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Development Matters

Monthly Development update from DHAN Collective

Feature

Ecosystem Based Watershed Development

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From the Editors' Desk

Dear Readers!

Greetings!This May issue of Development Matters comes to you with various livelihood initiatives of DHAN Collective. The feature article by N. Venkatesan is about ecosystem based watershed development for environment sustainability. R. Muniram Singh narrates the personality perfection camp conducted for the benefit of children from villages and slums of Madurai. Madhan Kumar shares his experience of the project implementation of water bodies' renovation with the ITC-MSK. Er. Ilavarasi narrates her experience of renovating the supply channel work of Setoorani Kanmoi. R. Adhinarayanan and G. Palanikumar give a glimpse of how the livelihood transition happened in Nagapattinam. Singarayar details his visit to Uruguay. Palanisamy writes about mutual insurance in rainfed farming development program. M. Kiran Kumar gives a note on farm pond and gives an example how the farm pond plays an important role in determining the livelihood options and brings the family out of poverty.

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

Happy reading!

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Ecosystem based watershed development for environment sustainability

Er. N. Venkatesan*

Watershed development and management

Watershed is defined as a geo-hydrological entity or an area, which drains at a common point on the drainage system. It is bounded by the ridgeline, which starts from and closes at the same common draining point duly encircling the watershed area. The area of the micro watersheds ranges from 400 to 1500 hectares. A convenient area for development will be about 500 hectare. Watershed concept relates to the conservation and integrated development of natural resources, particularly land and water from ridge to valley, in consonance with the symbiotic relationship among land, water and vegetation. Watershed development is a process to achieve sustainable development of natural resources like soil, water and vegetation. It also helps in understanding, the relationship among, soil, water, plants, the people living there, and their linkages between uplands and downstream areas. Equally important is an understanding about the social and political systems that are operating within a project area, since these systems influence land use, either through regulations or with interventions and incentives.

A watershed generally consists of three physical sectors

1 Non-arable land which includes forest land, grazing land and barren land
2 Arable or cultivated land and culturable waste
3 Drainage area, comprising network of natural drainage lines and water bodies

The three components are hydrologically interspersed and would have to be treated as one geo-hydrological entity for planning and implementation of watershed development programmes, in order to ensure optimal use of natural resources, higher production and socio-economic development on a sustainable basis.

Proposed strategy for watershed management

A strategy for sustainable prosperity is to achieve a production system in which the technological and management inputs do not adversely affect the biophysical potentiality of the system including its resilience limit. The proposed strategy for watershed management comprises the following.

- Resource assessment for matching resource availability to the needs and strategic use of limited external inputs
- Conservations of land and water resources
- Maintenance of biophysical productivity
- Preservation of environmental quality and ecosystem
- Integration of sectoral measures for comprehensive development and maintenance of land and water resources for higher production on a sustained basis
- Active participation of people and their functional groups
- Skill enhancement of various stakeholders
- Institutional linkages and effective administrative arrangements for direction, control and coordination
- Access to productive resources for the rural poor and disadvantaged sections
- Sharing and sustaining the benefits of treatments through institutional and operational mechanism
- Self-reliance

Watershed classification

There are numerous ways of classifying the watersheds. The agricultural engineering department has classified the watershed in four grades namely grade I, grade II, grade III and grade IV watersheds based on soil erosion and order of streams. But the high level committee report prepared by Dr. V.C. Kulandaisamy and others classified the watersheds into three major groups namely hilly and forest dominated, predominantly Irrigated and predominantly rainfed.

These classifications restrict the development intervention in the location context. Looking back at the traditional system and culture, the lands in this State were classified into five broad groups as follows.

Kurinji	Hilly and hill side lands
Mullai	Forest interface and rainfed agricultural barren and wasteland

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Marudam	Plains, cultivated, wet and rainfed lands
Neithal	Coastal lands
Palai	Desert lands

We have grouped all the 19240 micro watersheds in Tamil Nadu state mapped by state agricultural engineering department into four out of five eco-system based watersheds except Palai. This grouping is based on their contextualization and location. The wet hilly areas are taken as one unit, Kurinji. The lands, which are, predominantly rainfed are the lands with erratic rainfall, which are grouped under Mullai. In the cultivated wetlands the areas predominantly irrigated are classified as irrigation intensive watersheds (Marudham). The coastal lands form a separate ecosystem, Neithal. The agro-forest lands and wastelands are found scattered and are thus accommodated in the respective category of watersheds. Since the urban areas need a separate focus, a new classification of urban watersheds is introduced. The following framework of watershed classification is adopted to arrive at the unit cost per watershed according to the appropriate soil and water conservation interventions needed.

Table 1: Distinctive watershed classification

Distinctive watersheds	Cross cutting watersheds
Hilly & forest based watersheds	Well irrigated areas
Canal irrigated watersheds	(canal irrigated & tank fed lands)
Waste lands & barren lands	Rainfed watersheds
Polluted areas	Coastal areas watersheds
Groundwater affected areas	Urban watersheds
Urban watersheds	Poverty affected areas

Thrust areas of the ecosystem based micro watersheds development

The objectives of watershed development are almost similar in all categories except some of the focus areas, which are specific to the ecosystem. The general objectives of watershed development include the following.

- Creation of baseline data to facilitate continuous monitoring, for research and development and to act as a decision support system
- Enhancement of agricultural productivity and production in a sustainable manner
- Biomass improvement in the villages
- Restoration of ecological balance in all the degraded and fragile areas
- Soil and water conservation measures for in-situ water harvesting and soil management
- Conservation, development and sustainable management of natural resources like tanks, ponds etc
- Creation of sustained employment opportunities for the rural community including the landless

The activities in the watershed areas are based on the land and non-land based activities. The land based activities change with the ecosystem whereas the non-land based activities remain almost the same in all the ecosystems.

The strategy suggested is promotion of self-help groups among the landless and poor. They would be in a position to take up the following activities in a phased manner for sustaining their livelihoods.

1 Stabilizing savings and credit among the group
2 Income generation activities
3 Rural enterprises and rural employment
4 Livestock management
5 Usufructory rights of trees and small water bodies and porampokes
6 Promoting agriculture / horticulture through SHGs

Ecosystem based watershed development for the environmental sustainability

Water is the key to the sustainable utilization of land plant and animal resources. In many countries the main environmental problems whether it is pollution, erosion or the loss of biodiversity in wet lands and estuaries are related to water. If the water resources environment is not managed and protected, it will not able to sustain human communities. The major focus of all the watershed development projects are to augment the water and conserve land resources, the need for rationalizing the utilization of water by various means is also given emphasis. The ecosystem based watershed concept with the cross cutting themes namely 'canal command', 'exclusive tank based', 'ground water intensive', 'rainfed intensive' and 'waste land' are the categorization of different context and land classification for the holistic development of the land and water resources to serve the poor communities on sustainable manner. The ecosystem based watershed development is the key to ensure environmental sustainability.

DHAN Foundation's experiences on ecosystem based watershed development

DHAN Foundation is working with Andhra Pradesh and Tamil Nadu state government for implementing the

watershed development projects under the schemes sponsored by the Government of India under the Ministry of Agriculture and Cooperation and Ministry of Rural Development. The DHAN Foundation has implemented 75 more micro watershed development projects with the fund support from the above agencies. Though the guidelines for above watershed projects have been followed systematically, DHAN Foundation has developed its own concept of ecosystem based watershed development approach to suit the local context needs perceived by the community. The following frame work has been followed for implementing the projects as to address the environmental sustainability towards achieving the millennium development goal number seven for environmental sustainability as shared here

Context specific approach to address thematic issues

The 75 watersheds implemented has been again classified as different ecosystem based watersheds as

Table 2: Categorization of ecosystem based watersheds implemented by DHAN Foundation

Sl. No	Type of Ecosystem	Numbers of watersheds	Focus for the interventions
1	Tank based watershed	33	Beyond conventional soil and conservation activities, the water bodies such as tanks, ponds and streams were rehabilitated to harvest the rainwater for the surface water enhancement and ground water recharge in the region.
2	Rain fed	26	The farm production system for livelihood generation through the crop production technologies of rain fed lands were given top priority along with traditional soil and water conservation activities.
3	Hillock and tribal based	08	The soil conservation works pertaining to the hillock region would be given priority here along with the tribal livelihood initiatives
4	Ground water based and others	08	The major thrust have been given for the artificial recharge through the augmenting the storage of rain water through the water bodies existing in the watershed regions as exclusive focus for the ground water recharge structures.
Total		**75**	

Tank based watershed and role of tanks in environment conservation

In rural India, tanks have been playing very vital role in socio, cultural, economic and environment development. The environmental development perspective of tanks given below

Wetland ecosystem

Tanks are one of the wetland ecosystems house many trees flora and fauna in their foreshore and bunds in addition to agro climatic zone specific cropping pattern in command area of the tanks. They generate revenue for the people who directly dependent on them.

Ground water recharge basins

Tanks are predominantly situated in had rock area and most of them varying from shallow 1m depth up to 6m depth. They store monsoon run off for more than 4 to 6 months. They facilitate ground water recharge in their zone of influence and facilitate the ground water level increase in many places since the pores closed due to siltation opened up after rehabilitation of the tank system.

Better water use and enhancing cropping productivity

Tanks in southern India are situated in Deccan Plateau in cascades. The monsoon received in the catchments is equitably distributed among the tanks in cascade based on their capacity and hydrological linkage. There is least amount of conveyance, seepage losses in tank cascade systems as against the canal irrigation systems. The equitable distribution of water and smaller land holding in command area of each tanks facilitate higher productivity if the tank cascade systems perform to their optimum efficiency.

Tanks and inland fisheries

As the tanks hold water for 4 to 6 months period, village community take up pisciculture activities as the fresh water ecosystem nurture the growth of fishes and fetch the community good price when they auction the catch at the time of less water storage in tanks. The poor people and other villagers use some of the quantity of fishes reared and caught for their own household use.

Tanks and afforestation

In the context of south India, especially in Tamil Nadu, the forest department is allowed to raise social forestry (Acacia plantations) in the tank bed; in a period of 5 to 6 years, they mature to a sizable bio mass which are cut and sold for fuel and timber. Also, sizable amount of resources mobilized from selling woods is likely to be shared by the local institution for managing and maintaining the tanks.

Tanks and grazing

After rehabilitation of tanks, if foreshore plantation is carried out and grasses are grown under the trees and bunds, then the grasses are used to the livestock as grazing land. As such in TamilNadu state, there is no category under land use pattern for grazing lands, only the tanks provide source for grazing immediately after monsoon season.

Tanks and bird sanctuary

The trees for shelter and availability of sufficient feed in the water make the tanks as a better place for birds to take shelter. In many south Indian tanks, the bird's sanctuaries are situated. To quote few, Vedandangal in Kanchipuram district, Kudakulam in Tirunelveli district, Chitrakudi tank in Ramanathapuram district serve as bird sanctuaries. The community even now preserves the sanctuaries by deputing their own watch and ward and imposes social norms such as no fire crackers use, banning hunting practices and the like.

Mechanisms for sustainability of development works and people's institutions

People's institutions: The process of building people's institutions for watershed among men and women is for sharing of resources and responsibilities. This is the concept that has been introduced in the ecosystem based watershed programme in DHAN Foundation. Inclusion of the poor, landless, small and marginal farmers on ecosystem based watershed development across caste, religion and other barriers has been the primary focus.

Promotion of microfinance groups (MFGs) among the users

For keeping the watershed tank associations active round the year (through regular meetings) undertake periodical maintenance of development works done to support the farming community in agriculture development. MFGs are promoted with men and women farmers through savings and credit. Through the MFGs, provision of micro credit for agriculture and livestock development, business initiative etc would also bee done. The sources of the micro credit are the MFG savings and corpus at village level, and linkages with mainstream institutions like commercial banks. Apart from meeting their own needs, these MFGs are contributing some

portion of their common fund earnings and labour for the maintenance of the development works to ensure the sustainability.

Agriculture development through Vayalagam Plant Clinic (VPC)

After completion of tank and ecosystem watershed development works, the follow up follow up action mainly focuses on their conservation and effective utilization. So DHAN Foundation initiated Vayalagam Plant Clinic centers at Panchayat or cascade level and it provides the services like technical guidance, awareness creation, input supply and building market linkages.

Creation of endowment for watershed and tank maintenance

To rebuild the tradition of endowment, DHAN mobilizes people's contribution and matching grant. The fund would become a corpus and a rallying point for the villagers. The interest derived from the above source is utilized for small repairs and development works of common interest in the watershed. This helps the association to become self relent and sustainable.

Tank based watershed development in Chittoor district - Success at the grassroots

- Totally around 8000 hectares of land were treated through 15 tank based watersheds covering 10 villages
- Around 5000 farmers were organized in to 99 village level associations with 186 microfinance groups (MFGs)
- A sum of Rs. 239 lakh was leveraged from DWMA for watershed development with people's contribution of Rs.35.9 lakh and capacity building of 80 'user groups' were under taken.
- Funds leveraged for the development activities as Rs.105 lakhs through MFGs as credit and Rs.6 lakhs as an endowment for associations.
- Totally 870 small water harvesting structures (farm ponds and percolation ponds) were created for agriculture development.
- Around 1500 farmers were covered under social security for life.
- In watershed treatment, importance is given for vegetative barriers and earthen and stone structures rather than for cement structure like masonry check dam.
- Generated employment opportunities for the weaker sections viz landless, marginal and small farmers.
- Silt application to dry lands from tanks has become a very useful activity in all watersheds. Silt has been applied over an area of 445 ha of dry land and in turn 84000 cu. m of additional storage space was created in 40 tanks. Agriculture interventions like tomato seed production, introduction of alternate cropping such as ground nut and horticulture development with mango, jamoon and lime was undertaken.
- Fodder and Bajra-Napier grass cultivation have been raised in 15 ha.
- Constructed farm ponds to prevent lowering of water table and conserve providing for cattle feed. Water scarcity followed by income generation activity like fish rearing.
- For small and marginal farmers, vegetable cultivation practices were introduced on tank bund and bed, like tomato, chilly, brinjal, and snake gourd, to get additional income for their livelihood.
- Bund cropping was introduced on the tank bunds and on the bunds of the farm ponds for additional income generation.
- A mandal level farmers' federation was promoted in the name of "Punganur Mandala Vayalaga Rythula Samakya" to provide capacity building for multilevel monitoring and sustaining the development works.

- Out of 15 watershed committees formed for the implementation of the tank based watershed development programme, 10 watershed committees were formed exclusively with women by giving due importance to gender issues.
- About 500 farmers have started growing crops for one season additionally due to the water available from the water harvesting structures, and another 400 farmers have received assured water supply at least for one crop.

The synergic effect of undertaking tank based watershed programme appeared to be quite high as compared to the benefit from each individual programme. (Tank renovation and watershed development being complementary to one another)

Case of Kurayur watershed: Water resource management

Water resource management activities were implemented to address issues such as water harvesting capacity in the watershed as well as water quality. Water resource management in Kurayur watershed focuses on harvesting sufficient water for irrigation and domestic use. This is especially important in a watershed that suffers from obtaining sufficient rainfall. These activities include creating new harvesting water structures such as farm ponds and cattle ponds, and renovating existing harvesting structures such as irrigation tanks and ooranies that have been in existence since ancient days. In addition, water resource management ensures the quality of drinking water, which is important to address in Kurayur as the watershed contains mostly saline groundwater. In addition, creating new structures and renovating old structures to harvest rainwater is vital to recharging groundwater levels as the groundwater table has fallen greatly due to over pumping of bore wells in the past. The Watershed development scheme is directing its focus away from groundwater dependence and instead is focusing upon harvesting rainwater and taking advantage of the monsoons.

Farm Ponds

Farm ponds are water bodies of variable size constructed by excavating a pit or an embankment across a slope or combination of both. Farmers create farm ponds on both contribution and loan basis. The water stored in a farm pond can be used to store runoff water, for paddy cultivation, fish rearing, and promotion of dry land horticulture, recharging ground water, and vegetable cultivation in the bund, which can all give a very good return. Through the scheme, 19 farm ponds have been created.

Ooranies

There are ten ooranies present in the watershed. Ancestors have previously created these ooranies in the watershed for drinking water purpose, livestock drinking, and domestic use, but nowadays, the people simply drain their waste water from the houses into the ooranies, so some ooranies have become unsuitable for livestock drinking and domestic use. Under the Restructured NWDPRA Scheme, funding has been allotted for all the renovation of some ooranies. In addition, the silted up soil in ooranies are very fertile as they are collected from the catchment area by rainwater. Thus, during oorani deepening activities, this silted soil is applied to the watershed's dry land to help increase the soil moisture holding capacity and improve crop yields. For example, in Petchai oorani, 500 tractor loads of silt were removed and applied to 50 farmers' fields. The starred ooranies are currently in progress.

Cattle ponds

Cattle ponds have been recently created in Kurayur watershed in the last few years for the sole purpose of providing water for livestock water, which can include cattle, bullocks, goats, and sheep. In Kurayur watershed, the livestock population includes approximately 100 cows, 31 bullocks, and 2800 goats & sheep. Currently, the Masavantham cattle pond is finished, and there are two more in progress that will be created by August 2008 which includes Kumaralingapuram and Kurayur cattle ponds.

Tank rehabilitation

There are four tanks in the watershed, which include Kurayur Big tank, Vengidasamuthram Masavanatham tank, Puliyangulam tank, and B. Kulam tank. Most tanks in the watershed area have been silted up and hold much less water than their original water holding capacity. Droughts lead to drying of even healthy tanks. While agriculture is affected, the worst affected are farm animals that are dependent on these tanks for water. There was a focus to rehabilitate these tanks through the Restructured NWDPRA scheme and also fund from DHAN Foundation, to ensure the livelihoods of the farmers that are practicing agriculture in the tank's command area. Tank rehabilitation can include bund strengthening, encroachment eviction, tank desilting, sluice repair, and channel clearance. Bund strengthening allows for the prevention of soil and water loss, encroachment eviction allows for the tank to fill to its original meant capacity, tank desilting means the removal of silt from the tank to allow maximum water catchment and flow, sluice repair will allow the sluices to function properly, and channel clearance diverts water flow in one direction, arrests soil erosion, and increases the water holding capacity.

The impact realized through tank rehabilitation includes

- Ensured Self regulation and self sustainability of the tanks
- Guarantee of at least single crop per year, improving agricultural outputs
- Reduced migration
- Increased groundwater recharge
- Increased people's awareness of the benefits of encroachment eviction
- The deepening of wells is reduced because of increasing groundwater table
- Institution was established to maintain and protect the tanks through Vayalagam group formations
- Re-establish water utility for farm animals that are dependent on the tanks for water

Encroachment eviction of water harvesting structures

Encroachment in water harvesting structures such as tanks and ooranies is a large problem as this renders them unusable. Tank encroachment also negatively impacts all the farmers in the command area of the tank such as missing links such as feeder channels and surplus channels. The reasons for encroachment include:

- The government gives B memo and 2C patta for the tank promboke
- Government also constructs infrastructure in the paramboke land
- Political highness
- Before the year 2007, the Eviction of Encroachment Act was not very strict
- Lack of institutional mechanism of the tank farmers
- Urbanization

To ensure water bodies free from encroachment, Vayalagam members take the initiative to conserve water bodies before the execution of the work. Thus, throughout the scheme, many encroachments were evicted through the following approaches:

- Collect all revenue records for the encroached tanks
- Promote Vayalagam and make resolutions for the complete eviction
- Approach village Panchayat to make a resolution on encroachment
- Approach Thasildar through VAO surveyor for complete survey of tank poromboke
- Get assistance from RDO and VAO
- Before encroachment eviction prior notice is given to the encroachers
- If encroachers do not accept their eviction notice, police security is called.

Recommendations

It will be appropriate to conclude this with a quotation from the Third World Water Forum, 2003 as follows:

"The ecosystem based approach integrates different perspectives into integrated management of land, forests and water resources. It includes protection and restoration of ecosystems and aquifers for water services; Implementation of environmental flows for downstream ecosystems and users; Development of multi-stakeholder approaches for integrated action".

Based on the experiences of DHAN Foundation's ecosystem based watershed development concept, the following are the thrust areas for replicating models to else where in the country based on the ecosystem prevails there as:

- Inclusion of the land and water based development interventions such as tank rehabilitation, creation of farm ponds and other resources development along with traditional watershed development activities is the appropriate for proper land and water resources management for livelihood promotion.
- Thrust needs to be given to people's involvement and to build their stake in implementing each and every phase of watershed development programme.
- Promotion of monitoring and land and water resources information is required.
- The ecosystem based watershed concept with the cross cutting themes namely 'canal command', 'exclusive tank based', 'ground water intensive', 'rain fed intensive' and 'waste land' are the categorization of different context and land classification for the holistic development of the land and water resources to serve the poor communities on sustainable manner is the appropriate model for land and water resources development to be implemented in all watershed development programmes.
- Dovetailing of funds from various programmes into NREGP for land and water resources development under ecosystem based watershed development has to be considered as special issue.
- The ecosystem based watershed development has many positive long term impacts including prevention of environmental degradation and so it is emphasized as the right approach for effective land and water resources development and management for environmental sustainability.

Personality Perfection Camp

R. Muniram Singh*

Humane Trust, Madurai conducts value building camp to children every year. This year a "Personality Perfection Camp" was conducted for the benefit of students of 6th to 10th class from villages/slums in and around Madurai. The duration of the camp was from 10 - 12th May 2010 for which students were asked to assemble at the venue at 6 pm of May 9th and they were sent home at 7 am of May 13th, 20010. The venue selected was DHAN People Academy, Pulloothu, a serene location at the foothills of Nagamalai in the outskirts of Madurai.

The Personality Perfection Camp was designed with Yoga classes to coordinate both mind and soul, games to increase physical alertness and increase in memory power, patriotic songs, stories and realities from the collection of biographies of eminent personalities, ways to value based living and skill building in handicrafts. The fee for the camp was Rs. 100 per participant, which covered the boarding and lodging expenses. Being a residential camp, the children were requested to bring the things required to manage themselves independently.

The camp was originally planned for fifty students but there were 66 students (45 boys and 21 girls). The children from Appanthirupathi, Alanganallur, Palamedu, Thirumangalam, T. Kallupatti, and Vadipatti were here. There were children of Kalanjiam self help groups members too. After the children reached the venue on 9th May 2010 evening, the organizer, Mr. R.Muniramji gave an orientation to children about the camp and explained the Do's and Don'ts after a healthy dinner.

On the first day of the camp, 10th May 2010, the children got out of their bed at 4. 30 am and they refreshed and were ready for the prayer at 6. 30 - 6. 45 am. With the peaceful mind after prayer, they learnt Yoga from 7 to 8 am. Yoga class taught the children about the posture, exercise, meditation and breathing techniques to bring unity to the mind, body, and spirit which also induce relaxation and improve strength. This

session concluded with 'Suryanamaskaram', praying to the Sun God.

The first session was conducted by Mr. R. Govindarajan, Principal, CBOA - DHAN School. He had an interactive session on Personality Development. His session started with a prayer song "Puthya Bharatham Padaikka Boopalam Paduvom". He started with some advices for being a good human being. Children are asked how few eminent personalities develop and reach the greater height. There was a brainstorming about the factors facilitating great people's growth.

He gave some suggestions to the children follow in their life to become successful.

- Work with full involvement.
- Do it differently but also with perfection.
- Do not postpone any work.
- Try to do the work independently.
- Do the work till they achieve it. (Repeat if necessary).

Children were asked to repeat "I CAN, I WILL, I MUST" to enhance their will power and what they have to achieve.

After the input session, children were asked to say some "Thirukkural" or "Moral" they knew. Almost all

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the children said something. Through this each child was given importance and space was provided to each one of them to express what they knew. Children felt very happy when they got an opportunity the exhibit their talents.

To make the class interesting children were given some puzzles to solve. Some children finished it very fast and told the answer quickly. Successful children were appreciated and rest of them clapped.

The next session was handled by Mr. S. Sivasomasundaram, MEETPPU Trust. He asked the children about their goal of their life and reasons for setting it. Majority of the girls opted to become doctors, teachers and nurses. They wanted to serve the suffering people. A unique girl said she wants to become a non-injecting Homeopathy doctor. The goals revealed the attitude of the children to help others, as they themselves had suffered a lot and longed to get help from others. The responses of the boys were to become a military officer, police official to fight against terrorism. We could see the impact of the televisions which pours a lot of information about terrorism and the extent of people suffering. The source of inspirations were some relatives who are working in military, and obviously cinema which portrays the hero as the one who fights against terrorism and emerges out victorious. Of course there was one boy who wanted to become a scientist like Dr. Abdul Kalam and there were one or two IAS aspirants too.

In the post lunch session, Mr. R. Vengaiyan, Kalanjiam Poet, taught them many songs and the children were encouraged to sing. There was a value building prayer in the evening. After dinner the children were taught many games which make them physically and mentally active. Some games were memory power increasing games.

All the three days the children had early rising at 4.30 am, prayer, yoga, educative games, puzzles, songs and interactive sessions and value building prayer was very interesting experience in their lifetime.

The second day, 11th May 2010 started with prayer and yoga. There was a session by Mr. Ramkumar, Faculty, Tata-Dhan Academy. He focused on the role of students in safeguarding the environment and also on various other related topics. An abstract of the session is given below.

The summer camps are being organized for the overall personality development of the children. It is more important to have socialization process for the children. This will help them to be independent and also to be more confident in moving with the other students in the school environment and also in the society. It can be achieved by focusing on the physical development by keeping good health, spiritual development to focus the mind in the studies and in the work, focusing on the family by keeping good relationship with all the family members and relatives and also in keeping good rapport with the fellow students and in the society. Then only overall growth and development can be easily seen. Otherwise the growth will not be a harmonious growth.

Students will have to focus on 3 Rs which are very much related to education, environment and in society. In education, read, write and arithmetic are to be given full attention and they have pay equal attention on all these three Rs to have a holistic development in education.

As far as environment is concerned, there are 3Rs viz., Reduce, Reuse and Recycle. All the natural resources are available in less quantity and they are to be used with extreme care. They can't be regenerated if we use it excessively. When its usage is optimum and by conserving it we can have more energy sources utilized properly for the mankind. The power generation can be done through thermal power by burning coal which causes the air pollution and also in the global warming also. There are alternative sources of energy like hydropower using water, tidal power using the sea tide; wind power using the wind energy and also the latest atomic power using the nuclear fission and fusion are using natural energy. By this we can reduce the usage of the coal and also save our planet. Similarly our daily usage of water for the domestic purposes can be used optimally. Reuse can be usage of water, paper etc which can be effectively used with the available resources. Recycle is another concept where the resources can be recycled and new products can be evolved and there by the dependency or over use of resources can be reduced to a maximum extent.

In the society 3 Rs are applicable as roles, rights and responsibilities of various stakeholders. As a student, what are the roles, rights and responsibilities are to be understood well and to be followed in the school and also in the house.

By integrating all the above things, all the children can become the responsible citizens for our Nation.

The third day, 12th May 2010 started with prayer and yoga. Mr. Manikandan from Karunai - DHAN Nursery and Primary school, Nilakottai taught children to make toys and handicrafts. He taught five different arts, which enthralled the participants.

1 Creating greeting card with crayons and pencils or sketch pens enabled the children to personalize their own greeting for birthdays and festivals.

2 Making of butterflies using colour papers, making use of waste bits of papers in to valuable things.

3 Handmade flowers using the colourful waste cloth bits, a bunch of roses from simple cloths which can decorate a flower vase.

4 Painting on pebbles to convert a worthless stone into a beautiful master piece.

5 Symmetrical drawing using threads and colours. Children were very excited to see their own products at the end of the day.

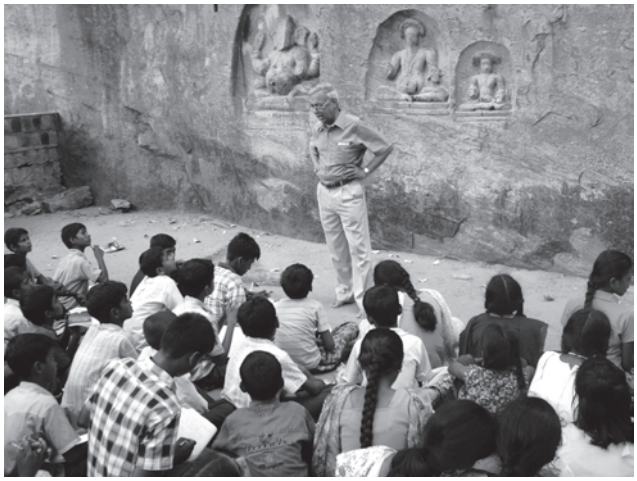
Later in the evening the participants were segregated in nine groups. They were asked to do skit or drama of their interest based on value based themes like -

- Having a generous heart
- Can we change the world?
- Why don't I do?
- No one can destroy the serenity
- What is true donation?
- Do your duty; you will develop
- Strive hard persistently
- Society

In the evening the children were ready on their way to visit Thenparunkundram, where rare sculptures on Jain culture were available. Prof. R. Venkatraman, Retd. Head of the Department of History and Culture made their sojourn a meaningful and memorable one. He told lot of stories emphasizing moral values like being truthful, sincerity, voluntary giving and etc. He also added historic information about the Jain Culture and the sculptures.

On the valedictory day, 13th May 2010, Mr. R. Rajapandian, Humane Trust, Mr. M. Tamil Selvan, Mr. V. Venkatesan were present to wave them valediction with lots of appreciations, giving certificates, a book in Tamil, "Silayum naane; sirpiyum naane" which means "I am the Sculpture and the statue" and a pen.

Mr.P. Ravi from Madurai was the Yoga teacher who taught Yoga all the three days and he taught the significance of each posture and the physical and mental benefit of each Yoga asana.



DHAN facilitates corporate social responsibility to ITC

A. Madhan Kumar*

Mission Suneharakal is the brand ITC-MSK postulates for positioning its corporate social responsibilities. It provided financial assistance for tank based water shed development, farm based entrepreneurship and capacity building to DHAN Foundation for implementation of project at Singampunari block, Sivagangai district. The over all objective of the project is to enhance socio economic condition of the poor marginal farmers through participatory rehabilitation and management of natural small scale water bodies i.e. tanks, Ooranies and uplifting the agriculture. The project outlay for three years from 2005-06 to 2007-08 is for Rs. 95,40,610. On successful completion of the project, it asked TATA-Dhan Academy, an academic wing of DHAN Foundation to carry out the impact study for shaping the future project and for strengthening the institutional collaboration.

The objective of the impact study was to assess the effectiveness of programme implementation, measure the outcomes of the project and to enumerate the leverage of the project in the Singampunari block. Project was implemented in 34 villages of Singampunari block in three years. One fifth of them (seven in number) are sampled out at random for this impact study. Randomisation and selection of villages were done on mutual consultation with ITC- MSK. Three tanks in the same location which have not been renovated are selected as control tanks.

Under tank system and agriculture development in the project, it is observed that the tank capacity is enhanced, ground water is recharged, availability of water for more months for head, middle and tail end farmers resulting in significant increase in yield and income. Judicial use of water suiting the agricultural needs shows the bankability of the tank as a water source. Besides, through capacity building initiatives on rice intensification technique and on facilitation of inputs for agricultural operation has resulted in reduction of expenditure and enhancement of yield and income.

On economic development, it is observed that there is an increment in man days of employment generated and increase in income due to the enhanced productivity of lands. It has formalised the indigenous saving and credit practices and has facilitated linkages with the banking system to access credit for the agricultural operation resulting in relief from money lenders who were charging exorbitant rates of interest and asset creation. The project has made the agriculture has a viable livelihood activity resulting in arresting migration.

Under institutional development, the project has enabled to organise the unorganised farmers, gave scope for building their leadership capabilities and has ensured collective action in tank system development. Community participation is observed in the form of contribution and has institutionalised their participation on the events of water days and institution to express their solidarity. Besides the corpus created in their institutions for sustenance, they have also leveraged funds from other mainstream, private actors in equal proportion and above all the project has brought out the change in their attitude on management of common properties.

Summing up, it is observed that there are significant differences in the renovated tanks when compared to non-renovated tanks. The project has immensely found relevant in the context of climate change and has become a model for corporate, NGO and public partnered traditional water bodies' conservation project for show casing which will be nurtured for generations.

***Mr. A. Madhan Kumar,** Programme Leader, Centre for Research, DHAN Foundation, Madurai.

Experience of renovating the supply channel

Er. Ilavarasi*

About the tank

Seetoorani Kanmai is a tank located in Manakulam village, Soorakulam pilaruthan panchayat, Manamadurai block, Sivagangai district. The tank has registered acayut of 64.5 acres. There are three wells and two pump sets in the command area of the tank. Major crops grown in this command area are paddy, sugarcane and ground nut. The tank has one supply channel of 1176 m length. And it has two sluices and one surplus weir. And there is a bund too. Manakulam village area spans over 1.75 sq. km. with 146 households, the villagers total to 845, 415 are men, 375 women and 55 children. The village is located around Konnakulam, Soorakulam, Kalathiyenthal and Thambilikan villages. The village have very limited infrastructure. The village have cement road. Only one primary school is available to educate the children, for higher studies children have to travel Manamadurai or near by villages. Apipe line through over head tank with 10000 liters capacity is available for drinking water and domestic purpose, but it was not in good condition. They have to depend on rain water and wells for agriculture. Their livestock resource is very narrow with 21 cows, 11 goats and some chickens. The village has a good diversity of social castes - 40 % Maravar, 40% Yathavar, 10% Valaiyar, other castes like Vannar, Ambadaiyar, Pallarand and Nadirs amount to 10%. Literacy level of the village is 40%. There are only six rich families and the rest are very poor, living below the poverty line.

Condition of the supply channel and the people before DHAN's intervention

The supply channel of this tank was rehabilitated before 50 years and many of the villagers did not know the exact period of rehabilitation. The ayacut farmers of this tank could not cultivate paddy crop successfully, except those farmers who had motor pump set. Even then, the farmers could only harvest chaffy or grains with less maturity, which is colloquially called ***Savi***. When there is heavy rain, they could not harvest the rainwater for agricultural purposes, despite the rainfall is sufficient enough to irrigate the crop. Due to this reason, few farmers, to about 23% of the villagers, are in a forcing situation to leave agriculture as their profession and 25% of the villagers had already migrated to places like Tirupur, Coimbatore and Chennai to eek out a living with whatever jobs they got.

Entry of DHAN Vayalgam (Tank) Foundation

We came to know about the situation of this village when we conducted participatory rural appraisal (PRA), during January 2009, to find out the need of the village. We decided to do something towards development. I and Manamadurai Tank team entered the village with the support of Mr. Seemaisamy, a leader of the village. When we tried to explain our schemes and programme components, they were not interested to be a part of our works as they had experienced hard waters as many NGOs had their microfinance groups (MFGs) and the activities were not done in an honest way. So the villagers lost the credibility on any organization coming with the concept of NGO or MFGs. We thought the first step to enter in the village is to gain the confidence of the villagers and prove our integrity. We discussed this with Mr. Muthaiya, leader of Mangulam Kanmoi Vayalagam, Mangulam, and member in Manamadurai Block Coordination Committee, as he was known to the entire village. Only after that visit, villagers of Manakulam showed inclination towards us, agreed to arrange a meeting. In our maiden meeting, there were only eight members. They felt that few more members may also come if meeting is postponed and the matter is discussed with the village president, Mr. Dhanasekaran. We also made many visit to the village, met the President and convinced the villagers about the benefit of the renovation of water bodies. Seetoorani Kanmai Vayalagam was formed with 42 farmers on 4th March 2009. We facilitated opening of savings account of the Vayalgam in Central Bank of India, Manamdurai. Then we started analyzing the tank situation and we asked the members about the further initiatives to renovate the Seetoorani Kanmai and initiated the supply channel rehabilitation work.

***Er. Ilavarasi,** Project Executive, DHAN Vayalagam (Tank) Foundation, Maanamadurai, Sivagangai District.

Initiation of supply channel rehabilitation work

We prepared an estimate of the work. The total estimate amount was Rs. 75,000. DHAN Foundation believes in the concept of people contribution in order to create ownership of the water bodies among the community. For this, we discussed and decided that mobilization of 25% as people contribution could be reasonable. The villagers suggested utilizing the village development fund as the people contribution. There was a difference of opinion as few farmers were not agreeing to utilize it for water body renovation, instead the wanted it to do temple works. After several levels of discussions, they agreed and deposited the village development fund in their Vayalagam account. We submitted the estimate to ITC and obtained the fund on 26th June 2009. In all the implementation works we involved Vayalagam leaders, Mr. Seemaisamy, president, Mr. Gandhi, secretary and Mr. Alagu, Treasurer. They extended their utmost cooperation while implementing the work. Before implementing the work we got No Objection Certificate (NOC) from the panchayat and forest department. While implementing the work, we discussed with five to six JCBs. When the JCB persons saw the location of our work, three of them withdrew their work agreement as it is in close proximity to the forest and hence there were dense shrubs. And finally one JCB person agreed to do the work at cost of Rs.575 per hour with Rs.200 bata per day.

Intermission

The works were proceeding according to our plan for two days. Leaders, members, Manamadurai Tank team and interested villagers were in the work front during the works were going on. On the third day, during the work was on progress, the forest officer came and stopped the work. At that time, I was there on the work spot. We (I and leaders) showed the NOC obtained from panchayat and Forest department. Still, the forest officer did not accept saying "You got the approval from social forest. But some part of the land (50m) comes under the regular forest". We explained him that we are unaware of those technical details. But he did not accept our stand, he took the JCB key and as a result our works came to a halt. Later we came to know it was due to the petition of a villager, who is not a member of Vayalagam. We conducted a village level meeting and explained about the importance of the work and we passed a resolution to share the situation to the district administration. We shared a copy of the minutes and resolutions of the meeting to the district collector, Mr. Pankaj Kumar Panchal and the district forest officer, Mr. Mariappan. After 18 days, we met the district forest officer along with the villagers in Tirupathur office and explained about the projects and our NOC documents. After one week, we were called to the district forest office for further discussion. In that meeting, the officer accepted mistakes from their department, of not informing the technical details about the regular and social forest. They appreciated DHAN Foundation for doing such works in a difficult part of land. They appreciated the honesty of DHAN Foundation for not attempting for any bribes to any of the officers for compromising this problem.

Continuing the rehabilitation works of the channel

After getting the JCB key form the district forest officer, the JCB person denied working for us. We struggled to find another JCB and completed the work as per plan, though delayed. The extent of the work completed was 1938.59 m3 with an average length of 1171 m, breadth of 3.85 m and depth of 0.43 m. After 2two months there was heavy rainfall and the tank got filled with water through this channel. The farmers of this village were very happy for getting water for their standing crops. The villagers could harvest paddy crop with good quality grains (fully matured grains after a very long period in this area). They got more than 45-52 bags (1 bag = 50kgs of paddy) of paddy per acre. Success of harvest to this extent was recorded only in this village in the entire Manamadurai block. By seeing the impact of the work and our management, financial utilization, the villagers eagerly participated in our all events.

Impact of work

Now the tank ayacut farmers had harvested good yield of paddy and there is water available for other purposes also. More than ten farmers of this village had cultivated the second crop. And now we have formed two MFGs in the same village for strengthening the Vayalagam and the villagers spread our work to the nearby villages too. As a result, four villages of this panchayat are ready to take up Vayalagam activities. The president of this panchayat also understands our programme and he extents his cooperation. We selected one of the Federation EC members from this village and he also worked well to complete the Vayalagam activities. Now the villagers are ready to take up another water body work, sluice repairing through our intervention. ■

Livelihood shift from marine fishing to agriculture

R. Adhinarayanan & G. Palanikumar*

"The disaster in the year 2004 brought sorrows and opportunities for development in my life" says Mr. V. Ramachandran, aged 38, living along with his wife Ms. R.Kala and two childrens in Gounder Street of Naluvedapathy village (South) in Thalainairu block of Nagapattinam district, Tamil Nadu. Both of his children are under going school education. Fishing was the major income generating activity and farming in 11 cents of land, supplements income to fulfil the basic needs.

His family dwells in a mud walled house with thatched roof located within 500 meter from the sea shore. The two other thatched capsule houses located adjacent to the dwelling house is utilised for cooking and storing the agriculture produces. The natural elevation from the shore protects his houses from flash floods and tsunamis. However, he was unable to prevent his livelihood assets from the giant waves in the year 2004. The high tides caused by the earth quake resulted in unforeseen damages to the livelihood assets, which sunk the entire family in sorrow. The piece of agriculture land and two pits to harvest sub surface water was filled with sea slush. The catamaran and fishing nets were severely damaged.

After loosing all assets except the hope, he became a member of Kanniamman Vayalagam - an SHG promoted by DHAN Foundation, in the year February 2005. He said, "My prime objective of joining group was to revive the affected land and restore the livelihood assets with the support of our group". He took a loan of Rs. 20400 from the group to revive the agriculture field and to repair the traditional fishing craft. But the rejuvenated fishing livelihood did not yield the similar income, which he gained before tsunami disaster. Hence, he made-up his mind close the fishing operations and focus on agriculture. For the first time he started cultivating medicinal plant locally called Karthigai Kilangu (Gloriosa superba) in 11 cents of land. The maiden experience provided better results and income. He gained confidence that he could survive with the income generated from agriculture and hence he started purchasing land in bit and pieces. To meet all the financial needs of the family members, land purchase for cultivation became essential. The income generated out of medicinal plant cultivation helped him financially to purchase land. As on March 2009 he purchased around 90 cents of land and more than 71.6 cents of land is utilised for cultivating the medicinal plant.

The income from the agriculture activity has reached a peak from 7200 to 2.36 lakhs per annum through sale of seeds. Apart from income from sale of seeds, Mr. V. Ramachandran is having stock of Rs. Seven lakhs worth of tuber. Though the income of the family has grown manifold, he never hired labourers to reduce the cost of input. Though the disaster was a sour event, it has created an opportunity to change and improve the livelihood income. He has the income generating fixed assets worth of Rs. 2 lakhs (71.6 cents). He owns three goats, 20 coconut trees to supplement income to his family. The initial support seeded by the SHG has enabled the poor family to shift from sea water based livelihood to fresh water based livelihood activity.

Land Purchase Details

	Year	Land purchase (in cents)	Purpose
1	2006	16.7	Medicinal plant cultivation
2	2007	16.7	-do-
3	2008	26.7	-do-
4	2009	15	Transport facility

Gloriosa superba Cultivation Details

Year	Area cultivated	Cost of cultivation	Seeds produced	Market Value of Seed	Income	Stock of Tuber	Market Value of Tuber	Stock Value of Tuber
2005	11.5 Cents	2150	18	400	7200	200	15	3000
2006	28.2 Cents	6300	75	400	30000	400	100	40000
2007	44.9 Cents	14720	100	500	50000	800	130	104000
2008	71.6 Cents	25000	148	1600	236500	1600	350	560000
2009	71.6 Cents	26000	100	1000	100000	2800	280	700000

*Mr. R. Adhinarayanan, Regional Coordinator & Mr. G. Palanikumar, Programme Associate, DHAN Foundation, Nagapattinam District, Tamil Nadu.

Participation in the GEF Assembly held at Uruguay

S. Singarayar *

Global Environment Facility (GEF) is an international organization promoted by World Bank and UN organizations to build sustainable environment. It was promoted at the beginning of nineties and more than 184 countries are members, inclusive of developing and under developed countries. India became member of GEF in the year 1994 and it is one of the active members in Asia. GEF raises funds from developed countries and provides financial support to the recipient countries. The annual budget of GEF is around 2400 million USD, out of which 95% of the funds are routed through the respective national Gov't. It supports for larger projects through the Gov't and small grant funds are allocated to CSO / NGO who are working in the environment field, that too though their respective Gov't. The GEF Assembly is organised once in every four years and important policy charges are made during the assembly. The Fourth GEF Assembly event was organized from 24th to 28th June, 2010 at Uruguay in South America. A representative from DHAN was invited to participate in the fourth Assembly meeting and we were the only CSO / NGO representative from India to this assembly. The delegates from 122 countries participated in this Assembly and 31 CSO / NGOs representatives have participated in the event. Environment ministers and higher level bureaucrats participated in the event representing the respective nation. From India, the joint secretary of Forest and environment Mr. Hempande IAS and Mr. Prabbjot Sodhi from centre for Environment and Education, New Delhi has participated in the event. Around 500 delegates representing various continents participated in this event.

On 24th May, 2010 a civil society forum was organized with the representation of CSO / NGOs from 31 countries across the globe. Representative from DHAN participated in this event and following resolutions were passed.

- Funding to NGOs should be increased from 5 -10%
- Small Grant programme is becoming a star programme of GEF, hence it must be strengthened in coming years.
- The CSOs and NGOs can also be given opportunity to become direct member in the Assembly.

- The processing of application period must be reduced to 16 months.
- The capacity building of CSOs and NGOs need to be focused in coming years.

The second and third day (25-26th May) programme was the Assembly Government representatives. The Assembly elected the office bearers for the GEF. One of the Uruguay Minister was elected as chair person of GEF for the next four years. Like wise other office bearers were elected by the Assembly.

Secondly it resolved to encourage co-financing for the big projects. The climate change Adoption will be priority for financial supports. Subsequently there was a round table conference for the selected representatives and discussed about the operational issues and suggested various solution for the same. On the fourth day (27th May) and fifth day exposure visits were organized to visit GEF projects in Uruguay. The participants were divided in 4 groups and taken to various projects. In Uruguay, they are investing on wind mill energy and it is treated as star activities in Uruguay. As a whole, it was an excellent experience for me to participate in such a big assembly and I was able to build contacts with Environment secretary and CEE Representatives. I could understand the macro level operations and functions of higher level forum like GEF. I could understand more about GEF activities. We could establish our presence in the Assembly and we will be treated as one of the active CSO member of GEF.

***Mr. S. Singarayar,** Programme Leader, Coastal Conservation And LiveLihoods (CALL) Programme, DHAN Foundation, Madurai.

Mutual insurance in RFDP

P. Palanisamy*

Introduction

Rainfed Farming Development Programme (RFDP) of DHAN Foundation is in operation since 2002. Rainfed farmers are motivated, trained and supported to take up various kinds of site specific activities in their agricultural lands to increase their family income. The broad activities are in the areas of agricultural land development, soil health enhancement, crop production enhancement, livestock development; activities for supplementary income to the farmers . Different kinds of risk reduction measures have been identified in consultation with farming communities and implemented in the field. Human insurance, crop insurance and livestock insurance are being taken up as *ex ante* measures on reducing the risks. Human insurance is being taken up with insurance companies/ banks such as Birla Sunlife Insurance company, Jana Shree Beema Yojana Scheme of LIC and Life Insurance of State Bank of India etc., Crop insurance and livestock insurance are being done mutually in the rainfed farmers' Federation with the facilitation of People Mutuals of DHAN Collective.

Why mutual insurance for crops?

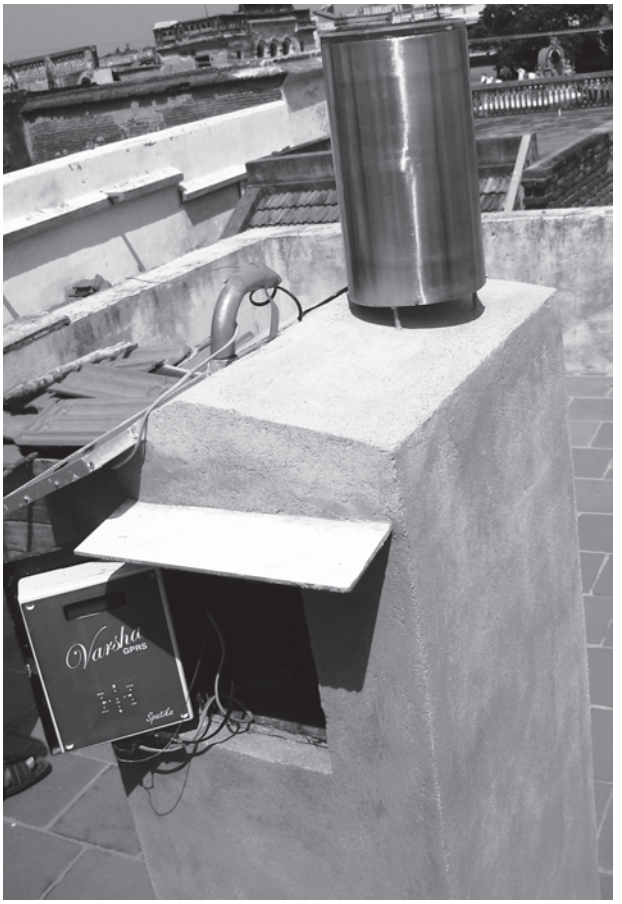
In general, penetration of crop insurance in India is very poor due to various reasons. Basically, awareness on crop insurance is poor to the farming community. Agricultural Insurance Company (AIC) does crop insurance for few notified crops in each district. Farmers do not know how the premium is calculated and how the payout is arrived. AIC indemnifies the yield loss. Crop yield is arrived based on the crop cutting experiment that is being done for a larger areas say as 'block'. The present year yield is compared with the average yield of the previous three years. If the present year yield is lesser than the average yield of the last three years, the crop loss is indemnified to the farmers. As block is a larger area, the yield data does not reflect the yield of the farmers' crop yield in most of the cases. If at all any compensation to the farmers, AIC takes almost a year to make the payment to the farmers. AIC depends on the agricultural department and the Revenue department to get the yield data. Farmers do not comfortable in this process and hence they do not voluntarily insuring their crops. But crop insurance is compulsory to the farmers who avail loan from the Primary Agricultural Cooperative Banks or any nationalized banks. The premium is deducted from the crop loan and paid to the insurance account. But, it is not properly communicated to the farmers by the banks from which farmers avail crop loan.

RFDP of DHAN Foundation decided to develop a crop insurance product reflecting the field reality, the crop yield. It was decided to go for weather insurance with farmers. As far as the working locations of RFDP are concerned, farmers experienced that the 'deficit rainfall' is the main parameter among all the weather parameters which affect the crop yield. Hence, deficit rainfall Insurance product was developed and implemented with the insurance company called ICICI Lombard, in two locations namely Nattarampalli block of Vellore district and Tirumangalam taluk of Madurai district. It was initiated in the year 2004 for two crops namely ground nut and cotton in Nattarampalli location and for three crops namely cotton, black gram and green gram in Tirumangalam location. It was continuously done for three years in Nattarampalli and for two years in Tirumangalam. In most of the cases, crop insurance was done for the cost of cultivation only to keep the premium affordable to the poor rainfed farmers. In each year, around 500 farmers insured their crops. Modifications were done in the insurance product to reflect crop yield in accordance with the rainfall. As the date of seed sowing is decided by the onset of monsoon under rainfed situation, premium was worked out for different dates of sowing and it was matched with the exact date of sowing to avoid the time delay in premium collection. Under dry sowing situation, date of swing is not meaningful rather the date of first rain after the seeds sowing is more reflective. Hence flexibility was given to take up the dynamic startup date which is the date in which the optimum rainfall received

***Mr. P. Palanisamy,** Programme Leader, Rainfed Farming Development Program (RFDP), DHAN Foundation, Madurai.

has been considered as date of sowing. In rainfed situation, more than the quantity of the rainfall, distribution of the rainfall matters a lot. Therefore, it was moved from single phase policy to multiple phase policy. In the 2nd year, the crops were affected by excess rainfall during the harvest season. Hence, it was tried to have the policy for the excess rainfall damage also. Considering the premium, it was not done.

Ultimately, farmers were not happy with this insurance as it was not reflecting the farmers' field reality, crop yield due to the *basic risk*. The nearest IMD (Indian Meteorological Department) rainfall recording station's rainfall reading was considered for calculating the payout. As it is around 25 to 30 kilometers away from the working villages, farmers could realize the rainfall differences in their villages when they compare with the rainfall recordings stations rainfall. Finally, decision was taken to install automated rain gauges in the working villages to record the rainfall data. As ICICI Lombard was not in a position to consider the local rain gauge readings for the payout calculation, mutual crop insurance has been implemented.



Why mutual insurance for livestock?

Normally, livestock insurance is being done with the insurance companies. Here also awareness on insurance is not there with the famers. Only farmer availed loans were doing insurance for their livestock because it is compulsory. In the RFDP, it was educated and facilitated the farmers for insuring their livestock. It was done with insurance companies such as Royal Sundaram Alliance Insurance Company, United India Insurance Company and Oriental Insurance Company. Even though the policy administration procedure was simplified in consultation with the insurance companies; farmers faced a lot of problems in getting claim for the animal death. Livestock farmers are not comfortable with the claim administration procedure by the insurance companies. After great difficulties only, farmers could get the compensation. In a case at Vellakulam village of Tirumangalam location, one claim was denied. Finally decision was taken to go for the mutual livestock insurance.

Both the crop and livestock mutual insurance are facilitated by the People Mutuals of DHAN Collective. With the with the technical and back up guarantee support of Eureko Re, The Netherlands the mutual insurance is being implemented.

How mutual crop insurance?

It was discussed in the farmers' workshop to understand critical stages of rainfall requirement for different crops in each location. Automated rain gauges were installed in the in the working village. They were installed in the top of the building of one the group member house. In one village called Sengapadai, the rainfall of automated rain gauge which has been installed in the top of the building was compared with the rainfall data of the manual rain gauge which has been kept in the ground, continuously for two years. No difference of rainfall was observed. Therefore, considering the erection cost and safety, all the automated rain gauges have been installed in the top of the buildings.

Mutual insurance committee has been formed and this committee has separate bank account. The insurance product is being evolved, based on the need, in consultation with farmers in the workshop. Based on the earlier years of experiences, changes in the insurance products were accommodated in each year.

Actual premium has been arrived and the premium amount was collected from the members and deposited in the bank account in each day and finally the total premium was withdrawn from the Mutual Insurance Committee (MIC) account and paid to the People Mutuals. Depending on the type of the insurance product, the premium amount worked out to 10 % - 25% of the sum assured. Based on the rainfall received in the cropping season with reference to the product, compensation has been paid to the affected farmers within one month, after the harvest of the crop.

Mutual crop insurance was also done against the red hairy caterpillar (RHC) pest damage in Tirumangalam location during the years the farmers felt RHC as big menace. It was observed that the damage by RHC in a particular year varies from village to village. Here, the mutual insurance committee members visit the insured crop fields and recorded the extent of the pest damage. Based on the extent of the damage by the pest, the compensation was given to the affected farmers. The premium has been worked out around 30% of the sum assured. To encourage the farmers to take up the preventive measures, 5% lesser premium was collected from the farmers who took summer ploughing. As summer ploughing reduces the RHC incidences, this decision was taken in the farmers' workshop. The farmers have been encouraged to go for crop rotation to reduce the RHC incidences.

Mutual Income Insurance has been taken for ground nut crop in Nattarampalli location since 2007. Here the premium works out 25% of the sum insured. The crop yield and market price the produce during the harvest season is being taken for calculation. The Mutual Insurance Committee members and the Rainfed Farmers' Federation staff visit the field and measure the crop yield. If the income from the crop is lesser than the agreed amount, compensation is given based on the extent of income loss.

How mutual livestock insurance?

Terms and conditions were worked out in the livestock farmers meeting. Policy details were drawn and communicated to all the livestock farmers. Only the healthy animals are insured and tagged with the tag which contains number and DHAN name.

All the terms and conditions of the insurance company are followed with the following differences. Veterinary doctor certification has been eliminated by the Mutual Insurance Committee certification. The photographs of the insured animals are taken by the insurance associate with the digital cameras, immediately after tagging and stored in the federation office computer. However, it is the responsibility of the livestock farmer to take the photograph of the death animal for the death claim. The certificate of the insurance committee authorized by the federation staff are being submitted to the People Mutuals along with the photos. It is possible to give the compensation within a week of the claim form submission to the People Mutuals. All the farmers are happy and say that this much quick compensation was not received ever before.

Advantages of mutual insurance over conventional insurance

- As the insurance products are evolved in consultation with the farmers, need based products are evolved for the farmers. Here the previous year's experiences are taken into consideration and customized insurance products are developed in each year.
- All the farmers are well informed about the mutual insurance product and they very well know about the payout of that particular year.
- Quick settlement of payout to the affected farmers
- There is no scope for moral hazard. The mutual insurance committee is taking care to ensure proper claim settlement
- Administrative cost is less

Wisdom gained

- Mutual insurance is one of the risk management tools. But it should not be the only answer to manage risk.
- Farmers need to be trained for taking the coping up mechanism like intercropping/mixed cropping, bund cropping, crop diversification, crop rotation, selection of right kind of crop varieties, use of quality seeds, ensuring optimum date of sowing, better crop management practices, go for perennial tree crops, soil and moisture conservation practices such as summer ploughing, field bunding and land leveling, farm pond construction for the supplemental irrigation, tank silt application to the agricultural fields, animal health care like deworming, vaccination and promotion green tree fodder and azolla green fodder to the animals etc.,
- Insurance education to the farmers is very much needed. Investment is needed for promoting farmers organization and for training the mutual insurance committee
- Even though the Euroko Re of The Netherlands has assured for the backup guarantee, in the past four years of experiences, situation never arose for the RFDP to go for the backup guarantee support for the claim settlement. It means that within the premium collected, the payout is able to ensure to the affected farmers.
- Taking the mutual insurance for more areas with increased number of farmers is a challenge. Investment on insurance education is very much needed for taking forward in to a large scale.

Conditions for the mutual insurance

- Strong people institution structure must be available to develop insurance product and for implementing the mutual crop and animal Insurances. For all the organizations who work closely with farming community, it is very much easy to implement the mutual insurance.
- Regular meeting of the mutual insurance committee is very much essential to identify the problems and for addressing the issues.
- External or mainstream funding support is needed in the initial years for the infrastructural developments like automated rain gauge establishment and for the backup guarantee.

In general the administrative cost for the conventional insurance is high. In India, crop insurance data says that 4 times of premium collected have been given as compensation against the crop loss. But farmers are not at all happy about the conventional insurance and hence the crop insurance penetration is very poor. Moral hazard is very high in the livestock insurance and on the other hand genuine claims are also denied due to several formalities that have to be satisfied by the livestock insurer to the insurance companies. Insured livestock farmers need to pay heavy amount for the post mortem certificate from the veterinary doctor. Sometimes it is not at all possible to get the certificate in time. To overcome all these issues, mutual insurance is the way for which the government can support the people institutions promotion, mutual insurance committee development, insurance education, infrastructure development like automated rain gauge installation and maintenance and for back up guarantee support.

Farm pond brings the family out of poverty

Kiran Kumar. M*

Farm pond is a small scale water harvesting structure in a farm land, which stores water during rainfall. The source of water to these farm ponds would be rain water, springs, and so on. Generally two types of farm ponds are constructed for water harvesting.

- **Dug out ponds:** which is rectangular or square shaped, which stores water below ground level
- **Surface ponds:** Mini percolation tank constructed by putting an earthen embankment across a small streams flowing in and around the farm lands. The site which has already a depression will be selected for such pond construction. The pond is fed by the surface run-off from its catchment area.

The water is taken out manually, with traditional devices; gravity outlet for irrigation, pump-set is also used for irrigation.

Objectives of farm pond

The farm ponds are being used for agriculture, horticulture activities and household uses. The specific objectives of farm pond are -

1 To harvest rain water
2 To provide supplemental irrigation to the standing crops at critical growth stages
3 To recharge ground water
4 To provide drinking water to cattle
5 To take up fish rearing to generate additional income
6 To water horticulture plantations or tree crops
7 To generate wage employment to landless

Factors influences the effectiveness of the farm pond

Rainfall: Rainfall is the main factor for surface run-off and infiltration of water into soil. Higher the rainfall intensity, greater will be the surface run-off. Shorter spell with long duration leads to higher infiltration of water into soil.

Soil: The texture and structure of soil decides the storage capacity of the farm ponds, lighter soil like sandy or lateritic soil may be avoided for farm pond due to high infiltration. Clay loam or loamy soil is most suited soil type for farm pond.

Site of farm pond: The basic objective of the farm pond is to harvest or conserve water and use it for crop production and other purposes. Therefore, the site of the pond should be selected in such a way that major amount of run-off water can be harvested and used easily. Natural depression or low lying area located in the farm land could be ideal for excavation of pond.

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Percolation and evaporation losses: Seepage or percolation takes place at the bottom as well as sides of the farm pond. Seepage losses are higher in initial years of construction while it reduces slowly in one or two years due to siltation of the pond. To overcome this pond bed could be covered with clay material and revetment with rough stone could be provided on all sides of the pond.

Pond size: The size of the farm pond depends on various factors like land owned by the farmer, availability of finance for excavation, suitable site in the farm land. Generally '10 m x 10 m' or '15 m x 15 m' is recommended and only few big farmers will go for bigger size.

Catchment area: Catchment area decides the filling of farm ponds, the ponds should be constructed with sufficient catchment area of at least 3-5 acres.

Cropping pattern: The sole purpose of farm pond is harvesting rain water and using conjunctively for crops, farmers should always go for dry crops and not high water requiring crops like paddy, sugar cane and many crops.

Farmer's contribution: Contribution in any form for construction of farm ponds decides the ownership on the pond and which ensures regular maintenance and management.

Farm pond is such a unique structure, caters many needs of marginal and small farmers, in drought prone areas where dependency on tanks is slowly getting decreased due to continuous failure of monsoons and there is clear cut shift from tankfed to pondfed irrigation. Still there are few constraints for promotion of farm ponds in a large scale

- In many projects people ignore these because of low cost structures and preference are given to high cost cement structures
- Farmers show interest to go for bore wells rather than small scale water harvesting structures
- Many farmers feel that construction of farm pond is wastage of farm land

Here is an interesting story of a farmer Mr. Narasimhulu of Nekkondi micro-watershed, who gave farm ponds the top priority and could get good income by cultivating crops through out the year, purchased livestock, land as assets, constructed a new house and eradicated poverty of his family.

Farm pond: Narasimhulu of Nekkondi micro-watershed

'If there is no rain, even farmers with borewells may hesitate to cultivate their land. But I cultivate paddy in my land, with the help of this farm pond; and I could save my plantations at least for a month,' says Narasimhulu, confident of cropping, putting his hope on the farm pond constructed with the support of DHAN Foundation.

'Previously the entire 7.5 acres were not suitable for cultivation, now around 3 acres are leveled and developed and we cultivate crops throughout the season. Only the remaining 4.5 acres need to be developed,' he further adds of the development made and to be done in his land.

The 7.5 acres of assigned land that his father got 20 years back, under DKT patta, was full of shrubs and trees, and with stones. Like any other DKT patta land that the government gave, this land was also not suitable for cultivation. Slowly and steadily, Narasimhulu converted this land into arable land, by clearing the undergrowths and by leveling the land. Later, it was with the help of DHAN Foundation under the watershed project that he constructed his farm pond and it had created a big difference in the life of this young farmer.

Work done

Prior to the farm pond construction, he and his family of five have to earn their livelihood as labourers in the fields of other farmers. The recent rainfall trends are also not encouraging. 'Now everywhere, rainfall is decreasing, and many farmers find it difficult and hesitate to take up farming activities,' says Narasimhulu. 'Even my neighbours tell me, 'Why are still doing farming, by doing farming you are not assured of income required for the family; you could very well choose any other profession that gives you better income. In the past two months, we have not received any rainfall in our village,' he talks about the current tragic situation of farming.

But there seems to be hope. In 2000, he constructed a farm pond in his field at the cost of Rs. 17,489 and his contribution was Rs.4,749. This pond not only harvests rainwater, but also gets water through sub-surface water seepage locally called javukku. This type of situation is seen only in particular spots. By experience, the farmers know where to find these types of javuku, and construct such structures to harvest the water and use it for irrigation purposes. So, Narasimhulu constructed the farm pond with the help of DHAN Foundation in that particular place where he presumed that javuku would prevail. So even if there is no rain, javuku or underground water seepage fills the pond.

'Thanks to the farm pond, there is much water stored here. Even if there is no rain, I don't have to worry about it,' beams Narasimhulu. 'Despite the lack of enough rainfall, I am able to cultivate paddy, tomato and other crops,' he further adds.

In the beginning, he first cultivated paddy in his land. Later, he was also able to cultivate sugarcane, tomato and other cash crops. He also purchased an oil engine to lift water. Later, with the help of DHAN Foundation, he also constructed a mini-percolation tank (MPT) in his land that harvest rainwater and check the runoff flow in the field. The MPT was constructed at the cost of Rs. 29,504 and his contribution was Rs. 5,700. Owing to the slopping topography of the land, water stored in the MPT seeps through the bund as javuku with which he cultivates paddy downstream. If the water is not enough, he uses pressure pipes and lifts water by siphoning from the tank to the field.

Benefits

1. Crops cultivated

With the help of the farm pond and MPT, Narasimhulu has been able to cultivate a variety of crops and earn good income. The cropping scenario in the Narasimhulu's field before and after the construction of the pond is tabulated below.

Season	Crops and acres	Before	Now
First	Paddy – 2 acres;	5 bags of paddy	50-60 bags, sometimes 60-70 bags uses for home consumption; sells the remaining.
	Tomato – 0.5 acres (each in all three seasons)	None	Rs.20,000-30,000 per year
	Sugarcane – 0.5 acres	None	
	Drumstick – 50 plants	None	This is the first year of yield
	Jamoon plantation on bunds	None	Yet to yield
	Bund crops like vegetables	None	Home consumption, not purchasing outside (saves Rs. 500 / month)
Second	Summer paddy – 0.5 acres	None	10 bags of yield
Third	Tomato	None	Totally 2 acres of tomato are grown throughout the year

a **Paddy cultivation and food security:** Harvests 50 to 60 bags of paddy from the field by two crops per year. Earlier the yield hardly met the needs of the family. Now he gets the needed food grains and sells the surplus, he gets extra income by this.

b **Cash crops cultivation:** Cultivates cash crops like tomato, sugarcane with which he earns Rs.20,000 -30,000 per year, which he never did earlier.

c **Crop diversification:** Planted tree crops like drumstick and Jamoon, which is to yield in the future.

d **Cropping throughout the year:** Cultivates crops throughout the year - takes 10 bags of summer paddy, and grows three crops of tomato. 'It is only during the month of summer after Ugadi, that I don't grow any crops,' as Narasimhulu says.

2. Groundwater recharge

There is one open well downstream. After the construction of the pond and tank, the groundwater level recharged and increased. Now that water alone can irrigate some 2 acres of paddy.

3. Milch animals

He have purchased two milch animals that give a regular source of income.

4. Draught animals

With two cattle, he ploughs the land and don't use tractors much.

The basic household needs like rice and vegetables, he gets from his own land. This subsistence farming has helped him to reinvest the surplus income of Rs.20,000 to Rs.30,000 from his farming activities in his own land for leveling and meet the working capital costs like seeds and other inputs purchase.

Impact

Land: Purchased one acre of land at the cost of Rs.20,000 from the income he got from the farm.

Housing plot: Purchased a housing plot at the cost of Rs.15000.

New house construction: He constructed a new house at the cost of Rs.47,500 with the help of a government scheme.

Farm house construction: He has been living in the farm for the past 6-7 years, in his small farm house constructed in his land.

While recalling the path that he has taken in his life and the challenges he faced, Narasimhulu says, 'My parents were poor and illiterate and were doing farming. But my father sent me to school and I studied till 10th standard. Only later, I was able to understand the hardships faced my parents, and I thought I should share their burden. They were getting older and I thought I should support and help them. So, I took the decision to stop my studies, and from then on took the responsibility of farming.' '…. And it was in that moment of hardship, DHAN Foundation extended their helping hand to develop me,' he narrates.

Future plan

In the coming year, Narasimhulu is planning to plant Sappota and Pomegranate in his field. He also hopes to desilt and deepen his MPT, and level the remaining lands.

When asked about his future plan and plan for his children, he told, 'Due to the family situation then, I was not able to continue studying, and I have to support my parents. Now I have a small baby boy. I will make sure that he gets good education, and doesn't have to face any hardships as we did. I hope he studies well, and gets a good job.'

When asked what about his farming, he said, 'I will continue farming as long as I can, and I will definitely not sell this land or leave it waste.'

Social Audit

A Sounding principle towards deliberative democracy

N. Janakiraman*

**"Truth is the greatest national possession.
A state, people and a system that suppresses truth or fears to publish it,
deserves to collapse"**
Kurt Eisner

1. Introduction

Mahatma Gandhi described as the India of my dreams, "…an India in which the poorest shall feel that it is their country in whose making they have an effective voice..." the same was reflected in preamble of our constitution too. It says, "**WE, THE PEOPLE OF INDIA,** having solemnly resolved to constitute India… **HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION"** with this, the basic philosophy of democracy – of the people, for the people and by the people got well ensured by treating both the government and People as **ONE**. And both are inseparable. But in practice, People in our nation still carry the mindset of being **RULED** by some one and the government carries the mindset of **RULER**. This is because of, absence or incomplete systems and procedures for **ASKING** questions / **SEEKING** clarifications to the government performance.

Ideal democratic system keeps its soul in space for participation (provided by state) and participation of citizens (Executed by community). It is not just participatory democracy or direct democracy will change the world. More than that, the community should involve with the government affairs and it should trigger the deliberations based on this needs and desires. Such deliberative democracy only will help the community to go in to higher levels of democracy. Here comes the role or importance of Social Audit. In which, the people of native have the **RIGHT, DUTY and ABILITY** to review the government systems and ensure accountable to the local people. Being the Local Government Bodies are existing as microcosm of Indian administration, at grass root Panchayat raj institutions, mandating social audit processes has more space and relevance to perform. After the 73rd Amademant, It was almost 13 – 14 years gone for PRIs. Still the effectiveness and accountability of the local governments to the community need to travel some leap miles. In this context, building new generation Governments as **"SMART Governments"**, which are performing **S**ocial Auditing**, M**utuality**, A**ccountability**, R**ationality and **T**ransparency in all its activities, is need of the hour.

To make such SMART Panchayats needs, strong and willful demand system, with the active participation of youth force as trump card. Being the youth force comparatively motivated towards achievement and their higher energy level, affinity towards local area, existence of mutual relationship among them, considerable population (About 30%: in-between 18 to 35 years) and their natural questioning ability are very positive factors to consider for investing on them in these processes. So, it is obvious that, the social audit processes will be more effective if the local youth are positively oriented and led the demand system to the local government.

2. Social audit and PRI

Generally the term Audit means, a detailed examination of expenditure of any organization or institution with proper bills and purpose. Most of us are well aware of role of an Auditor in such examination and monitoring.

But the social audit is differs from this conventional auditing, in which it gives the power to examine the system to the community. Social audit is a way of measuring, understanding, reporting and ultimately improving an organization's social and ethical performance. A social audit helps to narrow gaps

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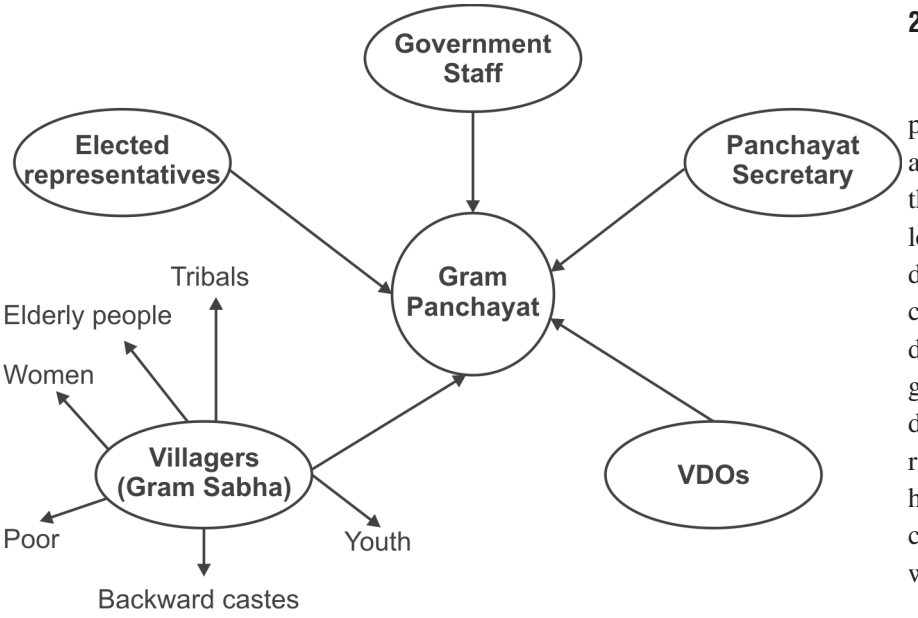
between vision/goal and reality, between efficiency and effectiveness. It is a technique to understand, measure, verify, report on and to improve the social performance of the organization.

Social auditing creates an impact upon governance. It values the voice of stakeholders, including marginalized/poor groups whose voices are rarely heard. Social auditing is taken up for the purpose of enhancing local governance, particularly for strengthening accountability and transparency in local bodies.

The key difference between development and social audit is that a social audit focuses on the neglected issue of social impacts, while a development audit has a broader focus including environment and economic issues, such as the efficiency of a project or programme.

It was generally conceived that Social Audit is related only with mass community in qualitative aspects. But it includes all the stakeholders. Any auditing of both financial and non financial aspects need to be carried out by all the stakeholders involved with it. In other word, the social audit can be called as, "**STAKEHOLDERS AUDIT**". By design in Panchayat system the government performs the financial audit by an exclusive audit wing. But it fails to ensure space for community auditing, Auditing by Panchayat representative who are other stakeholders involved with the development process.

Stakeholders Map



So, social audit can be defined as ***a process in which, details of the resource, both financial and non-financial, used by public agencies for development initiatives are shared with the people, through a public platform to enforce accountability and transparency, providing an opportunity to scrutinize development initiatives by the native community.*** Keeping it in mind, the 73rd Amendment of the constitution empowers the Gram Sabhas to conduct Social Audits in addition to other functions. The recent RIGHT TO INFORMATION ACT 2005 also facilitates social auditing by empowering citizens to ask and seek details of common interest from the government. Even then, the equations of social auditing are not resulting as expected. It is mainly due to the existence of mismatching dynamics among supply (Government) and demand (People) side. Because of this, huge gap got developed in-between desired impact and actual impact on accountability part of governance. The Supply side – government is not showing much interest to share openly their procedures with community and in the demand side also, the native people are not showing interest or not aware on knowing what is happening around them. This can be cured by proper initiation of social audit with the mutual involvement of community and governing body. The missing link among demand and supply side needs a catalyst, which can facilitate the linking process. Role of Local people institutions, Youth force and NGOs can play as an instrumental force in this regard.

2.1 Objectives of social audit

If an effective Social Audit process ensured, it has several advantages as follows, it trains the community on participatory local planning, it encourages local democracy, it facilitates community participation, it directly benefits disadvantaged groups, it promotes collective decision making and sharing responsibilities and it develops human resources and social capital. So, the objectives can be worked out as,

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1. Assessing the physical and financial gaps between needs and resources available for local development.
2. Creating awareness among beneficiaries and providers of local social and productive services.
3. Increasing efficacy and effectiveness of local development programmes.
4. Scrutiny of various policy decisions, keeping in view stakeholder interests and priorities, particularly of rural poor.
5. Estimation of the opportunity cost for stakeholders of not getting timely access to public services.

2.2 Appropriate institutional level for social audit

The most appropriate institutional level for social audit is the *Gram Sabha,* which has been given 'watchdog' powers and responsibilities by the *Panchayati Raj* Acts in most States to supervise and monitor the functioning of *panchayat* elected representatives and government functionaries, and examine the annual statement of accounts and audit reports. These are implied powers indirectly empowering *Gram Sabhas* to carry out social audits in addition to other functions. Members of the *Gram Sabha* and the village *panchayat*, intermediate *panchayat* and district p*anchayat* through their representatives, can raise issues of social concern and public interest and demand an explanation.

The *Gram Sabha* should have the mandate to: inspect all public documents related to budget allocations, list of beneficiaries, assistance under each scheme, muster rolls, bills, vouchers, accounts, etc., for scrutiny; examine annual statements of accounts and audit reports; discuss the report on the local administration of the preceding year; review local development for the year or any new activity programme; establish accountability of functionaries found guilty of violating established norms/rules; suggest measures for promoting transparency in identifying, planning, implementing, monitoring and evaluating relevant local development programmes; and ensure opportunity for rural poor to voice their concerns while participating in social audit meetings.

2.3 Activities of social auditing

1. Public hearing on special projects

It is not just sharing of information alone makes social audit. More than that, native opinion on the development Project such as NREGP, SGSY. SGRY, etc need to be ensured by Public hearing by providing questionnaire or any other Participatory tool for assessing the quality and relevance of such Development project.

2. Operational system audit

The stakeholders also need to involve in reviewing or auditing the operational systems by which the community development projects were implemented. The staffs, materials, time are needed to be reviewed under this.

3. Governance audit

It involves the auditing of performance of Panchayat council, working committees and other governance mechanisms for ensuring their involvement in development initiatives.

4. Work execution audit

Under this, the auditing of work performance ad the quality of work will be considered.

5. Need relevance audit

What ever development or welfare initiatives were taken it also equally important to asses the relevance of it and the need of it. It will be facilitating us to plan for optimal use with the available resources.

6. Accountability audit

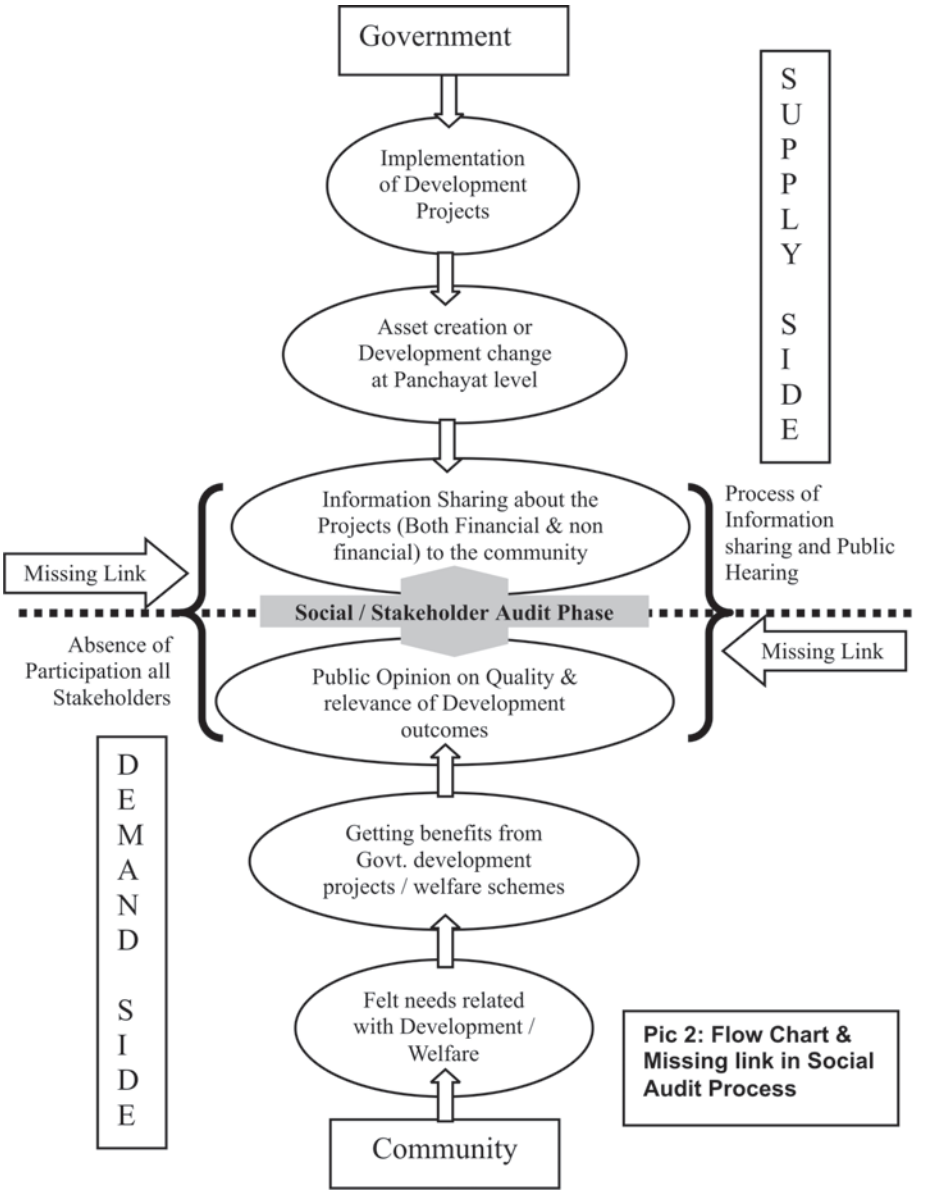
It reviews the extent of accountability of each stakeholder (Officials, Panchayat Representatives, Local People Organisations, NGO and Community) in the development process. It maps out the gap and the weak / strong link in each stakeholder.

7. Consultation on detailed project report (DPR)

The social audit process need not be seen alone as review process. It also will be helping for consulting for Detailed Project Report (DPR) with community and other stakeholders in a Participatory manner. Being development is not an one man show, the process of planning, implementation and review should have the room for revisiting and process of stakeholder consultations.

2.4 Steps in social audit in local bodies

1. Clarity of purpose and goal of the local elected body.
2. Identify stakeholders with a focus on their specific roles and duties. Social auditing aims to ensure a say for all stakeholders. It is particularly important that marginalized social groups, which are normally excluded, have a say on local development issues and activities and have their views on the actual performance of local elected bodies.
3. Definition of performance indicators which must be understood and accepted by all. Indicator data must be collected by stakeholders on a regular basis.
4. Regular meetings to review and discuss data/ information on performance indicators.
5. Follow-up of social audit meeting with the *Panchayat* body reviewing stakeholders' actions, activities and viewpoints, making commitments on changes and agreeing on future action as recommended by the stakeholders.
6. Establishment of a group of trusted local people including elderly people, teachers and others who are committed and independent, to be involved in the verification and to judge if the decisions based upon social audit have been implemented.



Pic 2: Flow Chart & Missing link in Social Audit Process

7. The findings of the social audit should be shared with all local stakeholders. This encourages transparency and accountability. A report of the social audit meeting should be distributed for *Gram Panchayat* auditing. In addition, key decisions should be written on walls and boards and communicated orally.

From the above given flow chart, community and government aspects are getting merged in social audit phase. This is in turn, very crucial so that, the government can get the feedback about their development initiative and the community also benefited by keeping ownership on such initiatives. Unfortunately this process is almost nil in most cases. The missing link in this dynamics obviously results in malpractices and lack of community ownership. Being the availability of legitimate space and structured meeting norms are ensured in gram sabha. It can be the right forum to perform such social audit phase processes.

3. Phases of making youth to involve in social audit process

Phase 1. Stock taking on the present context

At village Panchayat level, the nature and potentiality of youth force and local people institutions (like SHGs, Farmers club, etc) need to be mapped out by conducting a focused workshop. Further these positive forces can be categorized in to four main categories based on interest and their understanding levels.

Phase 2. Developing of shared understanding and promotion of SAC (social audit committee) involving all the stakeholders

Organization of a mass campaign to increase public awareness about the meaning, scope, purpose and objectives of social audit, Establishment of a team of social audit experts in each district who are responsible for training social audit committee members (stakeholders), Implementation of training programmes on social auditing methods - conducting and preparing social audit reports, and presentation at *Gram Sabha* meetings. All these above said process need to be lead by the optimal youth group.

Phase 3: Setting up of mechanisms for social development monitoring (SDM)

After every Social audit process, the local youth need to be involved in SDM. It is a periodic observation activity by socially disadvantaged groups as local citizens who are project participants or target beneficiaries. It could also take the form of action intended to enhance participation, ensure inclusiveness, articulation of accountability, responsiveness and transparency by implementing agencies or local institutions, with a declared purpose of making an impact on their socio-economic status. Based on the regular and continuous SDM processes, the objective of social audit will get refined and further enhanced.

Phase 4: To the community

To know the status quo on present practices related with Social Auditing, in each Panchayat, Participatory Panchayat Appraisal (PPA) can be conducted. Based on the outcome of PPA, proper orientation on social auditing can be taken up. Ultimately the native community should feel the relevance and ownership on Social Auditing processes. The local youth can bridge the gap in-between the community and the administration.

4. Way forward

"Social audit" is good principle but badly practiced. Present day community never has any hope on governance mainly because of its insulatedness and red – tape behavior. This ice need to be melted by initiating social Auditing. This will place a better starting point to promote SMART Panchayats. All the gram Saba meetings must be turned in to "Social Audit meetings". Detailed deliberations and discussions should happen in the gram Saba meetings. The local Panchayat system should not see these processes as threatening rather it should gain community support for synergizing its efforts. Only then, our dream on grassroots democracy will become reality.

Our Panchayat theme of DHAN Foundation is actively working towards streamlining these practices in the filed conditions. With our experiments and initiatives, we are interested to promote DHAN model of "Social Audit Processes" with people centric approach.