600 to 2750 respectively, for an average household.

### Coconut tree

Coconut is also one of the most abundant trees along with areca nut tree. One tree has the capacity to yield Rs. 350 to Rs. 400 per year. It is however not planted in large scale, rather as self consumption purpose only, with only around five to 12 trees in a home stead depending on the size of home stead land.

### Bamboo

Bamboo is also known as golden grass because of its utility. It is used for making various household necessary items like basket, hand fan, chair, spoons, decoration items, building house (form the pillars, wall, to roof), fencing purpose, and industrial purpose of making paper. The lush bamboo growth is a blessing of the people. Because the versatility in its utility. It is grown the back yard garden in every homestead. People with large land planted in large scale and supply the industries and also export to other districts. The cutting of bamboo requires a significant labour work where the people got employment during the seasons (August to November).

### Rice beer making

Rice beer is popular especially among the Bodos, it is a important

traditional beverage. The local name is *Ju*. It is consumed during the festivals for merry making. It is consumed by the labourers in mid noon during their work. Rice beer making is popular among the Boro women. They prepare twice or thrice in a month. With an investment of Rs. 55 for purchasing the rice, they can generate profit of about Rs 85. The investment is only for purchasing five kg rice which cost Rs. 11/kg. A five kg rice produce around 10 litres of beer, which is sold at the rate of Rs. 14/litre. On an average 30 – 40liters are sold every month by those who are engaged in rice beer making. So the monthly contribution on an average would be around Rs. 600 - 800.

Barama, a place with rich culture and livelihood activity base also has lot of social issues. Being a tribal location, it had less connectivity to mainstream institutions. Saving habit was not seen in this area before DHAN's intervention. So to take up the income





generation activities, they had to depend on the money lenders. The money lenders were exploiting the poor with their usurious interest rates as the poor were not using the banking services available in the area.

### **DHAN Foundation and its intervention**

DHAN Foundation decided to initiate its Kalanjiam Community Banking Programme (KCBP) to inculcate saving habits and bring out their saving potential and channelize into development activities. The intervention at Barama focused with the objective of providing choice for the poor households. Freeing them from the clutches of informal money lending practices was found as one of the major challenges of the location besides many others. In this regard, the programme introduced little glimpse about the financial accessibility by the people of the location. There are only two banks located at Barama viz. Punjab National Bank (PNB), Medaghat Branch and Assam Gramin Vikash Bank (AGVB), Barama Branch. However, these two banks are not only for Barama block but for all the people of Baksa district. Thus, to get financial accessibility from formal institutional set-up, the people are lagging behind as people from remote areas don't have access to the banks. The banks are not adequately staffed and thus service is not so favourable for general mass. In addition to these, in majority of the incidences the officials and staffs of these institutions do not consider it privilege enough to serve the poor people and they feel comfortable only with the affluent and power group of the society.

Taking advantages of this poor service of conventional banking, the area under the Barama block is mushrooming with the different savings and credit society locally called '*Sanchay Committee*.' These committees are mobilizing deposit from the local people within 2-3 villages in their close proximity and lending to the depositors at usurious interest rate of 5-50% per month. Some committees lend money only to their shareholders and some others also lend to people other than shareholders. These committees have been performing without any legal identity. Sometimes, they harassed poor in the name of realization of credit. In fact, some influential persons are doing a lucrative

business of money where the general mass especially the poor have been in vicious cycle of poverty and drudgery.

That is why we have taken it as an intervention point to own and manage financial system by the community. KCBP facilitates direct power and decision making capacity to the under privileged mass of the society. It is very elated to inform that so far the location is mobilized more than 2,250 poor tribal families as a part of social mobilization phase of the organization to include in the Kalanjiam promoted its nested institution at various levels. These institutions are promoted in the form of Kalanjiam SHGs, clusters and federation of clusters at block level. All these institutions are promoted to collectively provide a uniform identity to the underprivileged community to place demand in front of mainstream institutions to fulfill their needs. At present attempt has been made to build internal resource of the community to attract external resource flow as a part of the Kalanjiam Community Banking Programme of DHAN Foundation. So far more than Rs. 2.5 millions of savings has been mobilized by the community for their internal lending who were earlier perceived that poor could not save individually. On the basis of their saving potentiality, the location is instrumental in linking the Kalanjiam groups with formal banking system. To start with, more than Rs. 1.4 million of credit from Kalanjiam Development Financial Services (KDFS) to support their growing credit need. The credit is used to strengthen their livelihood and very encouragingly the community is maintaining a healthy repayment rate as contrasting to other formal institutional recovery percentage. In addition to these, as a part of the social security measure of the poor community, the location has reached the scale of nearly Rs. 7.5 million of total maturity values under micro insurance programme with the aegis of Birla Sun life Insurance Company. It is very clear that the recent scale and development which is being entertained in the location would not have been realized without the true sense of participation by the community in owning their responsibility for their institution to ensure sustainability for their socio-economic enhancement.



# Barka's building partnerships to eradicate poverty in Poland

A. Madhan Kumar\*

## Background

The Building and Social Housing Foundation (BSHF) is an independent research organization that promotes sustainable development and innovation in housing through research and knowledge transfer. They award World Habitat Awards (2) in a year for the initiative that provides practical and innovative solutions to the current housing needs and problems through out the world. So far, they have awarded 49 institutions recognizing their excellence from the year 1991 to 2009. In addition to international recognition, awards of 10,000 euros will be given for two winning projects each year. They are inviting submissions for the awards. More than one entry is permitted and also reentry is allowed. The scope of the award is for provision of low cost, affordable, housing for low income households, environmentally sustainable housing, restoration of existing housing, provision of housing designed to withstand natural disasters, housing provision for those with special needs, technical innovation, housing developed and managed by cooperative or other socially sustainable basis and projects and processes that ensure the right to land and housing. The deadline for the next submission is by November 1, 2010 for which the awards will be given in the year October 3, 2011. Winning projects profiles can be found at [www.worldhabitatawards.org](http://www.worldhabitatawards.org).

This year international study visit programme was arranged at Poland to showcase the initiatives of BARKA Foundation, recipient of World Habitat Award (2009).



BARKA Foundation for Mutual Help was established to help those who found themselves destitute after the collapse of the communist system in 1989. It provides housing, education, and vocational training, and has assisted over 50,000 people in the last ten years. The various schemes undertaken by BARKA have had a major influence in facilitating the emergence of civil society and social enterprise in post communist Poland.

The international study visit to Barka's Building Partnerships to Eradicate Poverty in Poland from 6<sup>th</sup> - 11<sup>th</sup> June 2010 was to provide in depth understanding of practical techniques, training methods and project management approaches. Bursaries for travel and accommodation are provided by BSHF for all the participants. It covered 75 to 80 % of our cost.

## BARKA Foundation: Context

Poland was built on communist principles of common ownership, egalitarian society, classless

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society, proletariat internationalism. With the breakdown of the communist system in the late 1980s, many individuals were unable to cope with the more independent form of living required. This led to alcoholism, extreme poverty and acute social vulnerability and many found themselves homeless, often having to live on the streets. At the same time the collapse of the collective farming system saw



large-scale dereliction in the rural areas of Poland, with many thousands of hectares of land, as well as farm buildings, abandoned and neglected. Homelessness and a desperate shortage of dwellings are the main housing problems faced in Poland today. Officially there are said to be over 50,000 homeless people, although unofficial estimates put this at nearer 300,000. With only 20,000 places in homeless shelters and half-way houses there is a severe lack of suitable accommodation and the current social care system struggles to cope.

Barka works to assist the socially vulnerable including the long-term unemployed, homeless persons and those suffering from substance abuse, as well as migrant workers who come back home to Poland and find themselves without anywhere to live. Inspired by Christian ethos but focusing on release than relief in their endeavors. Their belief systems are that of mutual help, and every one is capable of support provided they undertake cooperation. They could influence the State in supporting the development of civil society and social enterprise in Poland; address the problems of social exclusion with the creation of eight centres for Social Integration and providing financial support for social housing organizations. This institution is promoted by Tomasz Sadowski supported by his wife Barbara Sadowska.

### Study Programme

The study programme was to provide **in depth understanding of practical techniques, training**

**methods and project management approaches** of BARKA Foundation. Bursaries for travel and accommodation are provided by BSHF for all the participants. The programme exposed to social integration centers, social cooperative, social enterprises, social emergency hostel and vocational training workshops. Besides, few self-reliant communities managing the farm and hostel were showcased to show the efforts of BARKA in pursuing the culture of solidarity from individualistic atomized reality in the context of post communism.

BARKA programmes could be put in four programmes namely

- Building the communities (commune at Chudobczyce, Marzewo, summer house settlements).
- Social and educational programmes (social integration centres at Pniewy, Darzybor, Kwiletz, Piatkowo, Gazeta Ulicazne, Wladyslawo),
- Employment programmes (quasi social cooperatives) - social cooperative at Kram, Kwilecka, Zawarty and social enterprises
- Programme for accessible housing

### Building communes

The commune at Chudobczyce was built on the blocks taken over by BARKA Foundation in response to the request of Poznan province Governor in the year 1995. This place has become the resort for the one

who could not find place like evicted families, single mothers with children, persons after orphanages, psychiatric hospitals, and people leaving prisons and many others touched by homelessness, loneliness and unemployed in the market economy during the socio economic transformations in Poland. This commune focused on building a managing the farm, goat, green chicken breeding, pig rearing, bio fuel production with the support of funding agencies. They supported near by communes. This has rebuilt their dignity, rebuilds the person and enabled them to return to normal life. Every commune at places has social integration centre, social cooperatives and social enterprises etc.

Physical and mental health has improved for those living in Barka Foundation homes, through the mutual self-help philosophy. The combination of hard work and human interaction has proved for many individuals to be a miraculous recovery from addictions and many residents go on to marry, raise children and lead productive lives. During our visit, we could see the members rebuilding their homes, pasta factory which was not working, stayed in the commune hostel with good logistics, visited recreation centre, green houses and manor house where inaugural events, canteen and presentation took place. We also visited piggery and goat farm. There was little construction going on to build restaurants. The commune at Marzewo was found to be self managed with five to six members of whom one is married at later years managing the farm and goat. More of males and less of females were there. Members who were there were having their own life stories of helplessness in the beginning and now being transformed in to better well being.

### **Social and educational programmes (social integration centres at Pniewy, Darzybor, Kwiletz, Piatkowo, Gazeta Uliczne, Wladyslawo)**

Social and educational programmes are offered by social integration centre. This is similar to structures like vocational training centres. The aim of this centre is to mediate integration of the long unemployed persons in the labour market. Its mission is to support the polish economy model through accomplishment of socio vocational integration of the long unemployed people.

Barka School using the Danish Kofoed system of linking social help for the poorest with education was opened in 2004 and is now funded by the national government as one of the eight centres for social integration, providing social and vocational reintegration for 250 persons a day. It has served as a model for the creation of similar centres in Poland and abroad and currently has a waiting list of 814 persons. Crisis centres are run in winters for those on the street.

Social Integration centre at Piatkowo enables the inhabitants of the housing association to get them qualified with the new knowledge and skills. The reintegration allowance received from the state was used to pay the rent arrears as they were threatened with eviction and have to approach the border. Trades were identified in response to the needs of the labor market like building workshop, horticulture workshop, and handicraft workshop.

### **Employment programmes (quasi Social cooperatives) - Social cooperative at Kram, Kwilecka, Zawarty and social enterprises**

Social enterprises are formed for social purpose. This enterprise main focus is to provide employment opportunities. The profit is reinvested in training / education, giving space for new employment and part of it is used for emergency. The members who can start the social enterprise are 50 % to be from the class of homeless, refugees and unemployed and another 50% can be anybody. It is a registered entity. Social cooperative are form of social enterprises formed with the facilitation of BARKA at places with the special legislation for the vulnerable sections of the community. The Centre of Social Economy establishes ten social cooperatives and 100 new work places annually.

The state supports the initiative by offering for starting the cooperative. Mr. Tomasz Sadowski, the founder of BARKA says, "The rich and poor are not two worlds; it is not a solution to redistribute the wealth from the rich to poor, but the inclusion of poor to the circle of wealth which produces the wealth. During the visit to few centres we could observe the gardening enterprises, restaurant, garment stores. The enterprises / cooperatives were active.



**Programme for accessible housing**

The programme for accessible housing is result of the transition from the fully controlled social security totalitarian system into the market economy where individuals encountered lack of financial resources. The evictions increased the homeless .BARKA initiative made the state to consider its plea as the eviction can be done only if temporary replacement is available.

Under its housing programme by BARKA, about 20 houses were renovated and the effort of Darzybor settlement in partnership with Poznan city council for the low income families is noteworthy. The people who availed the house have to demonstrate their incomes do not exceed 570 Zloty per person in accordance with the act on the allocation of social houses.

Despite all constraints, the spirit in which the founders working at a context which is challenging deserves appreciation from the bottom of the heart where the first generation are behind materialistic pursuits. The focus on sustainability has to be there as on now 75 % of funds are outsourced in form of grants. The hospitality provided by the team and experience sharing by Ms. Barabara and Mr. Tomas will be cherished for the years to come. I wish and pray the almighty to the team of BARKA Foundation to address the challenges in the same spirited manner. (www.barka.org)

**Experience gained from other participants and its adaptation**

- a. Similar to learning forum Argentina, we can create an environment at our CTAG and CVTC meetings where public debates on various issue confronting people can be talked / discussed and regular dialogue with the authorities for resolving the issues.

- b. Create institutions for providing service connection for maintenance of apartments with viable tariff rates.
- c. Upgradation of houses can be done with eco materials.
- d. Revolving fund can be given for reviving community / individual latrines and for service connections in the slums.
- e. Networking of apartment associations can be formed for arresting the exploitation by plot owners and to enhance their quality of life.
- f. Agencies like EU (EAR), EC, UNHCR, Autonomia foundation, SDC, USAID can be contacted for aid.
- g. Organising unorganized construction / daily wage labors in to union for construction jobs.
- h. Facilitate temporary housing, respite centres, plan for home for homeless with effective counseling (home buyer education programme on implications on owning a home) can be undertaken.
- i. Contractor guilds / association for workers based on professions related to housing can be formed for doing upgradation of houses at viable rates.

Model of Champlan Housing Trust can be experimented with the collaboration of mainstream.

**CHAMPLAN HOUSING TRUST (CHT) Model**

The trust acquires land and properties and sells or rents the property or other community, facilities to an individual or corporate entity whilst retaining ownership of the underlying land. Through a perpetual ground lease CHT gives owner occupiers full rights to the land for the duration of their occupancy (and that of their heirs), but requires that equity is shared on resale, thus ensuring permanent affordability. Under the resale formula, only 25 % of any appreciation in the property value goes to the occupier. Of the remaining 75 % appreciation, six % is CHT's development fee and 69 % stays with the home to increase the size of grant available to the next buyer, increasing the affordability over time. The occupier receives 100 % of equity from the repayment of principle and 100 % of the increase in the market value due to any improvements that they have carried out. Not only do CLTs guarantee long-term affordability and preservation of housing subsidy, they also provide a model for responsible lending to those on low incomes and a successful means of community engagement and decision taking. Permanent affordability also serves the public interest by recycling any public investment that creates the initial affordability and allows CHT to serve generations of homeowners without additional government subsidy.

# Experience of SFURTI, Periyakulam Coir Cluster

O. R. Rani\*

India is rich in natural resources. India has wide range of traditional village based industries like pottery, coir, apiary, metal or wood carving. In order to regenerate the traditional industries; Government of India has launched the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) for development of around 100 clusters from khadi, village and coir with a total plan outlay of Rs. 97.25 crores. The objective of the scheme is to provide assistance for replacement of production equipment, setting up of common facility centres (CFC), product development, quality improvement, improved marketing, training and capacity building.



There are various agencies involved in SFURTI like nodal agencies, technical agencies, implementing agencies and cluster development agencies.

The benefits of SFURTI, goes to

- Artisans, workers, machinery makers, raw material providers, entrepreneurs, institutional and private business development service (BDS) providers engaged in.
- Traditional industries and working in selected clusters of khadi, coir and village industries, including leather and pottery.
- Artisan guilds, cooperatives, consortiums, networks of enterprises, self-help groups (SHGs), enterprise associations.
- Implementing agencies, field functionaries of government institutions / organisations and policy makers, directly engaged in traditional industries. The clusters geographical concentration which should be around 500 beneficiary families of artisans/ micro enterprises, suppliers of raw materials, traders, and service providers located within one or two revenue sub-divisions in a district.

SFURTI, Periyakulam Coir Cluster is one among the SFURTI clusters. DHAN Foundation is a cluster development agency (CDA). Coir Board is the nodal agency, they fund for Periyakulam Coir Cluster. The General Manager, District Industries Centre, Theni is an implementing agency (IA) and National Institute of Micro Small Medium Enterprises (NIMSME) is technical agency.

Periyakulam Vattara Kalanjiam members were the beneficiaries of SFURTI. Periyakulam Coir Cluster covers eight villages (Devadanapati, Sengulathupati, Melmangalam, Jayamangalam, Kamatchipuram, Samathuvapuram, Chinnamanoor, Muthalakkampati).

Sl. No.	SFURTI CLUSTER IN INDIA funded by Ministry of Agro and Rural Industries	No. of clusters
1	Khadi clusters	33
2	Coir clusters	26
3	Village Industries	59
<b>Total number of clusters in India</b>		<b>118</b>



Development components in SFURTI, Periyakulam are as follows -

#### **Technical training/capacity building:**

The training programmes were conducted to provide technical knowledge and hands on experience to the Kalanjiam members in villages. The training programme is provided for two months. Coir board staff were employed as a trainer and batch wise trainings were conducted. Each batch consists of 12-15 members. The stipend of Rs.750 per month was provided to each member. The training was conducted on different coir business like motorized traditional ratt, automatic yarn spinning machine, frame matt, handicraft and pith

manure. Totally 200 Kalanjiam members of Periyakulam got benefitted. Primary Producer Group (PPG) organized various modules of trainings -

#### **Exposure visits**

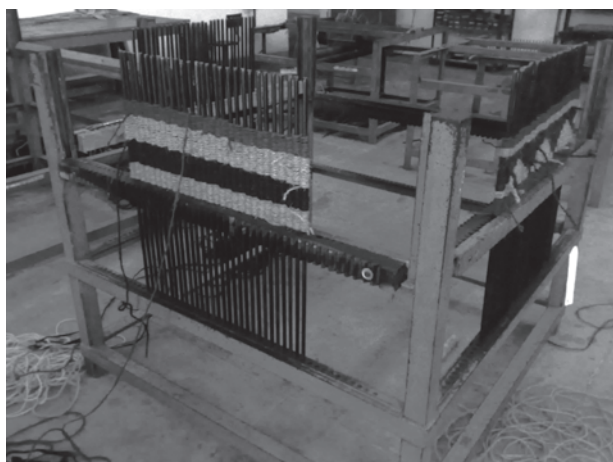
Members were taken to coir industries to make them aware of different situations. Due to the exposure, members were able to understand various coir activities and its profitable business options.

#### **Awareness cum bankers meet**

About 450 women participated in the meet. Many government officials like District Industries Center (DIC), Theni, Coir Board, Senior Manager of Canara Bank, BDS and also coir business entrepreneurs.

#### **Special Purpose Vehicle:**

Common facility center registered as a producer company as "Periyakulam Coir Cluster Kalajiam Producer Company Limited" (PECOCK PC Ltd.). Fifty cents of land was taken as a long term lease from Coir Co-operative society, Sengulathupati. The office building and factory building construction was constructed around 3000 sq. feet. The machineries like automatic yarn spinning machine, motorized traditional ratts and frame matt were installed. The Board of Directors was selected from the Periyakulam Vattara Kalanjiam for PECOCK PC Ltd.





## Budget

Budget items	Amount sanctioned (Rs. in lakhs)
1. Common facility center	31,50,000
2. Product development	4,00,000
3. Marketing assistance	17,65,000
4. Capacity building / technical training	7,00,000
5. Administration	50,000
6. Survey & study	1,50,000
<b>Sub total</b>	<b>62,15,000</b>

Common facility center generates employment opportunity for members. It helps to provide training and link with Periyakulam Kalanjiam federation for assisting the loan to members to initiate the coir business and provide marketing services for members.

### Cost sheet of frame matt units per day

Sl. No.	Particulars	Amount (in Rs. /piece)	Amount (in Rs. 10 pieces)
1	850 g of yarn	21	210
2	Dyes and chemical	2	20
3	Labour	10	100
4	Cost of production	33	330
5	Selling price	40	400
6	Profit	7	70

In a day a member can produce 10 matts. In a day, 50 matts can be produced from the unit.

### Economics of earning for 10 units of automatic yarn spinning per day

#### A. Machineries:

1. Automatic yarn spinning (AYS)	-	10
2. Willowing	-	1
3. Slivering	-	1

#### B. Person required

1. 9 automatic yarn spinning units	: 10 nos
2. Willowing machine	: 1 no.
3. Slivering	: 2 nos
4. Bobbins operation	: 2 nos

<b>Total</b>	<b>: 15 nos</b>
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## C. Materials required and their cost:

Fiber requirement @ 52.5 kg (1.5 Bundle) per AYS  
Unit for 10 AYS= 525 kg

### D. Expenses

Value of 525 Kg fiber @ Rs. 12 /kg	= Rs. 6,300.00
Inward transport @ Rs. 0.60/kg for 525 kg	= Rs. 315.00
14 labours Rs. 100/day	= Rs. 1,500.00
One supervisor cum mechanic	= Rs. 150.00
Watchman	= Rs. 100.00
Electricity Rs.25/AYS unit and for 10 units	= Rs. 250.00
Rent for the premises per day	= Rs. 50.00

<b>Total Expenses (D)</b>	<b>Rs. 8,665.00</b>
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### E. Income

One AYS Unit can produce 45 kg yarn

Production of 10 AYS	= 450 Kg
Value of 450 Kg of yarn	= Rs. 11,700
Less Expenses (D)	= Rs. 8,665
Profit/earnings/Day	= Rs. 3,035
i.e Earning per AYS is	= Rs. 300

### Consolidated list of man power requirement for PECOCK PC Ltd.

Sl. No.	Details of man power	No. of labour
A	Labour for AYS Day and night shift	18
B	Labour for frame matt unit day shift	10
C	Labour for pith manure unit day shift	5
D	Supervisor cum mechanic	1
E	Accountant cum marketing executive cum CEO	1
<b>Total no. of manpower required for PECOCK PC Ltd.</b>		<b>35</b>

# One Institution - Multiple Benefits

Naguveer Prakash\*

Vettaikaranirruppu is a village Panchayat, comprising of five hamlets located in Nagapattinam district of Tamil Nadu. All the 1500 families, following different caste systems and religions live in the same Panchayat, are listed under backward, most backward and scheduled class. The settlement pattern of the village is based on caste and religion. People belonging to the same caste / religion live in groups. The families categorized under scheduled caste live in Sallikulam hamlet. All the 52 families in the hamlet are living around the church and they live in semi-pucca houses. These families have migrated from Tuticorin district before five generations (1880s) in search of livelihood opportunities. The traditional livelihood of these families is manufacturing of palm based beverages and palm jaggery. In the year 1980, the Government of Tamil Nadu banned the collection of toddy from palm trees. In reaction to the ban most of the families living in Sallikulam hamlet shifted their livelihood to agriculture and horticulture. Presently they are involved in cultivation of brinjal, cucumber, snake guard, ground nut, mango and ladies finger.

The tsunami disaster in the year 2004 resulted in heavy damages to the livelihood assets of small and marginal farming communities. Crops cultivated by seven families, farm land located adjacent to Harichandra River, were wiped by the giant waves. Though many humanitarian institutions provided relief materials, a major share was retained by the dominant community and the minorities living in the same Panchayat received little and small things. But it was not the first time, the needs and demands of the minorities have always been under least priority list.

Mr K. Rayappan, member of Thenneyadi Vayalagam, is an agriculture labour living in an age old semi-pucca house constructed by his father. His siblings settled in other areas decided to sell the house, to get their share.



Mr. K.Rayappan was in a position to pay Rs. 30,000 his brothers to retain the house. Somehow he was able to arrange Rs. 15,000 from various sources and he was struggling for the remaining amount. Understanding financial needs, the group provided timely credit support to pay money to his brothers and retain the home for his family. Now he lives a decent life in the society.

## Social Intermediation

As part of post tsunami rehabilitation programme, DHAN Foundation organized the victims and poor communities into SHGs to facilitate joint action for addressing poverty and to mobilize resources and knowledge from the mainstream institutions. Twenty poor and marginal farming families in Sallikulam hamlet were organized as Thenneyadi Vayalagam, a self-help

group (SHG). The group was promoted with a mission to address poverty, powerlessness and isolation to overcome social odds. Through promotion of group a sound demand stream was established at ground level. The group made a request to DHAN Foundation, seeking financial support to revive the agriculture land affected by tsunami and to promote livelihood activities. Upon the request the

group received Rs. 40,000. Ten out of Twenty families in the group utilized the fund to remove the sea debris deposited in the field and in farm ponds and to promote livestock activities. Institutional approach was highly relevant in disaster context to prevent social exclusion.

The community, who were unaware about the society and the external world once, are now working closely and receiving information about the recent developments through the group. The group is also having strong network with other SHGs and SHG federation to update information on various government programmes and channelize resources for the development of its members.

The members of Thenneyadi Vayalagam also involve in savings and credit activities monthly. The savings amount pooled is given as credit to the members. Access to credit at cheaper rate of interest prevents the communities falling into the trap of money lenders. Member of the group save Rs. 100 monthly and the cumulative savings as on March 2010 is Rs. 91,337. The cumulative credit issued by the group is Rs. 2,38,843.

### Financial Intermediation

Addressing the financial needs improves the life standards of poor communities. Such intervention

**Mr. K. Rayappan**, member of Thenneyadi Vayalagam, is an agriculture labour living in an age old semi-pucca house constructed by his father. His siblings settled in other areas decided to sell the house, to get their share. Mr. K. Rayappan was in a position to pay Rs. 30,000 his brothers to retain the house. Somehow he was able to arrange Rs. 15,000 from various sources and he was struggling for the remaining amount. Understanding financial needs, the group provided timely credit support to pay money to his brothers and retain the home for his family. Now he lives a decent life in the society.

locks the financial leakages and improves the savings of poor communities. Before joining the group, all the 20 members were depending upon the money lender for their financial needs. The interest rate charged by the money lenders varies from 3 – 10% per month depending upon the quantum of fund required and urgency. Money lenders utilize the vulnerability of poor communities as an opportunity to earn better. Under emergency situations they charge more interest for the financial service. As these communities were having least exposure and knowledge about the bank operations, they never approached the bankers to avail credit.

After the promotion of Thennayadi Vayalagam, all the 20 families are getting credit access from the group at the interest rate of 1.5% per month. Further these





families are not accessing credit from the money lenders, which also means that all the 20 families were able to tap the leakages and save money for the betterment of their life. Before 2005, six people from different villages were involved in money lending activities in Sallikulam hamlet and currently only two are involved in money lending activity. As the demand from the community has declined, four money lenders have closed their operation in Sallikulam hamlet. The existing service providers have reduced the interest rate for their survival as an impact of Thenneyadi Vayalagam. This means the entire community in Sallikulam hamlet is able to access credit at cheaper interest rate.

The group is having savings bank account with Indian Overseas Bank and all the bank transactions are carried out by the members. The group has also received Rs. 60,000 under SGSY scheme. Group members are having established contact and they are familiar with bank operations. In future this group will mobilize financial resources from the bank to address larger scale financial needs of its poor members.

**Livelihood Intermediation**

Brinda Pelvis, a marginal farmer living on a small agriculture plot, was in desperate need of funds to promote horticulture activity to enhance the livelihood income to meet the basic needs of the family members. After sharing his needs with other 19 members in the group, they decided to support him through providing credit of Rs. 10,000. After receiving credit he raised mango orchard in 20 cents of land and dug a bore well to irrigate the field. Now he is capable of generating income

Thennayadi Vayalagam provides continuous support in strengthening and promoting livelihood activities of the poor members. The group members were supported to purchase farm inputs (seedlings, seeds, fertilizers, and pesticides), land preparation, raising coconut and mango orchards, livestock activities and diesel engines

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to irrigate the field. Ten of Twenty members in the group are involved in farming activities and they are supported for strengthen the farm based livelihood activities. About 50% of the total credits given to the members were utilized for strengthening and promotion of livelihood activities. The remaining 10 members involved in technical and labour works have also received credits to improve their livelihood activities. The group has provided over INR 120 thousands to promote and strengthen the livelihood activities.

Thanneyadi Vayalagam, being a single institution addresses diversified issues of coastal communities. The group supports the members to meet the basic requirements, reduce the external debts and strengthen the livelihoods. Further the group has also introduced group insurance concept and enrolled the members. In the next two years the group is planning initiate civic activities with the support of Keelaiyur Kizhakku Vattara Vayalagam – SHG federation promoted by DHAN Foundation.

Similar to Thennayadi Vayalagam, DHAN Foundation has promoted more than 1,670 SHGs in Nagapattinam district. All these SHGs are involved in providing handhold support to the poor communities to improve their living standards. These institutions are self sustainable and they can withstand beyond generations and serve the communities. Jay Leno had said, “Give a man a fish and he will eat for a day. Teach a man to fish and he will for a lifetime.” DHAN Foundation’s philosophy of intervention is in sync with Leno’s thoughts. Through promotion of people institutions the communities are enabled to lead their own development.



# IWMI consultation workshop

A. Uma Rani\*

I attended a three-day consultation workshop on June 28 – 30, 2010 in Colombo, Sri Lanka organized by International Water Management Institute (IWMI). There were two representatives – myself from DHAN Foundation and one professor from International Crops Research Institute for the Semi-Arid-Tropics (ICRISAT), from India, attended the workshop. There were about 30 participants including the facilitating team from IWMI central participated in the workshop. The focus was on reforming the structure of the Consortium of Research Projects into Meha Programmes (MPs). They have identified eight MPs. This workshop was related to MP 5 with thematic focus on water, land, and ecosystem for poverty reduction. The aim of the workshop is to make research for action. They would like to increase the partnership as the strategy, research for action through partnership to reduce poverty and conserve natural resources. I could contribute my views regarding the irrigation systems and research issues in those systems in Indian context and partnership models in the sub group process. I also shared our experience of research capacity building, such as Social Development Research Capacity building (SDRC), Post Graduate Diploma in Development Management (PDM), PDM itself is presented as building the researching attitude with action, and grooming of young agriculture graduates through their internships and village immersion programmes (building skill and attitude of systematically understanding the village life through observation and interaction). I was the only one who represented the non-government organisation (NGO) sector.

IWMI is preparing a proposal with the budget of US\$ 65 million for six years (MP 5 only). It proposes to restructure its governance and management structure as Lead centre, regional centres, and national centres with the partnership organizations. They have identified seven themes as best bets with in which they identified potential research areas for impacting poverty through sub group process. The proposal outlines the chapters on visioning and rationale, best bets, research to impact, uptake and partnership, governance and management, and budget. IWMI has identified Africa, Asia and Latin



America as its regions for effective implementation of the research programmes. There are possibilities for NGOs like DHAN to collaborate in areas such as irrigation systems, integrated soil and water management in rainfed areas, ground water system and ecosystem. IWMI is looking for core partners who are strong in research, field action, poverty reduction and interest to partner with IWMI. It would promote a centre for India with partners representing research and academic institutions, and NGOs. It also tries to work out different partnership impact pathways (partnership models) according to the context and the research themes. DHAN has been identified by IWMI as its one of the core partners as it has large field programmes in South India including Orissa and Bihar. IWMI is in the process of drafting the proposal and interested to share the draft to its potential partners including DHAN for inputs.

In the end of July 2010, IWMI is planned to conduct a regional workshop at New Delhi for a day in which they expect DHAN to participate and contribute from Indian context to finalize the research themes and partners including budget. They would share agenda with us. ICRISAT has taken the responsibility to organize the workshop as a partner of IWMI. It is one of the greatest opportunities for NGOs who are working on water, have strong researching capacity, and interested to partner with the goals of IWMI to create impact on the lives of the poor through water.

\*Ms. A. Uma Rani, Programme Leader, (Director, Tata-Dhan Academy) DHAN Foundation, Madurai.

## Transparency & Accountability for Ensuring Equity



General body and Mahasabha meetings in the Peoples' Organisations enhance trust and affinity among the members, and provide space for them to articulate their views and interests, and influence policies and decisions in their favour. Computerisation of all transactions followed by annual audit by qualified chartered accountants at all levels is rigorously practiced by the Peoples' Organisations.



**D**HAN believes that transparency and accountability in administration are the indispensable constituents of participatory democracy. Right to information, with practical provisions to give effect to this right facilitates participation in decision making. The Peoples' Organisations promoted by DHAN facilitate auditing and disclosure of financial progress to all the members, and monitoring development and equitable distribution of benefits to everyone. All the meetings held in primary groups and networks are open and decision making is carried out by the consensus of everyone. Norms, rules and decisions are open to discussion and there is no opportunity for outsiders to abuse the system in their own interest.

*Deepening Grassroots Democracy*

**DHAN's Way**



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