

Development

March 2010

Monthly Development update from DHAN Collective

Matters

Event

National Conference on
Sustainable SHGs **10**

Recognition

National Award for
DHAN Foundation **15**

Event

DHAN CURE celebrates
World Water Day 2010 **17**



Feature

**Watershed Schemes for
Enhancing Rainfed Farming Livelihoods**



With production of irrigated agriculture reaching a plateau and ground water resources declining very fast, future lies with development of rainfed agriculture. The food security of the nation will depend on enhancing rainfed farming in the long run.



DHAN Foundation

18, Pillaiyar Koil Street, S.S. Colony
Madurai - 625 016, Tamil Nadu, INDIA
Tel.: +91 - 452 - 2610794, 2610805
Email: ghan@md3.vsnl.net.in
Website: <http://www.dhan.org>

From the Editors' Desk

Dear Readers!

This March issue of Development Matters features on Watershed Schemes for Enhancing Rainfed Farming Livelihoods. Narendran narrates the details of two-day National Conference on Sustainable SHGs. K. P. Bharathi writes about the national Award for DHAN Foundation under best NGO category for promoting tourism in India. He also shares the excitement of excavating few sculptures during Heritage Walk. BarathSibi gives a note of World Water Day 2010 celebration by DHAN CURE by organizing two events. K. Muthaiah and K. Paulchamy of Health team in Kalanjiam Foundation elucidate their participation in Red Ribbon Express train exhibition. N. Venkatesan details the Vayalagam Movement Day 2010 celebration in various DV(T)F regions. Selvakumaran writes about the Rainfed situation prevailing in Gudiatham and how introduction of Azolla helps farmers to cope up with the livestock feeding. Susanta Kumar Sadangi delights in sharing his experience of facilitating community participation towards development in Koraput.

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

Happy reading!

Contents

1. Watershed Schemes for Enhancing Rainfed Farming Livelihoods	1
2. National Conference on Sustainable SHGs	10
3. National Award for DHAN Foundation: BEST NGO Promoting Tourism in India	15
4. Identification of rare sculptures in Thiruvudagam village – an outcome of Heritage Walk	16
5. DHAN CURE celebrates World Water Day 2010 with two events	17
6. Red Ribbon Express train Exhibition	19
7. Vayalagam Movement Day 2010 celebrations	21
8. Azolla cultivation makes cattle rearing viable in rainfed situation	23
9. Together we can!	25

Watershed Schemes for Enhancing Rainfed Farming Livelihoods

P. Bharathi and B. Chandra Gupta*

Background

Rainfed agriculture plays an important role in India in terms of economic contribution, biodiversity and nutrition. It accounts for 58.3% (82.75 m.ha) of net sown area contributing to the production of 77 percent of oilseeds, 66 percent of cotton and 50 percent of cereals. Further rainfed areas support 50 percent of total rural work force and 60 percent of cattle heads at the national level. In spite of its importance, rainfed farming is on the decline over the years. Large scale increase in fallow lands, loss of livelihoods and migration were the changes observed in rainfed areas in the last two decades. These changes substantiates that rainfed agriculture is losing its viability. This is due to various reasons like vagaries of rainfall, inadequate policy and research, inadequate investments and financial support, and lack of effective risk management. With irrigated agriculture reaching a plateau and ground water resources declining very fast, future lies with development of rainfed agriculture. The

food security of the nation depend on enhancing rainfed farming in the long run. This is important as food prices are foreseen to go up at the global level. Further rainfed areas in our country support poorest of the poor and are home to many poor and ethnic minorities. This implies that rainfed farming development would have an immediate impact on poverty alleviation.

The government of India accords high importance to holistic and sustainable development of rainfed areas and has been making huge investments in watershed projects. Restructured NWDPR is one such project. Initiated in 2002 - 03 the 'Restructured NWDPR' and ended by March, 2009. In Tamil Nadu, DHAN Foundation is one of the project implementing agencies (PIA) for restructured NWDPR. The rainfed farming development programme (RFDP) of DHAN Foundation was initiated in the year 2002, with a vision of "Making rainfed farming a viable livelihood". RFDP of DHAN Foundation has been implementing the restructured NWDPR at Nattarampalli block, Vellore district and Tirumangalam block, Madurai District. This article describes the impact of RFDP and restructured NWDPR in these two areas. This is impact studies taken up in these two areas. It explains the agriculture scenario in the two areas, their development needs, work done, its impact and, principles and practices that have led to the same. Further, it also covers the lessons and recommendations emerging from the impact studies for improving upcoming watershed schemes and for the voluntary organisations working for development of rainfed areas.



Nattarampalli experience

Agriculture scenario at Nattarampalli

Nattarampalli, a backward block is located in the south western part of Vellore district. It is predominantly a rainfed pocket with undulating topography and falls in both Upper Palar and Pambar macro watersheds. A red soil area with varying soil depth, it has poor lands affected due to erosion. Small and marginal farmers account for 90 percent of the population with agriculture being the main livelihood. Livestock is the supplementary livelihood besides beedi rolling and agarbathi making. Paddy, vegetables and finger millet are the major irrigated crops contributing to less than 30 percent of the area. Groundnut, redgram, horsegram, cotton, fodder sorghum, finger millet and garden beans are the major rainfed crops. This block has experienced drought and deficit rainfall phenomenon frequently. Due to vagaries of monsoon the locality has experienced crop failure. Due to lands with steep slopes and decreasing soil fertility the farms show poor productivity. Livestock of the area usually received minimal preventive health care resulting in preventable deaths. There was inadequate financial support for the farmers as banks of the area to a large extent did not support farming activities.

With this being the situation integrated development of agriculture was necessary in Nattarampalli. Development of small and marginal farmers' lands - by improving the capability of their lands, improving the soil fertility levels, supporting livestock population with preventive health care, improving production and productivity of the crops, financial support for farming, crop risk management and capacity building of the farmers in various aspects of rainfed farming was necessary to make a positive dent in development of the area. At the family level increase in income, promotion of food security, asset building, better utilization of family labour, increase in production and productivity of farms were all necessary for livelihood development.

Salient features of work done at Nattarampalli

To facilitate various development activities farmers of the area were organized into Uzhavar Kuzhus, watershed associations and a collective forum of watershed associations. Currently there are 2737

members organized into 163 Uzhavar Kuzhus, 10 watershed associations and a coordination committee. Uzhavar Kuzhus are building around SHG pattern with savings and credit activity to maintain vibrancy and continuity of interest in the groups. The Uzhavar Kuzhus falling in a watershed are organized into a watershed association.

Land development

Various land development activities have been taken up with the focus of private land development, for increasing the productivity of the member farms. The following table depicts the extent of land development activity.

Major activities taken upto March 2010

S.No	Land Development activity	Extent
1	Earthen bunding	13705 m
2	Stone bunding	12778 m
3	Land leveling	340 ac
4	Silt application	233 ac
5	Crescent bund	2634 trees
6	Conversion of wasteland in to cultivable land	34.4 acres
7	Farm pond	28

Organic matter build up

Organic matter content being a critical component of soil fertility, various efforts have been taken for its enhancement. With declining cattle population application of organic matter to rainfed farm lands has decreased drastically. Conscious preparation of organic manure and its application becomes necessary. The following activities have been taken up.

Compost pit 324 farmers have done compost pits

Aerobic composting 112 farmers have done aerobic composting

Liquid manure Preparation a new activity, 43 farmers have taken up this activity

Crop production enhancement

Groundnut is the major rainfed crop in Nattarampalli. Low seed rate, low plant population, average quality seeds, no proper earthing up, no gypsum application and, stem and root rot problems were identified based on interaction with farmers. With the help of Tamil Nadu Cooperative Farm (TANCOF), an experienced agriculture extension wing of agriculture department, technical training for following appropriate package of practices was given. Details of the support given are listed below:

- 15.6 tonnes of seeds supplied on cash basis in last five years
- 708 bags of gypsum applied
- 170 farmers supplied with seed treatment chemicals
- 59 farmers have tried integrated nutrient spray
- Line sowing tried with 20 farmers
- 225 kg biofertilisers supplied

Other crop production enhancement activities:

- Introduction of GPU 28 variety of finger millet was done and it was found suitable by the farmers of the locality
- Zero budget natural farming system of agriculture was introduced and is being piloted by 60 farmers
- Kitchen garden was undertaken by 1180 farmers
- 10 farmers have tried double digging, an intensive system of kitchen gardening

Livestock development

- Totally 118 veterinary camps were conducted and 11696 sheep and goats were dewormed. PPR vaccine was applied to 312 sheep/goats and 1345 sheep/goats were vaccinated against Anthrax and ET.
- CO 3 slips were supplied in seven watersheds and 136 azolla production demonstration plots were established as an effort to develop fodder availability of the area.
- Kuroiler, an improved variety of back yard poultry was introduced among 297 members as an effort

to increase productivity of backyard poultry. Totally 1322 birds were distributed.

- Loans have been distributed for purchase of plough animal, sheep, goat and milch animal.

Risk management

Managing unavoidable risks is important in rainfed farming. Members have been educated to take up various insurance schemes in order to manage unforeseen risks. Human insurance, cattle insurance and crop insurance were taken up. In the case of crop insurance, mutual crop income insurance was piloted at Nattarampalli for the first time in India in 2007 - 08. This is a special product in which the farmers are indemnified based on the actual losses, with loss assessment and price monitoring done by older and wiser farmers.

Capacity building

High investment was made in capacity building of various stakeholders including members, leaders and associates. Exposure visit to BAIF - Tiptur, DHAN Foundation - Punganoor, AME - Trichy were conducted. Training on zero budget natural farming, forming people institutions and mutual crop insurance was also given.

Microfinance for rainfed farming

As on March 2009, the total savings in the location was Rs.81,53,642, the total loan given was Rs. 6,85,93,209 and loan outstanding was Rs.1,28,52,990. This credit has supported many farming activities.



Impact of Rainfed Farming Development Programme and Restructured NWDPR at Nattarampalli

Impact study at Kothur Middle Watershed at Nattarampalli was taken up with the objectives of documenting efforts and investments made in the watershed in a systematic manner, analysing the impact of rainfed farming development programme and Restructured NWDPR, identifying policies and practices that have led to significant impact and identifying areas of improvement to enhance effectiveness in future.



Kothur middle watershed (KMW) is located at southwest part of Nattarampalli block in Vellore district of Tamil Nadu. It is well connected with Tirupattur and Nattarampalli as Kuppam main road passes through this watershed. AISLUS watershed code number of this watershed is 4C2B3dab, d10a and d10b. The average slope of this watershed is 5 percent. This watershed falls in two major panchayats namely Kothur and Kondakinthanapalli and it is situated near the Tamil Nadu-Andhra Pradesh border. Total area of this watershed is 800 ha. In the beginning of the restructured NWDPR project, out of 800 ha 127 ha was irrigated arable land, 246 ha was rainfed arable land and 427 ha was non-arable land. Total population of this watershed as on 2003 was 2405 and cattle population was 632 (117 cows, 50 plough animals and 465 sheep and goats). In KMW, 80 percent of the farmers were belonging to marginal and small farmer category and most of them have rainfed areas for cultivation. Majority of the 35-60 age category of the population was involved in agriculture. Other than agriculture, the people were also involved in livestock rearing, vegetable sales, beedi rolling and incense stick making.

The study showed that there has been significant impact at individual family level and at village level and it is expressed in the impact profile given below. This is the case despite the impact of many activities like large number of loans provided for various purposes,

veterinary camps conducted, supply of seeds and seedlings were not considered.

Impact at farm and family level

- Change in land use in the study area, mostly from rainfed to irrigated land was about thirty eight percent of the total treated area
- Majority of the farmers who have cultivated the same crop after land treatment in the study area has experienced increase in productivity, irrespective of the activity on groundnut, finger millet and paddy cultivation
- There was significant increase in area under paddy based cropping pattern
- About 61 percent of members have realized increase in food security, with majority of them enjoying it for three to six months
- Above 50% of contribution was mobilized from members for private land development works. This was a result of high levels of private investment as a response to public investment.
- On an average each member family realised Rs.3550 income increased per year
- On an average, each member family had an increase in asset value of Rs.52,647 with majority of the members falling in the range of Rs. 50,000 to Rs. 1,00,000.

Impact at community and watershed level

- Implementation of all land development works by the community itself has resulted in high level of contribution and total elimination of contractual system
- High levels of private investment as a result of public investment on land development works has indirectly created a fund for taking up works for large number of members, during and after the project.
- Creation of member owned and member run microfinance infrastructure with total savings of Rs.838073 with total loan outstanding of Rs.1341841. Till March 2010 members have availed Rs.6263452 as credit through 3720 loans
- Coverage of around 30 percent of members through life insurance, livestock insurance and mutual crop income insurance products
- Significant impact of five out of six common works taken up as entry point activity, like check dam, common pond and farm road construction.
- High levels of women participation in terms of membership, holding positions, attending capacity building events and implementation of activities. As a result their importance within the family has increased and their ability to talk in a public forum and to deal with outsiders has considerably improved
- Post project sustainability was ensured by building

up of significant levels of social and financial capital, offering large number of activities on credit and cost basis besides the grant based activities and practicing of norms for cost coverage during the project period.

- Include farm road and fund mobilisation

Tirumangalam Experience

Agriculture scenario at Tirumangalam

Tirumangalam location is situated in the southwestern part of Madurai district and flanked by Virudhunagar district in the south, Usilampatti and Peraiyur taluks in the west and Madurai south taluk in the north and east. It consists of three blocks namely Tirumangalam, Kalligudi and part of T. Kallupatty. Tirumangalam and Kalligudi block comes under Tirumangalam taluk, whereas T. Kallupatty block comes under Periyur taluk. The project area is predominantly black soil based and the major soil series is Peelamedu. The taluk receives on an average 881 mm rainfall, most of them in North East monsoon (47 %) followed by South West monsoon (32 %). The irrigation sources are very limited and include tanks and wells. The rest of the land is cultivated exclusively depending on rainfall.

Rainfed farming is the main livelihood for large number of families in Tirumangalam location. The major rainfed cropping patterns observed include, 1) Cotton based cropping pattern, 2) Pulses- Coriander/ Coriander + Senna/ Senna + Bengalgram, 3) Pulses-Gingelly/Sunflower, 4) Gingelly + Redgram -Coriander, 5) Varagu + Redgram, 6) Kuthirai vali + Sorghum/Pearl millet, 7) Maize-Gingelly and 8) Fodder Sorghum. The major features of these cropping patterns are designed to 1) utilise rainfall from all the seasons, 2) reduce risk, 3) balance food and cash needs of the family and 4) offer income continually in the 6 - 8 months of crop stand. The season gets started from July



onwards and sowing in July-August is a must for good crop stand. Pre-monsoon sowing is practiced for Cotton, Varagu and Kuthirai vali. Broad casting and dry sowing method is commonly used in this area. Almost all the farmers rear sheep and goats as a supplementary livelihood. Migration to nearby places like Madurai and other towns for livelihood is very common.

The rainfed farmers faced the problems of weeds which converted cultivable land into waste lands. Further due to

reduction in livestock population organic matter of soil over the period got reduced and people are also unable to take up timely farming activities. The area being a plain, ground water recharge was poor, there was lack of maintenance of water harvesting structures. Further at the farm level there were many activities which needed financial support which includes leasing of land, land redemption, FYM application, sheep penning and purchase of livestock. At the family level increase in income, promotion of food security, asset building, better utilization of family labour, increase in production and productivity of farms, efficient ground water recharge and waste land reclamation were all necessary for livelihood development.

Salient features of work done at Tirumangalam

Community organisation

As on March 2010, 2329 rainfed farmers were organised into 145 Uzhavar Kuzhus, two watershed associations, five clusters and a coordination committee. For implementing insurance activities mutual insurance committees were organised.

Land development

Based on the need, land and water resources development activities were taken up. They are farm ponds construction (53), common pond renovation (11),



waste land development (155 ac), supply channel work (7), check dams (7), field bund (3663 m), hand pump (3) and deepening of drinking water well/mini water tank (2).

Crop production enhancement

Based on the need generated from members the following activities were implemented

- Introduction of new agricultural implements: new agricultural implements were introduced to the farmers to increase efficiency. Plough animal drawn seed drill and animal drawn weeder, five duck foot plough and two tyne iron plough were introduced.
- Introduction of maize crop
- Crop diversification: Agroforestry, and other dryland horticultural crops were promoted as a part of crop diversification measure.
- Introduction of new varieties suitable for rainfed areas: New varieties like KC2, SVPR-2 in cotton, ICP-87, APK-1 in redgram, Malaipatti Eeral black gram and KM2 in green gram were introduced.

Organic matter build-up

Bio-fertilizer like *Pseudomonas fluorescens* was introduced to the farmers. For sheep penning and FYM application different loan products were introduced. Due

to that large numbers of farmers have taken up these activities. Vermicomposting was introduced and now farmers are successfully practicing it. Enriched farm yard manure was introduced among 300 farmers.

Livestock development

For purchasing livestock different loan products were provided especially for plough animal purchase. Veterinary camps were conducted which benefitted more than 10,000 animals. Telecherry goat breed was introduced. Kuroiler breed backyard poultry was introduced. Support was given for the Varam method of sheep/goat rearing.

Risk Management

To mitigate unavoidable risks various insurance products were introduced in the location. Life insurance, crop insurance and livestock insurance were taken up.

Microfinance

As on March 2010, total savings of Rs.70,38,926 has been mobilised with total loan amounting to Rs.5,86,74,533 and loan outstanding was Rs.1,21,42,032. These financial supports have helped farming activities in various dimensions like land redemption, land leasing, savium and varam method of sheep and goats rearing.

Impact of rainfed farming development programme and restructured NWDPR at Tirumangalam

The impact study was conducted in Sengapadai watershed at Tirumangalam taluk. The findings are -

- Significant increase in crop yield and cropping intensity
- Better ownership of watershed activities in the community
- Increase in ground water level from 28 feet to 12 feet in 600 domestic wells due to supply channel creation, supply channel desilting and desilting of two village ponds
- Significant increase in income
- Community empowerment and participation
- Women's empowerment and involvement in all watershed decisions and activities (14 out of 19 EC

members were women in watershed association)

- Around 80% of the members have been enrolled under life insurance; 50% under crop insurance.
- Brought 75 ac of wasteland under cultivation by clearing *Prosofis* and *Cyanodon* infestation
- Significant impact of farm ponds was observed: for first time in their lives few farmers cultivated paddy.
- Increase in land value from Rs.4000 to Rs.10000 - Rs.20000 per ac
- Quality drinking water ensured in 120 families by installation of biosand filters
- Around 65 groups have established well functioning linkage with the local SBI bank branch with financial outlay of Rs.54,66,000.

The policies and practices that have led to significant impact

Effective and sustainable social structure- community organisation model

- Integration of social resource management with natural resource management
- Organising user groups around credit and thrift in the shape of SHG among farmers, based on solidarity and proximity of their landholding, to avail all the advantages of SHG model, like participatory democracy in the group (as there are only twenty or less than twenty members), serving as platform for savings and credit and access to various Government schemes.
- Promotion of group centred approach, with user groups (SHGs) acting as the foundation for organising other groups and management bodies.
- Promotion of men groups: It is a general notion that only women groups are effective, both as a group and as a local bank. But experience shows that if properly promoted, men groups are as effective as women groups.
- Practicing norms for ensuring women participation women: Specific norms for ensuring women participation as group members and as decision makers in Executive committee of WA were evolved and practiced.
- Casino approach for offering services by WA and



PIA: Casino approach means that the members and groups would be offered a group of services and they would select a few among them based on their needs. The assumption involved is that they know their needs much better than EC and PIA of WA. Further offering of various services was instrumental in reaching majority of the members through one service or other, thereby enhancing participation of them.

- Offering of 'repeat services': Be it is land development work, crop production enhancement or microfinance, 'repeat services', were offered by the WA and PIA. It has resulted in retaining of interest of the members in the UK and WA, and kept them alive and dynamic, as 'repeat loan' does in the case of SHGs.

Different approach to natural resource management

- Focusing on development of private lands: Only if the capability of these lands is improved, any dent can be made on improving productivity of rainfed farming and in reducing the risk of losing the crop due to vagaries of monsoon.
- Restricting the estimate amount of land development work taken up by one member at a point in time by fixing a maximum limit and giving preference to members seeking first work over other members seeking second and third work, to avoid concentration of benefits to few families and to ensure equity.

- **Livelihood - based development of natural resources¹** approach was chosen because this was in alignment with the perspective of the farmers and has the following advantages: 1) accommodating wide number of activities, mostly indigenous and unconventional and 2) result in livelihood enhancement, in terms of increase in food security, income and assets.

- **Supporting context specific activities, with preference for indigenous activities, as they can only work:** The rainfed farming contexts are

so different from each other and there can be no universal solutions in terms of activities. May be the processes of identifying the issues and searching for solutions can be universal. This means that considerable investment is needed to evolve context specific program components and activities through continuous interaction with community, involving trial and error. This again requires flexibility and autonomy in program implementation.

- **Integration of livestock development:** Livestock development was taken up as a major program component, with the focus of filling the gaps in the existing system and asset enhancement.
- **Integration of microfinance for supporting rainfed farming**
- **Integration of risk management:** Understanding the central role of risk management in rainfed farming development, risk reduction activities (like better soil and water conservation and good quality seeds), risk coping activities (like credit) and risk transfer activities (like insurance) was offered as package for effective risk management.
- **Engaging paid services and loan as instruments to achieve various sub-goals besides grant:** Usually grant with some minimum level of contribution is used as the main instrument to promote various rainfed farming activities. But experience shows that many rainfed farming activities can be taken up on cash payment and loan basis. Activities like supply of seeds, manures and seedlings were easily taken

¹ See, 'A Journey through Watersheds, Manage, Vol. 1 No. 5, January 2003' for more details of this concept.

up on cash payment basis. In the same way activities like adding farm yard manure, crop diversification, and provision of inputs were taken up through loan. So necessary provision in project design need to be made for instruments, other than grant for effective and holistic implementation.

- Piloting of many new activities: Many new activities like aerobic compost, zero budget natural farming, mutual crop income insurance, weather insurance, dates cultivation, introduction of new farm implements, introduction of new crops and varieties, etc. were piloted for their suitability to the study area.
- High investment was made in capacity building of various stakeholders
- Effective implementation structure - "Agency" approach: Integrated approach across agriculture, livestock, horticulture, community organization and agricultural finance is essential to make any dent at the individual farm level. The current "agency" approach, with man power across sectors and considerable flexibility to access specialized man power was found effective to achieve this integration.
- Autonomy to PIA and support of DWDA: Many of the interventions became possible only because the PIA had adequate autonomy and through the timely support of DWDA in facilitating new interventions like wheat and maize introduction this study area.

Recommendations

For the watershed scheme

The following policy changes are needed in flagship schemes meant for development of rainfed areas like restructured NWDPR, to make rainfed farming a viable livelihood.

- Making it mandatory that user group (UG) should be organised around credit and thrift activity as per their social affinity and compatibility, even if they are to manage a particular community asset.
- Making it mandatory that SHG shaped user groups and SHGs should act as the foundation for organising other groups and management bodies.
- Focusing of investments on private rainfed land by

design, in a contextually relevant manner.

- Making it mandatory to adopt livelihood-based development of natural resources.
- Supporting context specific activities, with a preference for indigenous activities by design.
- Provision of wide range of services on a repeat basis by design, to ensure reaching to majority of the families and to ensure retention of interest of the members and to give continuity to CBOs.
- Integrating livestock development, microfinance and risk management as part of all schemes meant for developing rainfed areas.
- As there was high disparity across the member type, with the benefits increasing with landholding size, preferential terms are needed for the resource poor. At least 30 percent fund can be allocated exclusively for resource poor families and for women specific agenda, as tried out in Andhra Pradesh rural livelihood project.
- As the funds provided for NRM activities from restructured NWDPR was not adequate for meeting the needs of all members for land development activities, additional fund could be allocated based on demand and approved action plan².
- Ensuring institutionalisation of CBOs formed with the support of watershed schemes through ensuring meaningful linkages with banks, agriculture, horticulture and animal husbandry departments during the project period and in the post project period. Here too the need and decision related to linkage has to come from the CBOs and should not follow the usual supply dominant mode. For example the bankable rainfed farming interventions, like plough animals purchase, could be funded by credit institutions from the second year based on demand from the community without any target.
- The fund allocation design usually allows some trial and demonstration related to agriculture technologies. But experimentation and piloting is needed in all spheres of intervention. So fund allocation design to be changed accordingly.
- Involvement of autonomous institutions at various levels with watershed works as the main agenda. There need to be adequate autonomy at each level of implementation to evolve, design and implement various interventions.

² Fund utilisation is not uniform across the WAs and so there is possibility of transferring funds from WAs with less demand and/or poor performance to high demand and better functioning WAs.

National Conference on Sustainable SHGs

T. Narendran*

In India, more than 1.7 crore households have been organised under self-help groups (SHGs) and their networks, becoming the largest microfinance endeavour. Despite tremendous growth and contributions of SHGs, there is a growing concern on quality of groups, increase in number of dysfunctional groups and challenges like continuity in linkages with banks, and multiple lending. The SHG members are facing the challenges of usury in the form of exploitative local money lenders and growing private microfinance institutions. On the other side SHGs in India remain to be the 'populist' programmes of state governments supported by larger bilateral donors. Any change in the policies and priorities of these institutions will have serious implication in the very existence of these SHGs.

In this backdrop, 'National conference on sustainable self-help groups (SHGs)' was organized on March 04 & 05, 2010 at YMCA, Vepery by DHAN Kalanjiam Foundation, International Network of Alternative Financial Institutions (INAFI-India) and Indian Network of Federations of Microfinance Self Help Groups (INFOS) with the support from National Bank for Agriculture and Rural Development (NABARD), Sri Ratan Tata Trust (SRTT) and Sri Darobji Tata Trust (SDTT). As many as 60 senior level officials from government, Non Governmental Organisations (NGOs) were involved in promoting Self Help Groups (SHGs), commercial banks, cooperative banks, Reserve Bank of India (RBI), NABARD, and insurance companies, donor agencies, academic institutions, and SHG Federation leaders across India participated and deliberated on the different dimensions and issues pertaining to the sustainability of SHGs.

On the first day Smt. V.K. Padmavathy, Chief Executive Officer of DHAN Kalanjiam Foundation, Madurai in her welcome address shared that sustainability of SHGs are imperative to address the developmental issues like poverty reduction, health, education etc. The focus of this workshop should be to identify the issues related to sustainability of SHGs. The development actors like regulatory agencies, banks,

government and NGOs needs to be appraised about these issues for pro active action.

Shri. B.B. Mohanty, Chief General Manager, NABARD, Mumbai in his key note address shared that he is pleased to see the interest of many stakeholders in strengthening SHGs for bringing policy level changes. The humble beginning in 1992 by Y.C. Nanda has become as a movement. Non-governmental organizations, governmental organizations and technology providers have contributed for the growth of SHGs by providing quality financial services like savings and credit to micro insurance, micro pension, remittances.

Seven paradigms of microfinance were shared by Shri. Mohanty. It included empowerment of women, effective tool for poverty reduction, improving livelihood of poor, entrepreneur skills development, social and financial inclusion, banking services for the poor, and financially sustainable.

Thrust areas needs focus

Efforts for expansion need to be focused to take it to many States where SHG penetration is very less. 42.5 % of people are still below poverty line (BPL) of 1.25\$/day. Hence, there is more need for promotional institutions. Disparity in distribution is very high. Penetration in Southern India is high. Within states, there is disparity between districts. Unique needs of small farmers, marginal farmers and tribal people needs to be fulfilled through different products.

Issues

- Low reach in Central and Northern India
- Documenting how SHG and bank linkage have helped in achieving millennium development goals (MDGs)
- Developing new financial products
- Issues of convergence : many corporates have to be brought in through their corporate social responsibility (CSR)

*Mr. T. Narendran, Executive, INFOS, Madurai.

- Having a new road map for 2017
- Tracking the membership of SHGs
- Training and capacity building: Many trainings have been organized and there is a need to relook at the quality of training
- There are many gaps in studies. There are many success stories and we need to bring balanced study.
- Leadership: We need to have more leaders who have vision, mission, passion and action.
- To have sustainability, we need to address the area specific programme.

Roadmap for NABARD

NABARD plans to cover all rural households under SHGs by 2015 and more focus will be given on less penetrated areas in North viz. Uttar Pradesh, Bihar, Orissa and Madhya Pradesh. NABARD will also start experimentation on micro savings, micro credit and micro pension. We also have a plan of promotion of one lakh joint liability group (JLG) through special promotional fund for small and marginal farmers. Strengthening MIS System with trend analysis and social performance will be given more importance. Special programmes on training and capacity building with livelihood focus will be developed. He also shared that sustainability of SHG depends on scale, system and passion. Let us work together to complete the unfinished agenda.

Shri. M. P. Vasimalai in his address shared that NABARD is spear heading the SHG movement and passion for SHG is there with every NABARDIAN. He also shared that regulatory agency like RBI is adopting villages to actively involve in financial inclusion which is a good welcome sign. Banking sector have made tremendous contribution for the success of SHGs. When he shared that the savings is an integral part of India's culture and SHGs is an institutionalized form of this savings. He remembered the drafting policy on SHG by R. C Gupta during 1992 with vision of forming 500 SHGs and setting up new goals during 1997 INAFI international workshop. He also shared that a book on the history of SHGs needs to be brought out. He shared that the philosophy in formation of SHGs is savings first, credit next, insurance is best and other services like micro-pension and remittance needs to follow.

The definition of microfinance keeps on changing based on different services provided by microfinance institutions (MFI). MFIs offer many above said services. But micro credit organizations (MCIs) offer only credit. Microfinance promotional institutions (MPI) promoted only community based organizations which will do the role of MFIs. Hence there is a need to defining nomenclature for microfinance.

Mr.Vasimalai also shared his thoughts under 5 Ps.

Positive changes

Large scale mobilization of unorganized people has happened due to the SHG movement. Many actors are involved like government, banks, NABARD, RBI, NGOs and many institutions were promoted and SHGs have become a catalytic form of development with more focus on livelihoods.

Problem areas

There is a mission drift. Poor are being left out and SHGs promoted by government are not poor. Poor are still in disadvantaged situation and faces the issue of MFIs who charges usurious interest rate and also unhealthy competition prevailing among NGOs. Attrition of SHGs is very high which needs to be studied. Subsidy driven products will kill SHG movement and importance needs to be given for improving the quality of SHGs.

Pathways: Poverty reduction and regeneration of SHGs

- 1 How many people have come out of poverty?
- 2 It ensures democracy process at grassroots
- 3 Environment: How many activities of SHGs is eco-friendly?
- 4 It builds local economy. Study is needed to quantify that.
- 5 Convergence and local governance
- 6 Need for enabling environment
- 7 MFI policy statement has to come
- 8 Product deepening
- 9 SHGs portfolio needs to be segregated based on sector and interest to be charged accordingly as most of the loans are for agriculture

Pillars

Reinsurance needs to be done by the State. Banks have to come up with promotional grant and SHG products needs to be linked with corporate. Academic institutions shall actively engage in research and development activities for SHG development and NGOs to play the role of a catalyst.

Practicing self regulation

Practicing self regulation for improving the quality of SHGs. Self regulation as a value has to be inculcated among SHG members for sustained growth with quality.

Smt. Shanmugavalli, President, INFOS in her remarks shared that INFOS was first conceived in 2003 during Madurai Symposium, a platform for development practitioners. It was registered as a Trust during 2006. Now it has 50 federations from across India as members. It gives many capacity building programmes for member organizations. It aims to reach 500 federations and 25 Lakhs families by 2015. INFOS in the coming days will play a significant role in sustaining SHGs through SHG federations by way of facilitating co-learning and providing trainings and exposures visits besides involving actively in policy advocacy initiatives.

Shri. K. R. Ananda, Regional Director, RBI, Chennai in his inaugural address shared that RBI has adopted eight villages in Tamil Nadu and one in Puducherry under outreach programme in commemoration of platinum jubilee celebrations. Like this, it will adopt villages in every state for getting grassroots experiences. He shared that banks has to ensure the financial services to all the households in villages having 2000 population as part of financial inclusion to provide all the financial services. RBI sees credit to poor as a means to come out of poverty. CSR - the corporate to take the lead in marketing the products of SHGs. This should also be taken by networks like INAFI and INFOS. The conference would come out with lot recommendations after deliberations. The suggestions can be sent to RBI so that it can be integrated into policies.

Mr.Santhanam, Team Leader, DHAN Foundation explained the design and the schedule for two parallel sessions on ‘Sustainability of SHGs and deepening microfinance’. The participants were then divided into

two groups. Panels for each parallel session were announced.

Mr. M.P.Vasimalai, Executive Director, DHAN Foundation, **Mr. Devilal Vyas**, Director, PEDO, **Mr. D.V. Tembrune**, DGM, NABARD, Mumbai were the panel members.

The parallel session started with paper presentation by **Ms. V.K. Padmavathy**, Chief Executive of DHAN Kalanjiam Foundation followed by panel comments and then a paper on sustaining SHGs through federation was presented by **Ms. Shanthi Maduresan**, CEO, INFOS. In her presentation on Sustainability of SHGs, **Ms. V.K.Padmavathy**, Chief Executive of DHAN Kalanjiam Foundation listed out following areas are important the sustainability of SHGs -

- Owned, controlled and managed by the members
- Fulfilling developmental needs of members
- Meetings its own costs
- Appropriate systems and process
- Identity
- Partnership with mainstream institution
- Scaling up for sustenance

Then she was explaining about the dimensions of sustainability viz. institutional, financial and developmental.

Declarations

Poverty is phenomenon where the families do not have access to basic needs comprising core needs and peripheral needs. Poverty is being addressed by the SHGs. Hence the sustainability of SHGs is very much important for poverty reduction. Sustainability is a continuous process. It varies based on context.

Parameters of sustainability

It should work on continuous basis. Like an institution, owned, controlled and managed by the members, fulfilling developmental needs of members, meeting its own costs, appropriate systems and process, identity, partnership with mainstream institution and scaling up for sustenance.

Areas in which policy level changes required were shared and its implementation by the SHG federations were also discussed. Mrs. Shanthi Maduresan in her presentation shared a brief introduction of INFOS followed by usury and its evil effects on sustainability of SHGs and federations. She also shared about role of stakeholders in addressing the issue of usury and ten commandments for handling usury. Some recommendations were evolved by the participants for monitoring the micro-credit Institutions (MCIs).

Deepening of microfinance

Panel Consisted of Mr. Mohanty of NABARD, Mr. Dolagi of SBI, Mr. Kalyanasundaram of INAFI and Ms. A. Umarani of Tata-DHAN Academy. Mr. Mohanty suggested focus on three areas of deepening microfinance. They are

- a Policy level Intervention required in deepening micro finance
- b Promotional Intervention for deepening microfinance
- c Civic intervention for deepening microfinance

Then the panel invited Ms. A. Umarani., Tata-DHAN Academy for her presentation on Deepening Micro finance.

Contextualizing microfinance

With the global focus on millennium development goals framework she has suggested for adopting it in microfinance sector. Following contexts were suggested in her presentation

Micro credit → Microfinance → Development finance

Poverty reduction

Poverty reduction at house hold level should aim at reaching the poorest of the poor. Poverty reduction should aim at food security, shelter security, educational security, health security, income security, social security and risk security for the poor. She also talked about the poverty situations in disaster, mass migration etc.

Current status of microfinance

Microfinance has only reached about 10% of its potential market so far. Still a huge potential exists for microfinance. Microfinance is now a tested business model offering variety of financial products such as

savings account, productive loans including working capital loans, microinsurance, and even housing finance. Still evolution continues through experimentation. Established social capitals through different modes and models have happened in the sector: SHG - federation, cooperatives, trade-unions, NHG - PRIs, SHG - PLFs.

In her presentation microfinance components were divided into four components, they are social capital, financial services, livelihoods promotion and development and civic intermediation. After the presentation Mr. Mohanty of NABARD appreciated the presentation and suggested the group for discussion.

The presentation was widely appreciated by all the participants. One of the participants raised a point saying that the presentation covered both the mass poverty and the household poverty whereas development sector should only concentrate on house hold poverty which is real. Same way most of the rural areas are now becoming more and more urbanized in this context talking about agriculture sub sector focus have no relevance.

Financial intermediation issues

Afternoon session started with the financial intermediation issues. Mr. Dolakia of SBI started the session by talking about the business facilitator/business correspondent (BF/BC) model of SBI. Major difference between BF/BC is that the BC can handle cash transactions for a fixed limit whereas BF cannot. Business facilitator can act only as agent between the bank and the customer whereas the business correspondent is a bank by itself. He also said that the BCs are of two types. One is national level BCs who function across different states of India whereas the other type is state level BC who functions only in one state.

Then the discussion switched over to networking of SHGs. Several suggestions came forward. One participant shared about the micro study conducted for IFAD. Some of the findings she shared in the forum are -

- Systems are very poor even for well functioning SHG where the repayment is also good.
- Multiple loans for single borrower.
- Loans obtained for livelihood is below 20%

In the case of designing a financial product for SHGs what would be the role of SHGs/banks/promoting agencies/governments. Contextualizing the different systems in different conditions need to be synthesized. Promotional costs for livelihood intermediation is the need of the hour for the SHG promoting organisations. Banks should come forward to allocate such promotional costs of livelihood initiatives.

As far as livelihood interventions are concerned capacity building, market knowledge is the two inevitable components in developing such interventions. Technology has not taken its deeproots in rural areas. Again networking helps the rural areas to connect with each other and share information. Implications of networking needs to be analyzed for that first of all we should define the roles of different stakeholders in networking.

One of the participant suggested that the accounting system of SHGs are poor and the audit quality of the NGOs who does the accounting system is poor. Hence there is a need to strengthen the accounting system of SHGs/NGOs. However some of the participants not all NGOs are having the same capacity. Why don't the banks take up the role of educating the SHGs in maintenance of accounting system in a SHG? One suggestion came is that there is a need for educating the NGOs for upgrading themselves.

Insurance interventions and livelihood interventions were discussed in detail and recommendations were evolved.

The second day started with the recap of the first day. Mr. Santhanam, Team Leader, DHAN Foundation shared the recap. Mr. Sardesai, AGM, NABARD, Pune shared the proceedings of the Parallel session I - sustainable SHGs and Mr. R.K.Singh, AGM, NABARD presented the proceedings and recommendations evolved of the parallel session II - Deepening microfinance.

Mr. M.S.Ramanujam, Post Master General, India Post, made a presentation on SHG experience and policy issue of postal department. India Post in collaboration with NABARD so far has covered seven districts in Tamil Nadu linking 800 SHGs and has disbursed more than 2 crores with total disbursal amount of Rs.6000

crores. He also shared the synergy between India post and SHGs where he stated SHGs as an alternate model of rural postal services and fixed remuneration can be given to SHGs on commission basis. He also said the potential for collaboration between SHGs and India post are quite high and India post will work out other possible way for partnerships for affiliate model to SHGs to run INDIA post in rural areas.

Mr.Kalyanasundaram, CEO, INAFI presented the conference recommendation for policy makers, State, banks, NGOs. Mr.T.Udhayachandran, IAS, Managing Director, Tamil Nadu Corporation of Women Development (Mahalir Thittam) delivered the chief guest address during the valedictory session. He exclaimed that how a development organisation float a commercial entity of MFI. He also said if MFI compliments banking system it's good. But in practice they charge usurious interest rates. There is a need to curb such practices. In order to nullify the MFIs, SHG federations should take up the role of financial intermediation. Processing charges of banks should be reduced for SHG bank linkage. There is a need to shift from micro credit to micro enterprises to sustain SHGs.

Mr.M.P.Vasimalai during addressing the participant said that the core competences of SHGs are currently around financial arena. This needs to be moved to developmental arena. To move from financial arena to development arena requires institutional framework and atleast a decade of intervention. Financial intermediation by SHG federations is not wise and DHANs two decades of experience conveys the same. Banks has to play a critical role in financial linkages with SHGs.

He closed his address by stating that there is a need for forming a task force for monitoring MFIs who charges exorbitant interest rates. INAFI India should anchor similar kind of events on futurology of SHGs regularly in different parts of the country. INFOS being a network of community institutions should take forward the campaign of usury.

The conference was then closed with the market place where in the organisers including the NABARD shared their expertise, products and services which can be availed by the participants and their organizations.

National Award for DHAN Foundation: BEST NGO Promoting Tourism in India

K. P. Bharathi *

DHAN Foundation is promoting Responsible Tourism with the experience gained through the pilot project Government of India (GOI) - United Nation Development Programme (UNDP) Endogenous Tourism for Rural Livelihoods. In addition to advancing the pilot projects at Pallathur (Karaikudi, Sivagangai district) and Kazhugumalai (Thoothukudi district), it initiated its activity at Devipattinam (Ramanathapuram district), Theerthamalai (Dharmapuri district), Thirupudai marudur (Tirunelveli district).

The innovative tourism products like 'Development Tourism', 'Village Cultural Immersion Programme', and field school for international and domestic students regularly to advance tourism efforts in Tamil Nadu. The evolving model of DHAN Foundation facilitates the participation of all the stakeholders in the project area to collaborate effectively in the promotion tourism especially with the mainstream institutions like tourism department, district administration and panchayat with the tourism based people institutions. This responsible initiative brings social, economical and environmental impact among the host communities. Further, DHAN

model of tourism is taking efforts to promote tourism literacy among various stakeholders to create awareness for the protection of monuments, do and do not for hosts and tourists, preservation of heritage and fair trade practices.

The above initiatives were appreciated by the Ministry of Tourism, Government of India. To honour us, Tourism ministry identifies DHAN Foundation as 'BEST NGO' for promoting tourism in India for the year 2008-2009.

Accordingly, the Vice-President of India, Mr. M. Hamid Ansari presented the national award to DHAN Foundation under to category "BEST NGO", at a special function held on 3rd March 2010, Vigyan Bhavan, at New Delhi in the presence of Kumari Salja, Union Minister for Tourism, Housing and Urban Poverty Alleviation) and Shri. Sultan Ahmed, Minister of State for Tourism, Government of India. Mr. K. P. Bharathi, Programme Leader, DHAN Tourism for Development, received the award on behalf of DHAN Foundation. This national award encourages us to advance our initiatives in Tourism for the purpose of poverty reduction.



Identification of rare sculptures in Thiruvédagam village

An outcome of Heritage Walk

K. P. Bharathi *

DHAN Foundation has organized Heritage Walk on 14th March, 2010 to the historic village, Thiruvédagam, 20 kms away from Madurai. This visit was made in collaboration with 'Indian National Trust for Art and Cultural Heritage' (INTACH), Madurai chapter. The volunteers interested in history, culture and heritage from DHAN Foundation along with local governance members and villagers of Thiruvédagam participated. Every one was curious to have a historic expedition at Arulmigu Edaga Nathar Temple premises.

Prof. R. Venkatraman, retired professor of History and Culture highlighted the cultural and historic importance of this ancient village to the participants while Dr. V. Vedhachalam, retired archeologist briefed about the archeological importance of this village.

During the interaction with the local communities, Dr. Vedhachalam informed that there might be some sculptures lying in the unmaintained Nanthavanam belonging to the temple near by Vaigai River.

The enthusiastic participants along with local communities entered the unmaintained Nanthavanam and clear the way with great difficulty they were successful in discovering four sculptures lying in the debris and sand. The excited participants took efforts to take these sculptures and recovered from the soils.

Dr. Vedhachalam and Prof. Venkatraman identified the statues as they date back to many centuries ago. The details of the statues are given below -

- 1 Dhakshina Moorthy statue with rare yoga position belongs to early Pandia period (9th century)
- 2 Shandikeswarar statue with damaged face belongs to early Pandia period (9th century)
- 3 Bairavar statue broken into two pieces belongs to Chola period (11th century)
- 4 Damaged Natarjar statue belongs to Nayak period (17th century)

The villagers were requested to take care of these valuable statues and conserve them for the future generations. The need for developing village museum and conserve these statues near temple premises emerged with the participation of all the stakeholders.



DHAN CURE celebrated World Water Day 2010

Er. R.P. Barathsibi*



To celebrate the World Water Day 2010, DHAN Foundation's Centre for Urban Water Resources (CURE) organized two awareness-building events in and around Madurai.

The international World Water Day is held annually on 22 March as a means of focusing attention on the importance of freshwater and advocating for the sustainable management of freshwater resources. An international day to celebrate freshwater was recommended at the 1992 United Nations Conference on Environment and Development (UNCED). The United Nations General Assembly responded by designating 22 March 1993 as the first world water day. Each year, world water day highlights a specific aspect of freshwater. Theme of March 22, 2010 is "Clean water for a healthy world".

This year another international event took place in the month of March: The World's Longest Toilet Queue is an official Guinness world record attempt for a toilet queue in multiple locations across the world across the same time period (20-22 March 2010) in order to raise awareness about the insufficient coverage with sanitary infrastructure and proper sanitation.

As a part of the World Water Day CURE and DHAN Vayalagam (Tank) Foundation DVTF joined hands to sensitize people about clean water and sanitation. In response to the call for action on global sanitation and water crisis, more than 100 women of Panaiyur, members of Gangai Vattara Kalanjiam (a Self Help Group federation promoted by DHAN Foundation), took part in the world's largest toilet campaign. The world water day provides an opportunity to attract public, media and political attention for this cause.



*Er. R.P. Barathsibi, Project Executive, Centre for Urban Water Resources (CURE), DHAN Foundation, Madurai.



judicious use of water. Saplings were planted in the village in memory of this event.

A folklore team of DHAN Foundation sang songs and conducted a street play to create behavioral change among the villagers. They emphasized the usage of toilets for nature calls and the importance to preserve water bodies. The Panchayat Assistant M. Jebamalai Rani and Mr. Palanisamy, PRO, were also present at this event.

In an ongoing pilot project CURE is providing a 'community based sanitation unit' (toilet) and community based sanitation 'Decentralised Wastewater Treatment Solution'

(DEWATS) for better life in Panaiyur.

The world's longest toilet queue is a global mobilization bringing together thousands of campaigners from across the world to demand real change. The chief guest Mr. Anandan, President of Panaiyur Panchayat, said the village lacks this basic infrastructure and with the help of DHAN Foundation, the need is going to be fulfilled with the implementation of a new public toilet complex connected to a DEWATS and community garden. Ms. Malliga, leader of Gangai Vattara Kalanjiam organized the women in the village and CURE anchored the day's event. Er. N. Venkatesan, Programme Leader of DVTF said in his address that unavailability of toilets may not seem to be important for a villager but as a result not even a family was left unhurt by chikungunya. The reason for this is swarming of mosquitoes and that water bodies and the landscape are polluted due to open defecation. The most disadvantaged people in this regard are women. Getting clean water and access to toilet is the basic right of every human. The population grows in one side and on the other hand there is shrinking water bodies, ultimately the poor people are the sufferers who get the tail-end benefits.

For this reason, this day was used to seek political attention to get access to clean water and basic sanitation. As a part of the Guinness world record for The world's longest toilet queue, CURE organized 98 women from Panaiyur to stand in a toilet queue and take an oath to preserve water bodies and to make

CURE in response to the call for action on global sanitation and the water crisis organized an awareness creating event as part of the international event of the "World's Longest Toilet Queue, as part of its world water day 2010 Celebration.

Thideer Nagar is a slum within Madurai Municipal Corporation limits and hosts a population of 5,613 residents. It is one of the oldest slums within the Madurai urban agglomeration with more than 25 years of history. Due to its location and social structure, the area has to deal with several issues and problems like high population density, insufficient water supply, drainage and waste disposal as well as related pollution. This currently poor living condition leads to various social and health problems for the poor community. Lack of community toilets was a main drawback in this slum.

To seek out this problem people from Thenmadurai Vattara Kalanjiam, federation promoted by DHAN Foundation, joined with CURE to join the world's longest toilet queue to show their demand. These people are pioneers to take up any developmental issues say Ms. Sasikala, Managing Director of the Federation. About 150 people joined the event with a rally and toilet queue to demand their needs. The women of Thideernagar stood in queue and took an oath to preserve water bodies and make judicious use of water. Saplings were planted in the village in memory of this event.

Red Ribbon Express train Exhibition

K. Muthaiah and K. Paulchamy*

A train, Red Ribbon Express (RRE), developed in 2004, by Rajiv Gandhi Foundation (RGF), National AIDS Control Organization (NACO) and Nehru Yuva Kendra Sangathan (NYKS) as a national campaign to mainstream the issue of HIV/AIDS. The broad objective of the RRE is to provide communication and a service package to rural population and reach un-reached areas in rural areas. The RRE is comprehensive multi-sector, multi-media, multi-theme and unique campaign ever in the area of HIV/AIDS communication.

Lifeline express by the RGF provides health care services to rural population round the year. It is designed in such a way to make a holistic and comprehensive campaign to mobilize public opinion to fight against HIV/AIDS.

Partners

The NACO, Rajiv Gandhi Foundation (RGF), Nehru Yuva Kendra Sangathan (NYKS), Indian Railways, UNICEF and State AIDS Control Societies (SACS) are the major partners. Many government ministries / departments such as Rural Development, Panchayati Raj, Youth affairs and sports, Women and Child development, Education department, Information and Broadcasting and Urban development may play a crucial

role in reaching the target audience. The groups such as women SHGs, representatives of PRI's, urban local bodies, youth living in urban slums, anganwadi workers, village development officers, educational institutions, student community etc. may be reached through these departments.

Duration of Campaign:

The activities are planned for a period of one year excluding the preparatory phase. About 180 major railway stations/halting points will be covered through this campaign. This special train will be flagged off from New Delhi and traverse India in a Bharat Parikrama pattern. All 180 stations have been categorized into three groups A, B, and C where RRE will halt for one, two or three days respectively. The RRE will cover 43,200 village communities and reach out to crores of population across the country in urban and rural areas.

Areas of Coverage:

Areas (villages and towns) around halting points and other rural and urban areas in the district are planned to cover. DHAN Foundation had participated in the red ribbon express inaugural function and exhibition at railway junction in eighth platform, Madurai on 18 - 19 March 2010. The function was inaugurated by Mrs. Thenmozhi, Mayor Madurai Corporation. The exhibition was conducted by Tamil Nadu State Aids Control Society (TANSACS), Chennai and District AIDS Prevention and Control Unit (DAPCU), Madurai with the support of several NGO's and CBO's, Madurai.

Target Audience

Youth groups, women/women self help group, adolescent/student community, all other segments of population urban slum dwellers, farmers etc.



Nature of Activities

Awareness/sensitization activities through IEC/BCC strategies, advocacy related activities for opinion leaders, training activities for the service providers/facilitators/programme implementers/NGOs, condom promotional activities for both general and targeted population, services such as counseling, testing, treatment, ART, PPTCT, drop in etc. DHAN Foundation extended its service by placing the folklore team to attract the audience through their various folklore performances. The team also used the mobile van for spreading the information of red ribbon express by distributing notices, campaigning to ensure maximum public to make use of the express.

Objective of the programme:

The main objective of the exhibition was to give awareness about HIV/AIDS, STI/RTI, counseling, VCTC testing and treatment services for general public.

About the programme:

The exhibition started at 10.00 am, the express having seven carriages had

- 1 Awareness messages on HIV/AIDS/STI other minor Opportunistic Infection awareness message.
- 2 Care and Support message against Stigma and Discrimination.
- 3 HIV Testing and Counseling

Each and every message was explained by the people counselors (TANSACS), other NGO staff and Kalanjiam Foundation health staff. NGO's and Network of Positive have been allowed to stage awareness stall in the plot form. Exhibition was visited by school and college students, medical students and nurses, NGO staff, general public and Kalanjiam Self Help Groups (SHGs) of Madurai and around areas. HIV/AIDS awareness cultural programme was also organized by DAPCU Madurai.



Kalanjiam Foundation activities:

- We arranged thirty thousands Red Ribbon Express awareness bit notice with DHAN Address and distributed them to public for awareness creation about the arrival of RRE.
- We participated in the red ribbon express awareness rally from Collector office to Goripalayam with fifty Kalanjiam SHGs members, SHG leaders and KF-health staff and folklore research unit (FRU) team of DHAN Foundation.
- Members from Sellur Vattara Kalanjiam, Vaigai Vattara Kalanjiam, staff and Kalanjiam health programme staff and FRU team also participated in the red ribbon express exhibition. Around 500 participants of Kalanjiam Foundation witnessed in the exhibition
- HIV/AIDS awareness cultural programme was also organised by Kalanjiam Foundation health team and through also Kodangi Kalaikulu, Velicham Kalaikulu and Puyal Kalaikulu.

Outcome of the programme:

Over 18000 members of different levels of general public participated in the programme. Our health staff alone have counseled some 120 general public and several of them came forward for testing HIV/AIDS.

Vayalagam Movement Day 2010 celebrations

N. Venkatesan*

The Vayalagam Movement has been launched during the 7, March 2002 at Madurai with more than 20000 farming families gathered at Thamukkam ground with the purpose of conservation and development of tanks and small scale water bodies through community ownership and management at south India. To sensitize the purpose and actions every year the movement day is celebrated on the 7th March with events such as Pathayatra, public meeting, cycle and four wheeler rally and launching new federations, cascades and ideas towards the purpose of conservation and development at all the locations of the Vayalagam operations in entire India. During 2007, the new idea of "Shramadhan" has been evolved to be practiced at all the tank farmers associations on the eve of the day and also on regular basis every year as our Executive Director announced the same as part of the launching of Gundar basin development association at Thamukkam ground during the Madurai Symposium 2007. Since 2007, we are celebrating the movement day every year with Shramadhan throughout the March month as flagship programme, to do it on significant and remarkable way. Last three years we are celebrating the movement day with Shramadhan events as much events as possible say hundreds of events.

This year March 2010, our locations and regions have celebrated the movement day with lot of enthusiasm and motivation at South India with many more events to address the issues of conservation and development of the water bodies across the locations. Some of the highlights of the celebration are shared for the readers belonging to the DHAN Collective and Development community.

Special event at Narikudi and Thiruchuli block:

The Narikudi block have first time celebrated the Vayalagam Movement day this year as the location started last year and significant event has happened at



Vembankudi colony with 50 farming families. DHAN Vayalagam Tank Foundation (DVTF) team members, Er. A. Gurunathan, Er. N. Venkatesan and colleagues from Thiruchuli block took active participation in the event. The Vembankudi colony is a poor village which lacks basic access of development and all families living there belonged to scheduled caste and one Vayalagam for village pond has been promoted recently to address the acute drinking water shortage of the village. On the Vayalagam movement day, they have organised shramadhan event at their village pond with 50 families. All members in their family took part in the event of shramadhan. With the active participation of the entire village, the jungle spread in the site of village pond was cleared and started digging the pond on that day itself as Poomi Pooja (an event of initiating the rehabilitation works). While interacting with them we came to know that a piece of land to an extent of 3.5 acres was purchased by the villagers to address the drinking water problem. This showed the commitment and interest of the villager to take initiative to solve their problem instead of depending on government to solve. This village pond work is proposed under philanthropy fund support to complete the creation of village pond. The team also visited one more village called Pidaricheri which is also part of the Narikudi block and we interacted with group

*Er. N. Venkatesan, Programme Leader, DHAN Vayalagam (Tank) Foundation, Madurai.



of villagers as an informal meeting on the eve of the movement day to initiate the village pond works for rehabilitation and village community have accepted to promote Vayalagam for their pond with 25 percent contribution and they felt happy for our association at address their drinking water problem.

Then we participated in the Vayalagam Pongal festival conducted by the five microfinance groups (MFGs) of Madathupatti village of Thiruchuli block of Virudunagar district. This event is significant as all organizers of the event are women and they celebrated the movement day with Vayalagam Pongal. They also took resolution that they are going to take up the Village pond development for solving the drinking water problem in the village. We encouraged them for their good works as vayalagam managed by women is worth appreciation and it would emerge out as a demonstration for the women's role in water conservation.

Events at other locations and regions:

Manamadurai block of Madurai district: There were six events organised with tree plantation at schools, prize distribution for the students who won the competitions on safe drinking water and shramadhan event with many villages.

Nedunkulam village of Vilathikulam block in Tuticorin: Shramadhan has been conducted with 40 vayalagams and village families. Pongal was prepared and distributed to all Vayalagam member families on the day.

Thiruvallur district: Events like Cascade special meeting, scholarship distribution, Shramadhan, world water day rally and watershed meetings were organised as part of the day with participation of many stakeholders.

Poondi block of Thiruvallur district: Events like Distribution of Vayalagam Dhaniyam, Shramadhan and tree plantations took place at tank for share etc.

Chittoor region of Andhra Pradesh: Events like village water tank cleaning, scholarship distribution, Animal health camp and Shramadhan at Punganur, Palamner, Gudipala, Srikalakasthi and Udayagiri locations have happened.

Tuticorin region of Tamil Nadu: More than 41 villages have under gone Vayalagam Shramadhan at Karunkulam, Pudur and Vilathikulam locations and made the Vayalagam movement a significant event.

The similarly many events were conducted at Karnataka and other states too on the day with motivation and enthusiasm. Many locations have celebrated the world water day during 22nd March 2010 insisting the importance of water and its conservation. The CURE of DVTF celebrated the world' longest toilet queue at Paniyur and Thideer Nagar of Urban area at Madurai with hundreds of participants on world water day celebration. It is documented as an exclusive article (page 17).

The Vayalagam day as well as world water day events were celebrated and made the community to think about the importance of water bodies and their relevance for the survival and they realised the strength of collective work for the conservation and development and they also resolved to continue their precious collective action on water related works in future also. The DVTF also felt proud and happy to share the above messages of events with perspectives of building the community and public around the water issues for addressing them towards the decade theme of "water for life" announced by the world community to be achieved by 2015.



Azolla cultivation facilitate cattle rearing

K. Selvakumaran*

Introduction:

Gudiyatham is famous for its tender coconuts. Earlier it was called as "Chinna Sivakasi", now as there has been growth in match stick industries. It is located to North-west of Vellore city. It is one of the backward taluks of backward district of Vellore. Poverty in Gudiyatham can be witnessed in many dimensions like declining agriculture, deterioration in environment, higher families below poverty line (BPL), more landless and lack of employment opportunities, poor quality of education, and low level of income.

In this situation, agriculture scenario requires special attention. Gudiyatham was known for flourishing agriculture as Palar and Kavundynyaq rivers were flowing. Coconuts, sugarcane, groundnut cultivation were quit well before two decades. That is the reason Sugarcane Research Station was initiated in Mel alathur and Agricultural Research Station at Virnjipuram were established. But now water does not flow in these rivers. Rainfed agriculture has become more risky in recent years due to variation in seasonality. Farmers receive minimum rainfall so they grow sorghum for fodder purpose.

In this background, rainfed farming development programme of DHAN Foundation was started in October 2008 with the vision of "making rainfed farming as a viable livelihood" to develop livelihoods of poor rainfed farmers in Gudiyatham. The programme aims to develop in a holistic approach. Rainfed agriculture becomes an important livelihood to the people of this location by means of development of land and natural resources, enhancement of crop production, livestock development, soil health enhancement and promotion of supplementary income. All these activities are done through the "Ulavar Kuzlus (UKs)" promoted as rainfed farmers institution. Many livelihood interventions are made by DHAN Foundation, Azolla cultivation as a feed to livestock is one among them.

Azolla Cultivation:

Anandhan, member of Varasakthi Vinayakar Uzhavar Kuzhu belonging to Gurunathapuram village of Gudiyatham location is cultivating Azolla for the past few months. Azolla was introduced to him through the efforts of the rainfed programme at Gudiyatham. This has benefitted him in many ways. This narration is about Azolla grown by him and its current impact.

Anandhan is a farmer having an acre of coconut farm and he cultivates fodder grass as an intercrop to feed his pair of milch animals. He usually harvests this fodder crop and feeds both his cows. In rainy season when there are enough greens in his own fields he does not have problem in getting green fodder, but during summer season there is scarce vegetation and faces difficulty in feeding his cows. He adopts various methods like purchasing fodder from elsewhere, giving concentrate feed, reducing the quantity of feed given to his cows and substituting with available dry fodder. However this summer he is to some extent relieved of his usual tension because of Azolla.

His introduction to Azolla

Mr. Muniyappan, Agricultural worker of Gudiyatham rainfed programme introduced him about cultivation of azolla and also gave him guidance in construction, maintenance of Azolla pit.



*Mr. K. Selvakumaran, Project Executive, DHAN Foundation, Rainfed Development Programme, Gudiyatham, Tamil Nadu.

Construction

Initially he started with one pit, seeing its profits he constructed two more pits of size 6ft*4ft. Its construction is very simple and cheap. One pit construction costs Rs. 250 for the purchase of materials like 65 bricks and a tarpaulin sheet of Rs.95 of size 6ft*4ft. First line of bricks are arranged, the sheet is spread over this, making an pit of dimension 3ft*4ft. Then second layer of bricks are arranged and observed that there is no seepage and the tarpaulin sheet fits well in the arrangement.

Seeding and maintenance

Initially 5 Kgs of mud (red soil makes the best fit) and 10 kg of cow dung is mixed and spread in the pit. Later water is poured until the brim of the first brick, the water is mixed well. The small amount of azolla is spread as seeding material. This material propagates and forms a layer of fern floating over the water. Each day, water is to be added to the pit to replenish the water after every harvest and the remaining is mixed evenly. This is to compensate the water reduction due to harvesting azolla and spread the azolla uniformly. This is the only routine maintenance to be done daily!

Yield and feeding

Each pit yields about half a Kg per day and is enough to feed one cow. The rest of the material is left to propagate again (about half Kg). Azolla is washed twice to avoid the smell of dung which is mixed with regular feed in the morning. Usually in rainy season, after open grazing in his one acre farm, his both cows are fed with 10 Kg green fodder. During summer, as there is no grass available for open grazing, each cow is fed with 10 Kg green fodder, 1 Kg ground nut cake, and half Kg of coconut cake. (10 Kg green fodder costs Rs.50, 1 Kg groundnut cake costs Rs. 25, 1 Kg coconut cake costs Rs. 16, Anandhan uses green fodder and coconut cake from his farm and purchases ground nut cake). Along with this feed now Mr. Anandhan is feeding his cows with half a Kg of Azolla daily.

Benefits realized due to the use of Azolla

Increase in yield of Milk:

His both cows now yield an excess of one liter per day than before. In morning, his cows used to yield 4.5 liters but now they yield 5 liters. In evening, they used to yield 3 liters and now they yield 3.5 lit.

Quality of milk

Anandhan feels an increase in thickness of the milk as he expressed that his usual coffee and tea is thicker. Avin milk center people have noticed that the fat percentage was previously 3.8 and has increased to 4.2 per cent.

Preference by cows

When azolla was introduced to the cows, the cows were hesitating to feed. But after few days, the cows started relishing it and nowadays his cows prefer azolla now as a feed.

Beat summer

Usually summer temperature makes the life of cows more heat but azolla is found to reduce the heat in the body system of the animal as azolla being a green fodder, the change was evident.

In future

Anandhan is hoping to increase quantity of azolla to be fed to his cows and increase both quantity and quality of the milk. This is an advantage with no extra cost.



Together we can!

Susanta Kumar Sadangi*

Koraput is a typical tribal pocket having different opinions. Some visualizes it as a showcase of extreme poverty in Koraput, Bolangir and Kalahandi (KBK) region and extreme naxalism. But Koraput is a rich area with poor people. It is full of natural resources either misutilised or under utilized. What it lacks is proper mobilization and development of existing human resources.

Need for Land leveling:

Geographically, Koraput is a collection of small and big mountains. Small villages are situated either on the top or bottom of the hill. Same is the land use pattern i.e. upland, medium land and lowland formed by "Nalla" (drainage of rain water between two mountains). Due to slope and less land treatment, Koraput is worst affected by both scanty as well as heavy rainfall. Earlier rainfall distribution at Koraput suited the land type. It was slow, steady and of long duration. But contemporary rainfall is sudden and heavy in patches which cause high soil erosion. This is a common picture of every village at Koraput. Owing to lack of awareness, precaution or mitigating strategies of soil erosion is a dream to the residents of this area. When the intensity of soil erosion is less intensive, farmers treat the land with country plough. When the intensity of soil erosion is high, the farmers have to invest all the available resources to bring back the land into normal condition, in that situation, often the farmers are left bankrupt.

Problems of border NAC (notified area council) villages:

Rural areas are more affected than sub urban areas of NAC. No doubt, a number of schemes and projects



works are going on here. But most of them do not address the problem properly due to many reasons. The problem is even worse in the villages which are part of Koraput NAC.

"Pinduku Maliguda" is a village which created an exceptional example of community participation in improving the village with the support of DHAN Foundation. The village is situated in the north eastern border of Koraput NAC. It got electricity connections only in 2009 and still the village is yet to receive transportation facilities. The location of the village being remote, it could not get schemes and facilities of Gram Panchayat like Mahatma Gandhi Rural Employment Guarantee Act (MGREGA). Agriculture is the main stay of their livelihood as well as economy.

Origin of Pinduku Maliguda

Four generations ago, Gangadhar Nayak and his wife came from "Mali" to this place due to a family dispute. Mali is a non-tribal village which is situated on



Kolab river bank. This place was called as "Balighat" near "Pindukuguda" village (now it is named as Paraja Gunthaguda). As symbol communal harmony the "Paraja" (Tribal) community people of "RelliKumbha" village provided them with some land. Over years the couple was blessed with four sons and a village was established with four families. According to their community name and the name of the near by village, it got the name "Pinduku Maliguda". At present four generations are living in the village. The village consists of 27 Mali families in four segments and three Dombo (SC) families.

Process of land development

Most of the lands available in the block were upland and medium land. Due to this uneven topography, the farmers get lower yield than required. When family expanded, their forefathers started to treat the big "Nalla" (drain between two mountains) to convert it into a paddy cultivating land, colloquially called "Duar aam gachh beda" (which means lowland near mango tree close to home). The work started around hundred years back which took them two generations to get the present treated land of around five acres.

It was not an easy journey to pass through. The land starts at the joint outlet of two "Nalla" causing regular damage. No doubt, this provides irrigation

throughout the year. Often heavy rainfall washes away the top soil of the land at regular intervals. Generally, tribal people are very hard working and traditionally skilled but they are not equipped with the technologies of land development. This feature was evident in the case of "Pinduku Maliguda". The farmers who suffered due to the soil erosion tried to construct a check dam nine times over period of ten decades. Without much technical knowledge, the process started with construction of an earthen check dam by their

forefathers. After few years of repeated failures of earthen check dams, they did stone bunding thrice and concrete cement bunding five times including the existing one. They could not calculate the exact amount of the money and labour spent on it. But they have spent major part of their rehabilitation money and bank loan for this. It is understandable from the fact that they have spent around rupees sixty thousand in the nineties and around one lakh rupees in 2008 for this purpose. Most importantly, they have done all works without any government support. This clearly indicates their dependency on agriculture and particularly on this land.

Whenever there was heavy rainfall the check dam built by them was destroyed and it resulted in heavy soil erosion. They had to do land leveling once again with country plough and make a check dam for prevention of soil erosion in future. This was the regular practice until 2002 flooding rainfall. That year Koraput received an abnormal downpour in a single day which created havoc in this area. The check dam of 'Pinduku Maliguda' and land of five acres was completely washed away on that rainy day. The damage was so high that recovery was difficult for them.

DHAN's intervention

The base for our intervention was their need and dependency on the land. Before 2002 soil erosion, the



farmers were cultivating double crop every year. As villagers say, they regularly harvested more than eight tons of paddy in "Rabi" and six tons in "Kharif". One crop was sufficient for their livelihood and another to strengthen their economy. But after 2002, they could not cultivate double crop and total yield per year is hardly one to two tons from total area. This land development was planned after taking the approval of the villagers and the difference of yield into consideration. Doubtless, villagers were longing for a check dam. But their economic status and manpower was sufficient for implementing this work. In practical terms, social analysis is the main intervention. Financial support and implementation is a tiny part of it. The work was completed in seventeen work days. But the total process took around two years to complete.

Although we have very good member base, we found two main hurdles for implementation i.e. social and technical. We have a five year old kalanjiam namely "Aplama" with member size of 12, their monthly saving per member is Rs. 60 with cumulative saving of Rs. 34,851 (till 31st March 2010). Their first linkage was Rs. 10,000 and second linkage was Rs. 27,500 from

KDFS which was repaid within a year each time along with regular group activities. Their third linkage (SHG-Bank linkage) is Rs. 65,000 where repayment is good. After 14 months loan outstanding is only Rs. 18,563. Besides, we have a farmers group to experiment rainfed activities. Supported by good member base, good financial transaction and pro-active approach for activities we were encouraged to take up this activity.

All are pro-active but not collective in their approach that is why individual repayment and individual cultivation is good. But when it comes to a collective work like land development of joint or common Patta land of their fore fathers the work fails. This is the problem of 'Pinduku Maliguda' since the second generation. Their relationships are limited to social obligations only. But in fact, there is hardly any understanding for common development works. The other part of the problem is technical. Whenever they got united and treated the land, it was ruined by nature for silly technical problem of no outlet to pass surplus rain water and no check dam on the ridge to slow down the flow of water.



After analyzing all the earlier experiences, we could trace that neither finance nor man power but common understanding and lack of technical advice is the problem. This is the reason they were not able to treat the land from 2002 to 2009.

Our intervention started in 2008 when they asked for a revolving fund loan of Rs. 30,000 to construct check dam and promised to level their land gradually by county plough on their own. But we found difference of opinion within them. Besides, we had a lot of incidents of dam demolition and soil erosion. Taking all things into consideration we suggested them to go for **check dam with outlet and land leveling at a time**. Most importantly, the check dam was always built to stop the water completely without any outlet causing breakage whenever rain fall was heavy. But this time they had a made a big 10 feet wide and 40 feet long outlet before construction of check dam. Even though they had differences, they agreed to complete the work before May 2009. As time passed, they could not reach at a common point to plan and initiate the work. Then came monsoon and the work was postponed. In the mean time, they collected Rs. 100,000 (each segment contributed Rs. 25,000) and constructed the check dam with an outlet. The 26 meter long check is 2.8 meter high in two steps. Breadth of the top is 0.58 meter and breadth of base is 3.5 meter. Total work is 175 cm³. As they provided outlet, in this monsoon no damage was seen in this check dam. Soon after the harvest they again asked financial support to level the land before Rabi crop.

Accordingly we got revolving fund from NOVIB on 31st December, 2009 and we went to village to plan the work schedule, responsibility sharing and relevant matters to complete the work. Every one was happy and decided to start the work on the New Year day, 1st January, 2010. But a doubtful atmosphere was created by the rumor that land of non members will not be treated which will affect the other treated land. One noble soul, an innovative farmer, Mr. Harichandra Nayak declared "I shall do land leveling at any cost, please start the

work in my land" soon few more members joined. Hence the work was initiated only on 5th January, 2010. With rigorous seventeen days work by the villagers and concerned associates with JCB, the works were completed on 25th January, 2010. The soil was loose as it was filled newly and not supported. The work was interrupted on the seventh day of work (12th January 2010) due to heavy rain fall which damaged the land again but the farmers were determined to complete the task despite all calamities. They made adequate safety arrangement and the work was completed without any further disturbances.

Nine farmers took revolving fund assistance of Rs. 57,500. The JCB works were carried out for 128 hours @ Rs. 800 per hour (Rs. 1,02,400). Besides this the farmers also gave Rs. 4,200 to get the JCB from Semiliguda to their village. Land of nine members and one non member were treated. Being inspired by the work, the non member came forward to treat her land.

Outcomes

- 1 The immediate out come of this intervention was revival of 6 acres of land. Some extra low land was created by this work.
- 2 After seven years, they cultivated Rabi crop. Now 4.5 acres land is under paddy cultivation. Within this period of seven years they were neither getting full area under kharif for flooding water nor were they getting "Rabi" crop as water was flowing only

in the "Nalla". Now are cultivating two crops per year whenever possible. Mr. Gangadhar Nayak, a member of 'Maa Nissani Munda' farmers' self-help group quote, "DHAN Foundation has put a pot of rice before us, we have to take it"

- 3 Now those conservative members are coming forward for many suitable income generating activities.
- 4 Being encouraged by the work they are planning to level another one acre land on their own.
- 5 This indirectly improved village atmosphere for initiating common village development works. For example, now they are leveling a small common land together with an attitude to develop the society.

Way forward

In fact, completion of this land leveling is the beginning of land development in that area. Only five acres of land have been treated so far but total private

land seeking treatment is more than 100 acres. Some part falls under NAC jurisdiction while other parts in Gram Panchayat. Besides, it is not a matter of one village. Most of the land is owned by farmers of "Chindri", "RelliKumbha", "Akashguda", "Paraja Gunthaguda" and "Badanput". The rest of the area is encroached government land. Only two villages are in our action area. Not only for land problems, for any development, issues are to be addressed in the total area with individual focus. This situation is critical. To be practical, we can't develop a compact area without taking total village into confidence. Until and unless development of a compact area happens, it will affect individual development in many ways. Since, it is a problem of many farmers covering six villages; government has to play a pro-active role. Hence, this intervention is not merely a completion of work rather a guiding star to all to proceed for a holistic development.



Ensuring Self-governance for Attaining Self-reliance



Every year the poor families contribute over Rs.50 to 60 million through their Peoples' Organisations to meet the cost of managing their operations in addition to sharing their contribution for taking up development interventions. Depending on the context, each organisation defines its timeline for reaching sustainability.



DHAN believes that social networks and associated norms facilitate co-operation and co-ordination, which reduces the costs of interventions and increases productivity. DHAN insists sustainability in social, financial, and technological aspects from the very beginning of building Peoples' Organisations. The primary groups start meeting their costs of operation from day-one, which builds their confidence and capacity to manage both financial and human resources on their own. By making decisions, monitoring their own progress, and solving conflicts, people acquire a sense of solidarity, as well as competence to govern their institutions.

Deepening Grassroots Democracy

DHAN's Way



DHAN Foundation

18, Pillaiyar Koil Street, S.S. Colony, Madurai - 625 016. Tamil Nadu, INDIA

Tel.: +91 - 452 - 2610794, 2610805 Fax: +91 - 452 - 2602247

Email: ghan@md3.vsnl.net.in Website: <http://www.dhan.org>