

Development

December 2012

Monthly Development update from DHAN Collective

Matters

Feature

Giving back to the society **1**

Event

Microinsurance of Poor
ART 2012 **12**

Impact

Livelihood Enhancement
through UPNRM **16**



Feature

Traditional Herbal Medicine for Anemia control



Reduction of anemia among adolescent and post natal mothers through traditional herbal medicines was planned in five self-help group federations on a pilot basis. The project proved that the traditional Siddha medicine can remain as an effective cure anemia



DHAN Foundation

1A, Vaidyanathapuram East
Kennet Cross Road
Madurai 625 016. Tamil Nadu, INDIA
Tel.: +91 452 2302500-599; Fax: 2602247
Email: dhanfoundation@dhan.org
Website: <http://www.dhan.org>

From the Editors' Desk

Dear Readers,

Greetings!

Greetings from DHAN Foundation. A feature article on Giving Back to the Society by our Executive Director stresses the importance of Trusteeship, Social Entrepreneurship and Leadership and shows the way for good living. This issue features an article on Buldhana Urban Cooperative Credit Society which has set an example for how a cooperative should function. An effort was taken by the organization to prevent Anemia through traditional herbal medicine and the success of the intervention is presented in another article. Training program on Micro insurance was conducted through ART-2012 program by Tata-Dhan Academy along with GIZ and training on improved rainfed cotton cultivation was conducted in Sengapadai, a brief of which appears in this issue. A folklore awareness campaign on Climate change was organized in T.Kallupatti Block of Madurai district which is also presented in this issue. The UPNRM project at Mudhukalathur has supported the livelihood enhancement of farmers through renovation of tanks and this makes a presence in this issue. A case study of how the Fish rearing activity enhanced the income of Anjumani, a farmer in Sivagangai District is also presented in this issue.

The readers are welcome to give their suggestions and feedbacks on the articles featured in the development matters. They can send their mails to dhancdc@dhan.org

Happy reading!

Contents

1. Giving back to the society <i>M.P.Vasimalai</i>	1
2. Buldana urban cooperative credit society <i>Dr.Suresh Zamwar</i>	4
3. Traditional Herbal Medicines for Anaemia Control <i>Camillus S Juliana</i>	8
4. Micro Insurance for Poor	12
5. Folk lore Campaign on Climate Change Adaptation	13
6. Improving Rainfed Cotton Cultivation in Sengapadai <i>R.Senthil Kumar</i>	14
7. Livelihood Enhancement through UPNRM in Mudhukalathur <i>U.Vellaiappan</i>	16
8. Advancing Community Organization for New Themes	19
9. Fishing Additional Income Through Farm Pond <i>S.P.Madhanmohan</i>	24

Giving back to the society

Trusteeship, Social Entrepreneurship and Leadership

M.P.Vasimalai*

Giving back to the society: Social Entrepreneurship, Leadership and Trusteeship reminds us of the contribution of great people for better humanity and makes common people as change makers. I would like to start with Mr.Einstein's quote 'Everyday I remind myself of my inner and outer life are based on the labours of other men, living and dead and that I must exert myself in order to give in the same measure as I have received and am still receiving.

It is so profound and highly relevant to today's world. It compels us to think and act for the society

Gandhian Trusteeship: Maharma Gandhi wrote extensively and practiced the theory of trusteeship. It means "Earn your wealth but understand that your wealth is not yours; what belongs to you is the right to an honorable livelihood, no better than that enjoyed by millions of others. The rest of your wealth belongs to the community and must be used for the welfare of the community; wealthy people should outgrow their greed and sense of possession and to come down in spite of their wealth to the level of those who earn their bread of labour (Harijan, 1939, p.145). Mahatma Gandhi has added further "Those who own money now, are asked to behave like trustess holding their niches on behalf of the poor. You may say that trusteeship is a legal fiction. But if people meditate over it constantly and try to act to it, then life on earth would be governed far more by love than it is at present.Absolute trusteeship is an abstraction like Euclid's definition of a point, and is equally unattainable. But if we strive for it, we shall be able to go further in realizing a state of equality on earth than by any other method (Harijan, 1931, p.376)

This is what needed for modern days social responsibility in spirit and practice. Now-a-days we are taking about Corporate Social responsibility (CSR), Academic social responsibility (ASR), Government Social responsibility and Individual Social Responsibility (ISR). It is nothing but "Trusteeship". Do we understand and act on it? If Wealthy corporations imbibe the concept of trusteeship,

then peace, prosperity and equality would prevail on earth. The Trusteeship concept is a powerful concept at individual, family, institutional and at society level to breed love and peace in the society. It would definitely reverse the present malady of the society as we see today. (Approximately fifty percent of the world's population has ten percent of the world's wealth and the richest twenty percent has 71.2 percent of world's health.

We are witnessing sweeping power of state and it goes against the philosophy of trusteeship. In the name of globalization, modernization and development, the state is assuming more and more power in controlling the lives of people, corporates, nature and all walks of life. Here and now we need to remember and value the comments of Mahatma Gandhi on State. "I look up on an increase of the power of the state with the greatest of fear, because although while apparently doing good by minimizing exploitation, it does the greatest harm to mankind by destroying inidvuualit, which lies at the root of all progress. We know of so many cases where men have adopted trusteeship, but none where the state has really lived for the poor". (The Modern Review, October, 1935, p.142)

Concept of Giving (dhaan): It is part of our culture. There are different ways of giving for the benefit of the poor:

Sampatti dhaan	: Wealth gift
Buddhi dhaan	: Intelligence gift
Samaya dhaan	: Time gift
Sarvasa dhaan	: Giting everything
Shram dhaan	: Labour gift

People with compassion do any of the above for the benefit of humankind. Acharya Vinoba Bhave, the first Sathyagrahi of Mahatma Gandhi, made a significant experiment- Bhoodan (land gist) in non-violent method of redistribution of land in fifties and sixties of last century. Different religions follow different forms of giving from one's own earning to the society. Humanity grows with this philosophy.

Development Professionals: According to Webster the term “Profession” means “A calling with specialized knowledge” and often long and intensive preparation including instruction in skills and methods, maintaining by force of organization high standard of achievement and conduct and committing its members to continued study and to a kind of work which has for its prime purpose the rendering of public service.

It truly reflects the development dimension as the core purpose of profession. But what do we see around us? Medical doctors, lawyers and engineers, who make money by all means.

Social Entrepreneurship: When superordinate goals become core purpose in one’s self, social entrepreneurship takes roots. They are seeds, not grains. Grains have a utility to support life forms but it has short life and purpose, while seeds have an eternal feature by becoming a gene and an embryo to many, many generations. Social entrepreneurship are seeds with distinct features of:

- Vision and Mission
- High risk taking ability
- High achievement motivation
- High relationship skills
- High persuasive communication skills
- Strong belief system
- Sensitive to environment
- Both transactional and transformative skills

Some of the seeds are hybrids which give desirable impact in the first generation only, while some of the seeds are pure line selections which provides continuous improvement and stability in their productivity and impact. When social entrepreneurs become leaders, they are impacting beyond generations. The concept of Social entrepreneurship and Social Leadership are institutionalized forms of society with certainty and quality.

Human potential is in dormant form when so called secured jobs are taken as livelihoods. Primacy of livelihoods, comforts, family takes shelter in stabilised work environment and moves away from meaning of life purpose for betterment of humanity. When the primacy is on the cause and superordinate goal, it unleashes the

human potential to unthinkable level. Many factors tie us with livelihoods focus. It needs an extra effort or conscious effort to become a social entrepreneur and social leader. It also requires different mindset with alternative perspective and attitude.

Mr. David Bornstein, a journalist who specializes in writing about social innovation advocates six qualities for successful social entrepreneurs, in his recent book “How to change the world: Social Entrepreneurship and Power of new ideas”

- Willingness to self correct
- Willingness to share credit
- Willingness to break free of established structures
- Willingness to work quietly
- Strong ethical impetus

We are seeing these qualities not only with social entrepreneurs, but more so with social leaders. Social entrepreneurship operated with the core principle of triple bottom line. The foremost bottom line is social viability, social cause with equity and justice and it is non-negotiable. Second bottom line is economic viability of the initiative to sustain and grow. The third is ecological viability or environmental sustainability. These three aspects are non-negotiable in the order of priority. Though it seems to be a difficult challenge, many social leaders have managed, balanced and successfully demonstrated that is doable.

Community Entrepreneurship and Leadership: It is amazing to see social entrepreneurship and social leadership among poor. Substantial national investments are always provided to the so called educated class to work with society for its betterment. Though least efforts are made for common people, their natural and spontaneous entrepreneurship and leadership are expressed in abundant ways. Life experiences and their living environment mold common people as change agents. Many SHGs practice direct democracy and their leaders allocate their time liberally without any remuneration. They do Samaya dhaan, Buddhi dhaan, Shramadhaan and Sampatti dhaan without any hesitation. Community leaders give their efforts over years without any expectation, primarily for helping neighbourhoods. Large scale selfless community leadership keeps the society not only alive and kicking but also liberated, enriched and empowered.

They are committed without payment; accountable without control; systematic without sophisticated system; transparent without written information system; impacting qualitatively and quantitatively with minimal investment. Do we document these numerous unsung heroes and heroines and unsung leaders? And what are our academic and research institutions doing in this functional area? There is a goldmine of experience available at every corner of our country. If we do a systematic research on community entrepreneurship and leadership, we could develop a rich knowledge system guided by native wisdom. Profiling their motivation and values would throw deeper insights on process of mentoring and their significant contribution.

Social Enterprise: Social enterprise brings mutuality, synergy, collective action and liberation from exploitation. If it is not done properly, negative aspect of above qualities would emerge and ruin the goodwill and confidence of people. Hence extreme care should be given when social enterprises are initiated. Negative characteristics of economic entrepreneur would be neutralized by social enterprise with social leadership

DHAN's Experience: The core philosophy of dedicating one's own life by "choice and leading a way of life" for disadvantaged people in the society is the "soul" of DHAN Foundation. It is a powerful form of giving back to the society. Young people are available and they are willing to explore and become seeds of the society. They may be few in number in selected colleges but put together they are available in large numbers. They require mentoring and learning space with freedom and guidance.

DHAN has a "model" to identify and shape young professional to become social entrepreneurs who can make three thousand poor people's life different, meaningful and towards prosperity within five years. Their creativity and capacity is unleashed through development of Federations of Self help groups either with women or farmers for their own development. It is happening in large number in DHAN with the guidance of senior colleagues. There is a continuous learning beyond social entrepreneurship and they are provided with leadership space to lead a cause or theme. When a person becomes clear about purpose, meaning of this or her own life, giving back to the society is automatic. In fact, all of us in one way or other contribute to the society. But social entrepreneurship and social

leadership provide space for many to contribute. They are truly value-loaded seeds with their pro action to find right environment to germinate and to grow as mothers, grandparents and institutions.

A decade of conscious and rigorous practice of the following philosophy in DHAN Foundation created nurturing ground for social entrepreneurship and leadership.

- Mothering of development innovation for poverty reduction
- Mentoring by building professional to build communities
- Creating people identity by building institutions for generations
- Scaling up and reaching for impact
- Grassroots practice and learning to influence development policies
- Building leadership for development action
- Knowledge building and sharing from practice
- Nurturing philanthropy for development
- Initiating new social order through people movements and collectives.

Many institutions like DHAN are nurturing social entrepreneurship and leadership and a wealth of experience exists in the society. It would be worthwhile to document and share the experience beyond the NGO world. □

Field Notes - Climate Change

All hopes lost

What to say about the rains now? There is nothing to say. Only when it rains by Aadi (July-August), Maize will grow well without any disease attack. If there are no rains in Karthigai (November) Kudhiraivalli (Barn yard millet) becomes chaffy with no grain formation.

The rains which do not come at appropriate time, is causing more damage to agriculture than benefits.

- K.Mariyappan, 80 years,
Kilangulam



Buldana urban cooperative credit society

Dr. Suresh Zamwar*

“The final destination of the Co-Operative Movement is not the differences but the harmony, enrichment, success and happiness of the community”.

- Mahatma Gandhi

Cooperative Society forms an effective means of financial inclusion. The growth of cooperatives in India began with the enacting of Cooperative societies act in 1904. The principle of cooperatives and objectives, as such is noble. However we see many agricultural cooperative societies struggling to perform and meet its objectives, due to improper management and credit policies. The Buldana Urban Cooperative Credit society having its headquarters at Buldana, in Maharashtra is billion dollar cooperative society which shows the way for other cooperatives to function in an effective manner. Being a private initiative, the society is now the largest cooperative society in India, working with the principle that people money should be utilized for wellbeing of people

Buldana Urban Co-operative Credit Society was promoted on June 19, 1986 by Mr. Radheshyam Chandak and his associates. It was registered with a small capital of ₹12,500 and a membership of just 72 persons. The main motive behind the formation of Buldana Urban was to provide safe and affordable banking services to all people. The Buldana Urban cooperative society currently has a turnover of more than one billion US dollars, it's all business put together. The cooperative has a deposit of 500 million USD and lending to a tune of 450 million USD. It has 500000 members, operating in an area of around 4,20,000 sq.km. It has 254 branches, 3,500 employees and 7 other subsidiary organizations which contribute to the growth.

Social Banking Concept of Buldana Urban

The activities and operations of Buldana Urban can be best defined as 'Social Banking'. The banking extended by Buldana Urban is done with the ultimate aim of catering to all, covering all the stratifications of the society. The aim is not only to deliver service but also

to benefit the society, at large through such deliverance. Then, it is understandable that by rendering just one type of service or product all the societal shortcomings cannot be overcome. At such a juncture an entity can console itself with the thought that will suffice with the simple continuance of rendering the products and services hoping the change to happen, or be proactive and start chipping away at the shortcomings by bringing in all sorts of activities within its ambit. Buldhana just not restrict itself to Rule book banking and goes beyond extending its services with sensitivity and sensibility along with social services which can be collectively termed as 'Social Banking'.

Loan products

The major loan products of the Buldana cooperative are gold loan and warehouse loan, both contributing together to a loan of 300 million dollars during peak seasons. Apart from this term loans, cash credit loan, farm loans to a tune of 70 million, 100 million and 70 million USD is being forwarded to the members. The cooperative also offers other loans like personal loans, crop loan, vehicle loan, credit card debit loan and loan against sureties like LIC bonds, FD, debentures and other instruments.

Four pillar system followed by buldana

Normal cooperative stands on depositors money but Buldana urban has evolved its four pillar system based on principle that “ALL THE MONEY IN WORLD GOES TO BANK”. The following are the four pillars on which the Buldhana agricultural cooperative society stands.

- Depositor's money.
- Refinance by banks on our portfolios.
- Direct financing by banks through our branch and human network.
- Fourth one is service sector pillar that includes ATM, debit cards, tt and DD commission, revenue by bhaktniwas, hostels

* Dr. Suresh Zamwar, Buldana Urban Cooperative Bank, Maharashtra.

From the presentation made during National Conference on farm based livelihoods, November 2012.

Depositors money

The depositor's money is the core for which building the trust of the members is crucial. This issue of maintaining the trust and goodwill is solved by ensuring transparency in all works that the cooperative does. People should feel not only that their money is safe, but also they can reap good benefits by being the member of the cooperative.

Buldana is keen in ensuring that the cooperative is professionally managed and also updating itself to modern technological advancement to ensure good service to its members. The core banking system with data center, SMS alerts on their deposits and loans and involving itself in social protection measures is followed by Buldana to ensure its own growth, which again is built on the trust of the members.

Refinance pillar

Buldana offers various loan portfolios like gold loan, warehouse loan, crop loan, tractor loan etc., which are supported by banks through refinance. Since Buldana cannot meet the entire need of its member, Buldana opted for refinance. Bank of India has given 100 million USD as refinance to the cooperative. The Union bank and IOB also have given 50 million and 25 million USD respectively. Many more banks have offered their willingness to refinance, seeing the effective way in which the cooperative is managed. The banks which refinance Buldana were authorized to do monitoring and have the first charge to monitor the loan portfolios.

Bank direct finance

Using the network and human capital created by the Buldana Urban Cooperative credit society, banks like ICICI, HDFC, YES bank engage in direct finance of farmers and members. The loan goes directly to the books of such banks. Around 200 million USD of agreement done by this way of financing

Service sector pillar

Last but not the least, this service sector pillar offers services to the society out of the loan portfolio, which also ensures income to the cooperative society. Revenues from Bhakti Novas, toll roads, selling Recharge vouchers for IDEA, commission revenues from schools, hostels industries etc., supports the society greatly by standing as the fourth pillar.



Warehouse business

The Buldana urban credit cooperative society has more than 300 branches, each being connected with a well-built warehouse. The total area of the warehouse is around 5 million square feet, which has the capacity to store around 4,50,000 metric tones of products. Nearly 2,00,000 lakh farmers avail the services of the warehouse and the total business generated by these warehouses every year falls to the tune of 150 million USD. The staffs of the warehouses are well trained and they can easily identify and rate the commodity. On the spot lending in a short period of time is therefore made possible. The warehouses are connected with Spot and future exchanges. Warehouses help the farmers to store and preserve their produce and sell them when the market price is favourable, as the agricultural commodities have a fluctuating market.

Cleaning and grading units (PANAN YOJANA)

Apart from providing warehousing facility Buldana also offers facilities for cleaning and grading the harvested produce and packing them, which add value to the product. Ten such cleaning, grading and packing units were initiated which are functioning effectively. Such sophisticated grading units were hitherto at urban areas, which are useful only to the traders. But this facility provided by Buldana helps even a small farmer to clean, grade and pack his produce and sell at a higher price to bigger markets located at a distance like Mumbai and Pune with the support of BUCCS.

Gold loan

Gold loan is another major loan portfolio of Buldana which is given to a tune of 150 million USD every year. It is offered as a microloan to the member to meet their farming, health and emergency needs. In India, as a customary practice every house uses to buy and retain gold for use in emergency situation. Literally there is

gold in every house hold. Apart from gold loan, silver loan is also offered by the Buldana cooperative society

Completing financial cycle

Farmers take gold loan for sowing, irrigation, buying fertilizers, pesticides and other farming activities. As the crop grows and get harvested they retain the produce in the warehouses and avail loan over the produce retained and use it to close the gold loan. When the rates are favourable they sell the produce and settle the warehouse loan. Farmers hence need not sell their produce immediately after harvest to close the gold loan, but store them and sell it later when the prices are favorable. This enables the farmers to get good returns for the farm produce. If the price of the produce goes down after storage, the farmer still has the option of pledging his gold again to meet his immediate needs and further wait. Market intelligence support is also provided by the society which they can very well use off to make a wise decision. The best part of gold and warehouse loan is that, these two loan products are available for a farmer in the vicinity. He gets money from the rural area, spends it in the rural which helps to sustain the economy of a village. If the credit is obtained from an urban area, there will be migration of money from rural to urban area, followed by migration of people to urban.

Technological advancement

Banking sector has grown tremendously in the recent years and many technological advancements have come which makes the process easy and also customer friendly. Buldana always adapts to the changing needs and uses the available technology to the advantage of the farmers and the society. Core banking, Debit cards to members, SMS alerts, Online warehousing, Video monitoring and surveillance of the warehouses and branches and use of automated stackers in the warehouses are some of the facilities put to use by Buldana Urban cooperative credit society. Apart from this online checking of financial transactions, daily centralized monitoring of commodity, toll free number, fake gold testing machines at every branch, low power consuming computers, India's first prepaid debit card system and online mobile banking are also offered by the society

Social banking-breakout innovation

Being situated in the heart of Buldana Urban and having its network throughout the rural area, Buldana thrives to make the society and the place a better place for

living. The innovative concepts followed by Buldana urges other competitive financial institutions to follow the same path, which ensures still better service to the society. It not only supports its 500000 members, it also renders supports to children and under privileged. In nutshell it supports the entire rural and urban population in which BUCCS has its presence.

1. Educating the future

Buldana urban is running 19 English medium schools with 15000 students to offer quality education to rural children. These schools are equipped with all modern day facilities and world class infrastructure. Students are getting high class scientific education through the digital communication. Education on robotics and aerodynamics is provided for the students. To make them conscious about the environment each student is made to plant and maintain a tree in their name. For poor students fee concession is given. The schools own 300 acres of land. The students were provided with organic and high protein diet. A machine for soya bean milk extraction bought with the support of World Bank for this purpose. Vocational training to students is also envisaged in future.

2. Health

Buldana urban cooperative society also offers health services to the people with the support of German Insurance Company (GTZ), United India Insurance company by offering health insurance products through which 50000 people are benefited. Buldana owns 20 ambulances to serve the people. Eye camps, vaccination camps and general health camps were also organized by the BUCCS to people.

3. Social obligations

The Buldhana agricultural cooperative society is also actively involved in providing many social services to meet the needs of the poor and vulnerable, which again builds the goodwill of the organization. The organization is engaged in activities like providing tricycle for handicapped persons, adoption of the children of martyr, celebrating religious function with prisoners so that they do not feel excluded from the society, giving bi-cycle for students who walk long distance to go to school through the earn and learn scheme, doing last rituals of the unclaimed bodies, organizing cleanliness drive in villages as well as towns, construction of community toilet blocks in rural areas etc. Through this activities

the organization is able to build a good rapport among the community with whom it works.

4. Infrastructure

The Buldhana cooperative credit society has also constructed many infrastructures taking into the need of the people. It has constructed hostels for member's children and for members in Pune and a hostel for working woman and students in BULDANA. The aggregate capacity for hostels is around 700. The society also has built a old age home and in future has planned to build more such homes to support the elderly

5. Other activities

- BUCCS also support to agriculture and farmers through formation of agriculture hub and agriculture mall and connectivity center at rural level, Connectivity to various sources so that poor rural farmer also can get the benefit of market price fluctuation and training to rural farmer so that he can do farming scientifically. Buldana Urban also organizes farmers to do collective farming for maximizing profits through reduction of input cost and collective marketing.
- Through a MoU with a private developer BUCCS build low cost houses for the needy. Around 6,000 households got the benefits. Second stage low housing project is under plan. At village level buldana urban organizes farmers and do collective farming of members.
- Buldana urban has build 74 kilometer long road on build operate and transfer basis. Toll is collected from vehicles for which it has got a lease period of 20 years.
- A hotel with 3 star facility has also been constructed in Buldana
- Buldana urban also has adopted a village of 50000 population and we try to provide urban amenities in rural area, like roads, potable water, street lights, underground drainage and most importantly these villages run on alternative energy. Biogas, biomass, solar and wind energy were used.
- As an environmental initiative Buldana urban every year plants 50000 trees all along the areas and also by the side of road. Selling solar lamps in rural areas, installing biomass and biogas plants and using computers that consume only 5 watt energy in our branches are the other initiatives. To save fuel, loan to electric vehicles is extended by the society.

- As a religious initiative, Buldhana urban has build 5 guest houses at religious places. At Tirupati, Mahur, Shirdi and Onkareshwar .Almost 700 people can be accommodated at these places. Booking facility is offered through the branches and 200000 members have benefited from it. Almost 200000 members have benefitted from it. BUCCS has built two cow shelters with a capacity to maintain 700 cows, as cows are considered sacred. Buldana urban also has a plan to open Vedic school to promote Vedas.
- Buldana urban credit care, the subsidiary of Buldana urban have stake in a pharmaceutical company manufacturing anticancer drugs. Buldana urban also has mineral water bottling plant. Every day 10000 bottles can be made. Buldana urban has a sugar factory. These industries create thousands of jobs. Building infrastructure also create jobs. These industries are generating good amount of revenue for society as well.

Buldana Urban has a membership base of more than 2.5 lakh. All have been benefited by at least one financial product. Buldana Urban is an organization born not out of the narrow idea of generating surplus for a select few, rather it is based on the idea of casting a wide net to numerically increase the people able to benefit directly from the financial surplus so generated and benefit all those it can within the socioeconomic realm that it operates. The principle of social justice is ensured by Buldana Urban Cooperative credit society which at the same time promotes innovation and entrepreneurship. Buldana Urban cooperative society thus shows a road for other cooperatives to function in an effective manner. □

Field Notes - Climate Change



Hoping for a better future

This year, after farm pond construction there were no rains. I was not able to get optimum benefits immediately. Yet this farm pond gives me immense satisfaction as I can visualize the benefits it will yield for generations to come and to my village people.

-Samayakkal w/o Veeranan, 60 years, Kilangulam

Traditional Herbal Medicines for Anaemia Control

Camillus S.Juliana*

DHAN Foundation has rich experience in Anaemia control program and has implemented it in eight states across the country. The success in reduction of anaemia (35 % reduction compared to baseline) in the project areas through BCC and iron supplementation through IFA tablets and iron tonics was achieved through this programme. Since the target people are poor, to make it cost effective, a pilot study for reduction of anemia among adolescent and post natal mothers through traditional herbal medicines was planned in five women self help group federations. The pilot study was conducted from August 2012 to December, 2012. The whole project was technically supported by Dr. V. Ganapathy M.D. Siddha, senior colleagues of DHAN and by KalanjiamThozilagam limited.

Prevalence of Anaemia

Anaemia continues to be a major problem, despite implementation of the National Nutritional Anaemia Prophylaxis Programme in India. Anaemia is a disorder characterized by the low level of Haemoglobin in blood which is necessary for transporting oxygen from the lungs to other tissues and organs of the body. The iron which is the basic element constituting the haemoglobin protein when becomes deficient causes anaemia and remains as the most widespread form of malnutrition in the world.

As per the National Family Health Survey (NFHS 3) for 2005 – 2006 in Tamil Nadu, nearly 53 per cent of ever married women and pregnant women and 73 per cent of the children below the age of three years have been affected by the anaemia disorder. Anaemia may have detrimental effects on the health of women and children and may become an underlying cause of maternal mortality and pre – natal mortality. As per the estimates, 20 per cent of maternal deaths in India is due to anaemia.

Different organizations have been implementing programmes to control anaemia among adolescent girls and pregnant women in different parts of the country. An effective programme of anaemia among adolescent girls

and pregnant women control was carried out by DHAN Foundation in the SHG federations across the country. Now the organization has attempted to control anaemia by the application of the traditional herbal medicines (siddha) within a fixed period and aims at the up scaling of the intervention across the regions.

Basic concepts of Siddha

Siddha comes from the word ‘Siddhi’ which means ‘perfection’ or ‘eternal bliss’. These are referred to as the supernatural powers which gave the ancient saints the designation of Siddhars. By the virtue of these powers, Siddhars employed their knowledge for the benefit of the mankind. They found and developed the Siddha system of medicine, which is highly therapeutic in nature. With the help of this system they classified 4,448 diseases and varied medicines. The medicines with therapeutic value utilized herbs, roots, salts and even toxicity reduced poisons to treat rare array of diseases.

Generally the basic concepts of the Siddha medicine are almost similar to ayurveda. The only difference appears to be that the siddha medicine recognizes predominance of vata, pitta and kapha in childhood, adulthood and old age, respectively, whereas in ayurveda, it is totally reversed: kapam is dominant in childhood, vata in old age and pitham in adults.

According to the Siddha medicine, various psychological and physiological functions of the body are attributed to the combination of seven elements: first is saram (plasma) responsible for growth, development and nourishment; second is cheneer (blood) responsible for nourishing muscles, imparting colour and improving intellect; the third is ooun (muscle) responsible for shape of the body; fourth is kollzuppu (fatty tissue) responsible for oil balance and lubricating joints; fifth is elumbu (bone) responsible for body structure and posture and movement; sixth is moolai (brain) responsible for nerve strength; and the last is sukila (semen) responsible for reproduction.

Like in Ayurveda, in Siddha medicine also, the physiological components of the human beings are

classified as vata (air), pitta (fire) and kapha (earth and water). Apart from being called as one of the most ancient medicine systems of the country.

It can also be ascribed as one of the most advanced systems in all. This is attributed to the fact that Tamil Siddhars wrote about AIDS, thousands of years back.

Further more, the Siddha System is capable of treating chronic diseases especially arthritis, skin problems urinary tract disorders, infertility, degenerative disorders like osteo arthritis, Senile Dementia, disease of the liver, medicinally treatable Spinal disorders, general debility, diarrhoea and intractable allergic disorders.

Project Objectives

The pilot project aims at providing a model for the community based anaemia control through the application of the traditional herbal medicines. The specific objectives would include the following;

- Assessing the effectiveness of the traditional herbal medicines in reducing the prevalence of anaemia among the adolescent girls and post natal mothers within a period of forty five days.
- Assessing the cost effectiveness of the traditional herbal medicines on par with the consumption of Iron Folic Acid tablets.
- Expansion and up scaling of the intervention across the regions.

Project components

The pilot project was implemented with the following components to achieve the above mentioned objectives;

- Evolving a system to track changes in the Haemoglobin status and behaviour.
- Behavioural Change Communication changes through the consumption of traditional herbal medicines for anaemia control.
- Involving the Self Health Governance in the implementation and monitoring process.
- Orientation training to the health staff and the governance regarding the monitoring of the progress of the intervention.

Table 1: Anaemia classification

Anaemia Intensity	Hb level (gms /dl)
	Adolescent girls & Post Natal mothers
Normal	≥ 12 g/dl
Mild	10 – 11.9 g/dl
Moderate	8 – 9.9 g/dl
Severe	4 – 7.9 g/dl
Very Severe	< 4.0 g/dl

Project area and target groups

Five SHG federations were selected namely Bodi, Shanarpatty, Kurinji, Palamedu and Vaigai from Theni, Dindigul and Madurai Districts for the pilot study. The geographical coverage was in such a way that there could be a close and rigorous monitoring of the changes in the behaviour and practice of the intended target groups. Forty adolescent girls from each federation which constituted two hundred adolescent girls with ten post natal mothers from each federation constituting fifty mothers have been selected as the intervention group from all the five federations selected for the study.

The yardstick for selecting the samples is the target with Haemoglobin level less than or equal to 9 gms among the entire population. They are selected from the clusters where the health associates are residing for the close monitoring and ensuring the practice changes in consuming the traditional herbal medicines for the reduction of anaemia. So a total of two hundred and fifty samples were taken for the intervention. A baseline survey was conducted on Aug, 2012 before administering the traditional herbal medicine and the end line survey by Oct, 2012. Informed consent was obtained from each adolescent girl and the post natal mother from whom the blood is drawn for the assessment of the haemoglobin level and for siddha medicine administration. Orientation and training on the concepts of the traditional herbal medicines were given to the target people and to all field staffs involved in the project.

The intervention groups were given the de - worming herbal medicines “Karisalai pavana sooranam” which are said to be the blood purifiers for three days before the application of the “Ayyam mezhughu” which is the traditional herbal medicine given for the reduction of anaemia among the intervention group. The intervention

groups were administered with the dosage of 130mgs of “Ayyam Mezghu” twice a day (morning and night) for forty five days.

Costing for the Traditional Herbal Medicines prepared by Kalanjiam Thozhilagam Limited

De - worming tablet:

Raw materials required	
Val milagu, Kattu Seeragam, Adhimathuram and Agathi leaves	1125.00
Labour charges for rolling the tablets 3 labourers @ ₹ 150	450.00
Electricity charges	50.00
Labour expenses for frying, grinding and rolling	300.00
Miscellaneous	75.00
Total	2000.00
Number of tablets obtained	3800
Cost per tablet = $1925/3800 = 0.52$ paise/0.50 paise/tablet.	
Rounding off	0.55 paise
20% margin	0.10 paise
Total	0.65 paise

Ayam Mezghu:

Raw Materials required:-

Iya podi, Jathi pathiri, Lavanga pattai, Lavanga Pathiri, Cloves, Cardamom, Kasakasa, Thippili, Sukku and Pomegranate fruits	4000.00
Labour charges for juice making frying and drying	600.00
Labour charges for rolling and packing	2900.00
Container cost	600.00
Electricity charges	150.00
Labour charges for grinding and cleaning	300.00
Miscellaneous	450.00
Total	9000.00

Quantity of product output = 5,550 grams or 55,50,000 mgms.

No. of tablets at the rate 150 mg each = $5550000/150$	37,000
Cost/tablet = $9000/37000$	0.25 paise
20% margin	0.05 paise
Total	0.30 paise

Costing for Iron Folic Tablets and Albendazole (De-worming) tablets

As far as the health interventions in other federations are concerned, the Iron Folic Acid (IFA) tablets and the Albendazole tablets (De – worming tablets) are procured from the Public Health Systems like Primary Health Center, Health Sub Center and Government Hospitals at a free of cost with good quality. At the same time, if it is purchased from the medical shops and private hospitals, the cost differs from company to company. The cost of the one Iron Folic Acid tablet ranges from ₹1.90 to ₹2.90 depending on the brand. The cost of Albendazole deworming tablet ranges from ₹12.00 to ₹32/-depending on the brand.

Impact Assessment

The impact of the intervention was assessed by comparing the final Haemoglobin level with the base line assessment after the intervention period for forty five days continuously. The feedback about the intervention and the application of the traditional herbal medicines and its consumption by the target groups, their family members, health staffs along with the governance were received. There was a positive attitude change among the groups about the traditional herbal medicines and the consumption of the same with no side effects.

The impact of the medicines within a short period was said to be the positive aspect of the intervention. The major feedback was about the effectiveness of the medicine in the reduction of anaemia prevalence and increase in the haemoglobin level. A few 7.2 percentage (18 members) from the adolescent girls expressed vomiting while consuming the de – worming medicines prescribed for the blood purification before taking in the medicines for the anaemia control. But the medicine application was stopped for a day and continued from the next day onwards with the rigorous individual counseling for the target as well as the family members.

No side effect was seen during and after the consumption of the traditional herbal medicines for reducing the prevalence of anaemia. But the rest of 92.8 per cent (232) did not have any side effect and the consumption was quite normal. Eighteen of the adolescent girls who used to have a problem of acute menstrual pain, shared during the regular meeting that their pain has

Table 2: Impact on the increase of the Haemoglobin level among the Adolescent girls

Sl. No.	Increase in the levels of Haemoglobin	Bodi	Kurinji	Palamedu	Shanarpatty	Vaigai	Total
1	0.00 to 0.99 gms	7 (17.5%)	1 (2.5%)	0 (0%)	0 (0%)	0 (0%)	8 (4%)
2	1.00 to 1.99 gms	11 (27.5%)	5 (12.5%)	3 (7.5%)	4 (10%)	5 (12.5%)	28 (14%)
3	2.00 to 2.99 gms	9 (22.5%)	8 (20%)	13 (32.5%)	15 (37.5%)	7 (17.5%)	52 (26%)
4	3.00 to 3.99 gms	7 (17.5%)	22 (55%)	23 (57.5%)	16 (40%)	20 (50%)	88 (44%)
5	4 gms and above	5 (12.5%)	2 (5%)	1 (2.5%)	5 (12.5%)	8 (20%)	21 (10.5%)
6	No improvement	1 (2.5%)	2 (5%)	0 (0%)	0 (0%)	0 (0%)	3 (1.5%)
Total	40 (100%)	40 (100%)	40 (100%)	40 (100%)	40 (100%)	40 (100%)	200 (100%)

Table 3: Impact on the increase of the Haemoglobin level among the Post Natal Mothers

Sl. No.	Increase in the levels of Haemoglobin	Bodi	Kurinji	Palamedu	Shanarpatty	Vaigai	Total
1	0.00 to 0.99 gms	1 (10%)	0 (0%)	0 (0%)	1 (10%)	0 (0%)	2 (4%)
2	1.00 to 1.99 gms	4 (40%)	3 (30%)	0 (0%)	1 (10%)	0 (0%)	8 (16%)
3	2.00 to 2.99 gms	3 (30%)	7 (70%)	4 (40%)	4 (40%)	2 (20%)	20 (40%)
4	3.00 to 3.99 gms	2 (20%)	0 (0%)	6 (60%)	4 (40%)	6 (60%)	18 (36%)
5	4 gms and above	0 (0%)	0 (0%)	0 (0%)	0 (0%)	2 (20%)	2 (4%)
6	No improvement	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total	10 (100%)	10 (100%)	10 (100%)	10 (100%)	10 (100%)	10 (100%)	50 (100%)

considerably reduced after consumption of Karisalai pavana sooranam and Ayam Mezhugu.

Inference

- Anaemia control is possible in a short span of time viz. forty five days through siddha medicine, while the conventional method of consuming IFA tablets must be continued for a year or even more.
- The Hb level increased by 2.00 gms to 4.00 gms among the target groups which is a significant achievement



- The cost incurred for traditional medicines is much lower than the cost of commercially available deworming and IFA tablets
- Apart from vomiting sensation observed in few trials, there is absolutely no side effect
- It reduced the menstrual pain among the adolescent girls, who earlier used to have acute pain during the menstrual cycle.
- Though the intervention was found to be the more effective way of controlling anaemia within the span of forty five days, there is a chance of recurrence of anaemia to the same target groups due to many reasons.

So there should be a continuity of the application of the medicines to maintain the increased level of haemoglobin among the target groups followed by the behaviour change practices through food based intervention and hygienic practices. □

Micro Insurance for Poor - ART, 2012

Microfinance plays an important role in reducing poverty and micro insurance helps poor to cope with risks. DHAN Foundation, a national level professional NGO has accessed insurance services to over one million poor in collaboration with different public & private insurance companies and mutual solutions. The insurance services include life, health, livestock, crop and longevity insurance. In this regard, intense partnership exists with Life Insurance Corporation of India, HDFC Standard Life, National Insurance Company and Agriculture Insurance Company of India.

In spite of the growing micro Insurance sector, it is a challenge to reach poor. In this direction, with its rich experience and practice knowledge of over 15 years of insurance to poor, DHAN Foundation is conducting the International Advanced Reflective education and Training (ART) on micro insurance programme for the past 10 years towards knowledge dissemination for micro insurance advancement for development and poverty reduction. So far, about 500 participants including different micro insurance stakeholders – micro insurance practitioners, insurance providers, funding agencies, academia and NGOs from different countries of South Asia, Africa and Europe have participated.

This 2012 ART programme on micro insurance has ushered in a partnership with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. GIZ has joined hands with DHAN Foundation in jointly organising the programme for this year. The ART 2012 included participants from University of Twente and ACHMEA Foundation from The Netherlands, Central Research Institute on Dryland Agriculture, public sector insurers - LIC of India, National Insurance



Company, Agriculture Insurance Company and private insurance companies including HDFC Standard Life, IFFCO-TOKIO, Tata-AIG and community organisations Uplift India, farmers' federation, and federation of women SHGs.

This year's programme involved sessions by insurance industry experts such as – Mr. D Sivasubramanian, Former Executive Director, LIC of India and Mr. Ryan Florijn from Achmea Health Mutual Insurance Company as well as delegates from the public and private insurance sector as well as development leaders.

The programme has been appreciated by the participants and it has resulted in creation of advanced skill set and knowledge base to them. Networking of participating stakeholders has paved way towards positive trajectory for pro-poor insurance development in India. Way forward steps jointly with Agriculture Insurance Company of India for facilitating innovative crop insurance programmes have been finalised.

Further collective steps are planned for policy advocacy on micro insurance especially on health insurance and more particularly on Universal Health Insurance Scheme of Government of India on product features upgradation and increased insurance access to poor.

Moreover, the participation of Mr. Ryan Florijn from Achmea Health Mutual Insurance Company, The Netherlands, which possess 200 years of rich experience of globally acclaimed health insurance practice, has provided valuable policy leads for development of Indian health insurance sector for reaching the UN mandate of health for all by our nation. □



Folklore Campaign on Climate Change Adaptation

The Piloting of Climate Change project is under progress in seven villages in T.Kallupatti block, Peraiyur taluk, Madurai District. Saali sandhai, Ammapatti, Kilangulam, Sokkampatti, K.Chattirapatti, Aandipatti and Avaarampatti are the seven villages in which the project is piloted with the support of German Development Corporation (GIZ). To sensitize the community on the climate change issues and to enable them to adapt to climate change, a folklore awareness campaign was organized in these villages for a week from 26.11.2012 to 2.12.2012. Street plays, folk lore dances and songs and direct communication with the people are the methodologies adopted for the campaign.

The objectives of campaign

- To create awareness about “What is climate change?”
- To sensitize the community about the changes happening world wide, national level, state level and at local villages level due to climate change and its consequences
- The need for formation of people institutions to combat/adapt to climate change by way of protection of the environment, enhancing soil fertility, conserving water through proper water usage and management techniques like construction of farm ponds, crop and livestock insurance to protect against climatic vagaries
- The support given by the climate change pilot project to 35 farmers/ village to construct farm ponds at 50 % subsidy.

- The support given by the project for tank silt application to 150 farmers/village for tank silt application and also the need for doing so.
- Support for tree plantation in half an acre for a farmer. The trees can be either fodder trees for cattle, fruit trees or that gives shade.
- Insurance support for 1000 number of goat/cattle
- Life insurance through JBY scheme of LIC for 500 families
- Making the entire village environment and eco-friendly with the support of the villagers.

The awareness program was conducted through which more than 2000 members got benefited in the seven villages. The interaction with villagers revealed that there was monsoon failure in 5 years in last 10 years, whereas there will be monsoon failures for three years for every 10 years before three decades.

Monsoon failure has forced many people to look for alternate employment opportunities in nearby towns and cities. Also as the village tanks were completely dry this year, no crop was raised in the tank command area in any of the villages.

The farm ponds constructed through the support of the program also remained dry to complete failure of monsoon this year. The farmers hope that these farm ponds will be useful in coming years.

Table: Folklore event schedule and participants covered

S.No.	Date	Place	Viewers	People interacted
1	26.11.2012	K.Chattirapatti	500	20
2	27.11.2012	Kilaangulam	400	16
3	28.11.2012	Saalisandhai	180	15
4	29.11.2012	Sokkampatti	200	20
5	30.11.2012	Thambipatti	180	15
6	01.12.2012	Avaarampatti	150	15
7	02.12.2012	Aandipatti	400	20
Total		7 Villages	2010	121

Improving Rainfed Cotton Cultivation

R.Senthilkumar*

DHAN Foundation and Cotton Corporation of India (CCI) organized training to Sengapadai farmers on 7th December, 2012 who are involved in “One village One variety scheme”. Staffs of CCI, Coimbatore Viz., Mr. R. Jeya Kumar, Branch Manager, Mr. P. Siva Kumar, Assistant Manager and J. Ebienezer, JCP, Dr. P. Mareeswari, Regional Research Station, Aruppukottai, staffs of DHAN Foundation Viz., Mr.M. Palanisamy, Programme Leader, Mr.T.Dhanabalan, Programme Leader, Mr.R.Sundararaju, General Manager, KTL, Mr. R. Senthil Kumar, Supervisor, Mr. K. Saravanan and other field staffs participated in the event.

Before the start of the training field visit was made to Mr.Perumalsamy’s field who has attempted for line sowing with the support and guidance of the project. The sowing was done on 17th August, 2012 with the help of marked rope with a spacing of 2 x 1 feet and with the seed rate of 4 kg/acre. Normally Sengapadai farmers follow broadcasting method of sowing for which they use 10-12 kgs of seeds. Mr.Perumalsamy used SVPR -2 cotton variety which was purchased from the local market. The plant growth was low due to the lack of rainfall and the sucking pest Jassids infection and stem weevil infection is found to be more in his field. He also has cultivated black gram and green gram as intercrop and he harvested those intercrop and got a yield of 40 kg/ acre. In cotton, the farmers expected that 2-3 quintals/ acre will be the yield for this year if the rainfall is adequate. The team advised to take remedial measures like spraying 1% Urea along with Asiphate @ 250gm / acre to reduce the Jassid infestation and for the plant growth.

Next, the team visited Mr. Duraipandi’s field, he broadcasting the cotton variety of SVPR-2 in his field. The stem weevil occurrence and Jassid infestation was seen in his field also. The Branch Manager of CCI advised to visit the Narkunam village of Perambalur District to have the exposure visit on cotton cultivation. Dr. P. Mareeswari from RRS, Arupukottai advised to apply more amount of Neem cake to reduce the stem weevil. After the field visit the training program



commenced formally in Sengapadai saavadi (common meeting hall). The training was more of an interactive session between the farmers and experts in the field. Initially the trainers team shared their views field visit. The pests like steam weevil, jassids and alternaria leaf spot were found to be more. The farmers also shared the occurrence of Stem weevil was high which causes more damage to the crop every year. Most of the farmers expressed that there was a deficit rainfall from the period of sowing to till date, which resulted in poor growth of the plant and has affected the boll formation. The recommendation and remedial measures for the pests given by the trainers are listed below.

To reduce stem weevil

- Summer ploughing should be done.
- Use of Certified seeds from the recognized dealers
- Rouging and destroying the disease infected crops (away from the field)
- Application of Pseudomonas or Trichoderma sp. @ 2.5 kg/ hectare with 50 kg Farm Yard manure.
- Practicing the line sowing technique
- Late sowing practices which could reduce the stem weevil incidence (This could be practiced in the RRS, Koilpatti)
- Mix 7 kg of Furidon + 20 Kg neem Cake + kerosene and keep it for one day. This mixture should be place at the collar region of the crop at 15 days interval. Earthing up can also be done at the collar portion to increase the mixture efficiency.
- Pour the solution of Monocrotophos 7gm per liter of water in the collar region of the crop.

*Mr.R.Senthilkumar, Senior Project Executive, DHAN Foundation

Management of Hopper burn- Jassids

- Economic threshold level of hopper burn symptoms is 1 insect / leaf
- Spraying of chemical pesticide like Asiphate 250 gm or Confidon 250 ml per acre. This can be mixed with 1% of urea Solution.

Management of Alternaria leaf spot

- Seed treatment with Pseudomonas @ 6 gm or Trichoderma sp. @ 10 gm / kg of delinted seed and kept it under shade dry for 12 to 24 hrs.
- Spraying Pseudomonas or Trichoderma sp. @ 20-30 gm/ 10 lit of tank at 25-30 days (growth stage), 45 days (flowering stage), 60th days of sowing (Boll formation stage) i.e., at 15 days intervals.

Management of Boll rot diseases

- Spraying of Cotton + (Micronutrient mixture) @ 2.5 kg / 200 liter of water for one acre.

Then Mr. R. Jeya Kumar, Branch Manager, CCI stated that the CSR project was going on in two places Viz., Sengapadai Village of Madurai District and Narkunam village of Perambalur District. He stated that all the farmers can utilize the resources DHAN Foundation, KVK, RRS, and TNAU etc. so as to increase the yield for their farm produce. He also quoted that farmers should adopt the new technologies at least in part of their land to realize the results. Then the farmers could realize the real impact in their field itself and this will get replicated by others in the village.

Pest Management through Organic way

Organic Pest Management through utilization of traps was explained by Mr. R. Senthil Kumar, Supervisor, CSR project, Sengapadai. Three types of traps viz., Yellow stick trap, Light trap and pheromone trap were demonstrated. Yellow stick traps @ 5 traps / acre should be placed in the cotton field. The insects attracted by the yellow color will get trapped in the sticky substance in the trap.

The materials like grease, neem oil, castor oil etc., can also be used as a sticky substance in this trap. Light traps either with sticky substance or insecticidal solution. In Sengapadai village, since there is lack of availability of electricity in the farmers field, rechargeable lights can be used as an alternative. Hence, the Light used in the Light Traps is chargeable light which is available in the local market. Regarding Pheromone Traps, various lures are available based on the boll worm species present in the cotton field.

The Distribution of Agricultural Input i.e., urea bag of 50 kg for each person under the CSR project of CCI was done during the training program. A quiz program was organized in the end to know how far the training was useful. All members actively participated in the quiz. Four farmers Viz., Ms. S. Sornam, Ms. C. Tamilselvi, Ms. N. Rajalakshmi, and Mr. A. Malarkodi who responded quickly and gave accurate answers were rewarded. The training programme was ended with Vote of Thanks and national Anthem. □



Livelihood Enhancement through UPNRM in Mudukulathur

U.Vellaiappan*

Overview of Mudukulathur block

Mudukulathur block is one of the drought prone blocks in Ramnad district in Tamil Nadu. The block periodically gets below normal rainfall compared to the average rainfall in the district in many of the years, the situation aggravating more recently. Agriculture is the prime livelihood activity of 80 % of the family living in Mudhukulathur block. There are no rivers in the district to support agriculture. Agriculture and its allied livelihoods activities are hence highly dependent on the rainfall of the year. The traditional irrigation tanks which get filled during the rains cater to the irrigation needs of the farmer. Rainfed farming is the predominant in the area than wetland agriculture. The ground water potential is drastically lowered down due to deterioration of common water bodies in the village eco system and quality of water in the ground is saline and not potable condition.

Institutional set up in Mudukulathur location

The Mudukulathur tank farmer's federation has been promoted with more than 100 primary groups covering of 6000 farmer's families from various villages in the block in the year 2006. The Ramanathapuram district Vayalagam federation has a strong value system and good experiences gained over last two decades in implementing Vayalagam programme components including financial access to the farmers groups through formal financial systems. Nested People institutions such as tank farmer association (Trade name as Vayalagam), Microfinance groups and Primary producer groups and company for chilli producing and Marketing have been established.

Experiences with NABARD assisted loan scheme for NRM

Earlier till 2009 we have got experience of linkages with different banks schemes for meeting the farming needs as well as assets and infrastructure development to the home needs through Vayalagam Micro finance groups.

During 2010 February onwards our loan products were streamlined and a different system was adapted for financing the farmers groups. The loan products were devised with a specific purpose of Natural Resources Management (NRM) from existing practices as earlier mentioned.

Initial period of 2010, the federation facilitated convening of various meetings with focus group members in the federation. Experts from NABARD, DHAN Vayalagam (Tank) Foundation (DV (T) F) and DHAN-KDFS made many field visits, met the farmers and discussed with them to access the effectiveness of the credit given so far in natural resource management. The federation also convened special meetings with members across the villages in the block and evaluated the need for loan products for preservation and management of natural resources to initiate the Umbrella programme on Natural resource management (UPNRM). Based on this evaluation, the products specifically aimed at improving the natural resources both land and water, the critical natural inputs for agriculture were designed

1. Loan for land improvement to the individual farmers
2. Loan for tank and ooranies infrastructure development
3. Loan for farm pond construction
4. Loan for facilitating farmers to grow pesticide free chilly in the farm land

Capacity building on UPNRM

After formal sanctioning by the NABARD, the DV(T)F and KDFS team orientation and training (ToT) was given about the purpose of the loan, scope for using the loans under UPNRM, approach, loan appraisal process, record keeping/book keeping of the transactions to the block coordinators who are to implement this project.

On the training experiences received from the central level, the project coordinator of the programme at location level conducted trainings to the member farmers so that they all get a full understanding about the project and avail its facilities for effective natural

*Mr.U.Vellaiappan, Senior Project Executive, Mudhukulathur

S.No.	Product/Component of Loan	Loan amount in Lakhs Rs.	Areas benefited in acres	Members benefited
1.	Tank silt application through land development activity	0.20	3	2
2.	To grow pesticide free chilly crop through seed and land development activity	18.58	210	210
3.	Construction of farm pond and fishing	0.40	5	5
4.	Tank renovation and fishing	1.00	20	73
Total		20.18	238	290

resource management. The eligibility criteria for selection of members from the micro finance farmers groups for loan, the loan approval process and the constitution of a committee at federation level for the same, assessment prior to sending loan application, working out EMI based on the returns out of activity, technical feasibility of the activity in the location context etc. also were explained to the members. For enrolling of a microfinance group under the UPNRM program in Mudhukulathur, the following terms were specified as nonnegotiable

- The Micro Finance group should be of age over six months
- Each member has maximum loan ceiling limit of ₹ 20,000
- Each member will develop for maximum 3-4 acres with the credit support
- Repayment should be made by the groups to KDFS on monthly basis on the interest rate agreed by the members to group
- Federation board should monitor the programme at random basis to strengthen systems on all aspects such as quality of works, monitoring the loan utilization to the purposes and ensuring the well repayment and ensuing the group as the no due.
- The federation has maintained separate books of accounts on monitoring the loan groups in all aspects under this project.

Project achievement

Seventeen groups which were eligible as per the above terms and conditions were selected under this program and they were given with a loan assistance of ₹ 20.18 lakhs. Totally 237 members were benefited out this loan product. The loan amount has been utilized on different purposes on the basis of as mentioned above area .The details are given above.

Salient feature of the project was

- Many of the farmer's particularly marginal and small farmers did not take up agriculture and kept their field fallow on the current year because they were unable to do the land development works before the start of the monsoon due to financial constraints. Now this programme has facilitated the access to credit for the small and marginal farmers for land improvement and maintaining the area under agriculture.
- None of the banks comes forward to access the loan to small farmers for NRM.
- Group integration and social unity got strengthened because of this initiative.
- Practical issues of the beneficiaries got addressed through this programme.

Overall impact of the project

- Totally 290 acres of land was developed through above said four interventions.
- Particularly one tank has been rehabilitated to revive the agriculture systems in the villages and benefited around 73 acres of lands by utilizing ₹ 1.00 lakh of loan amount.
- Around 5,000 cum volume of water has been harvested through farm pond and tank rehabilitation works taken place.



- ₹ 15,000 to 20,000 of additional income per acre was realized by the individual beneficiaries involved in chilli cultivation under this project. The beneficiaries are currently engaged in collecting quality seeds of chilli for coming season during this project.
- The beneficiaries were made aware about the importance of soil and water conservation measures in enhancing their livelihood through rainfed agriculture

Way forward: Through NABARD-UPNRM programme many of the farmers have realized the benefit.

The prevailing regulations in removal of silt from tank, by the revenue department is remaining as a hurdle to apply it to farm lands. Suitable modifications must be made in the existing policies by the regulators to facilitate farmers to apply tank silt to their farm land as it is an excellent source of nutrients to the soil and also helps to mitigate drought by increasing the water retention capacity of the soils. □

Field Notes - Small Millets



When you ask your wife to cook Kudiraivaali or Varagu she would say “ I won’t cook. Who will eat it?.

Go and do some other work instead of disturbing me while cooking” Sowndarapandian, the owner of Sowndarapandian rice mill in Atthipatti,

near Peraiyur, Madurai District said with a laugh.

He said that he has a machinery to de-husk Varugu, Kudhiraivaali, Samai and Thenai in his mill which gets rarely used now. Though Kudhiraivaalli is grown in surrounding villages, the farmers used to market it immediately after thrashing and they do not use it for consumption purpose nowadays.

Only people with sugar complaint come to de-husk Varagu for their consumption. The food habits of people have largely changed in the last two decades and every house in village has changed to rice based foods. However it is surprising to know that the market price of Kudhiraivalli and Varagu has increased greatly in the recent years.

- Sowdarapandian, Rice Mill Owner, *Atthipatti*

Azagarpandi, S/O K.N.Rengasamy has harvested half an acre of Kudharivaali, a week before it got fully matured. The harvested produce did not lose even its light green colour. When asked why he harvested earlier, he said that he had no other option. “Day before yesterday I saw a swarm of little birds in the size of sparrows, coming in hundreds and landing in my field. They sat encircling the Kudhiraivalli grains and started eating it. When they flew away half of my grains were gone. My neighbors advised me not to retain the crop anymore since I will lose the entire harvest., if I left it for few more days. So I was forced to harvest earlier. However this year the price of Kudhiraivalli is good. The merchants purchase it for ₹2,000/quintal.

I still remember that in 2001, I have sold a quintal of Kudhiraivalli for just ₹250/” For harvesting this half an acre it required 16 labors - 3 men and 13 women excluding myself. The labor charge for men is ₹250/head and for women it is ₹100/head” shared Azagarpandi. Though I will not incur a loss, my profit got reduced due to this birds he added.



- Azagarpandi, 40 years, Sengapadai, *Thirumangalam*

Advancing Community Organization for New Themes

Background

DHAN Foundation's development approach entails a system of inter-linked components of community organization (social capital), development technology (thematic focus) and mainstream collaboration (enabling environment) to promote sustainable development for the poor.

The social capital is built by organizing the unorganized poor communities around various themes. It is the most critical step in building the capabilities of the communities to handle the development processes and its outcomes for ensuring their entitlements by acquiring bargaining power. The people organizations provide platform for nurturing innovations at the grassroots, scaling-down technologies and contextualizing those technologies for addressing the issue of poverty which are highly complex and contextual.

DHAN plays a promotional role in initiating a theme, building people's organizations around them, establishing linkages with mainstream institutions and sustaining them. The promotional role keeps evolving over a period. As the local capacity built, the roles get transferred to people. Simultaneously DHAN as a mothering institution promotes thematic organizations as subsidiaries to upscale the matured themes to continue the promotional role to sustain the people's organizations in the specific theme. The thematic institutions would take up the work of up-scaling and deepening of the themes.

Mothering of development innovation is being the core purpose of the DHAN Foundation; it nurtures new themes on various thematic areas for advancing the development. The new themes on Climate Change Adaptation (CCA), Migration and development, Youth and development have started designing its components on two dimensions as a cross cutting theme and as a standalone theme.

This note explains about the DHAN's perspectives, principles and practices in community organization, unique features of new themes in community organization

with its contextualization. This will strengthen the new themes as a standalone theme and as a cross cutting theme, it will upscale and deepen within the existing thematic institutions.

Perspectives, Principles and Practices of DHAN in Community organization

Community Organization: DHAN's perspectives

a) Building self reliance and Mutuality through self-help and rights: This is the basis for building social capital. All the development initiatives taken through building social capital is the core DHAN Foundation's perspective. Promoting primary institutions at grassroots level, Community contribution, participation, ownership in poverty reduction through self-help and rights is the basic approach which will bring self reliance and mutuality in the institution. This is the basis for enabling and empowering model of development intervention. So, based on this believe system, DHAN advocates enabling and empowering model for poverty reduction rather delivery or exploitative models.

b) Building nested People organizations for development: The concept of people's organizations around the development issues is a unique contribution of DHAN Foundation, which are transforming into people's movements and are fast-growing. It has proved its success in terms of effective management, reaching the poorest segment, ensuring the reach of benefits and building democracy at the grassroots, it has become an effective demand system on mainstream institutions.

Conceptually the primary institutions (groups / associations) are placed at the centre and other structures are at periphery as support institutions. All these institutions are independent and interdependent in nature and are able to establish linkages with mainstream institutions. DHAN's role in promoting the people's Organizations goes through evolution and devolution; it starts as promoter later on changes into facilitator and then advisor. At every stage the key focus areas such as self management and local governance are being reinforced.

c) Up scaling with branding the social capital through

Movement focus: DHAN organizes the community in primary institutions at grassroots level with the Movement perspective. These primary level and nested level people organizations are organizing themselves thematically as Movements for scaling up towards poverty reduction, policy advocacy, and positioning at national level. The nested institutions and Movements provide platform for co-learning, sharing leadership, self-governance and it results in solidarity, sustainability and self growth.

d) Community and DHAN – Mutually mentored:

The promoting institution – DHAN is a professional institution dedicating itself for the development through community organization. In this process DHAN does mentoring with the community members and leaders towards self governance and also to impact on society through various capacity building events. Also the community mentors the DHAN system in shaping attitude, perspective and they showcase their culture, traditions, indigenous knowledge in designing the themes, programmes, and development products.

DHAN's Principles in community organization

a) Building social capital keeping native wisdom with

creativity: Respecting the traditions and culture, native knowledge and skills, social institutions and custom and transforming and enhancing to poverty reduction with creativity is the DHAN's basic principle. The community organizations naturally imbibe their native knowledge and traditions and structures in their operations. This will bring the mutuality and collaboration in their institutional activities. The people institutions promoted by DHAN play an extremely important role in promoting democratic decision empowering poor men and women to govern and manage their institutions and linking them with mainstream institutions to claim their entitlements.

b) Enabling institutional practices to enhance

collective leadership: Participation with ownership is the hallmark of peoples' organization built by DHAN. It involves meaningful dialogue, debate and discussions in an effort to solve the problems that arises in their groups and networks. Institutional processes like Annual General Body Meetings and Mahasabha, monthly reviews by leaders, ensuring self regulation practices at all level, auditing and disclosure of accounts at all

levels, goal setting and future-search mechanisms help nurture transparency and accountability.

c) Bringing self sustainability in People Organizations:

In the community organization process bringing sustainability in people organization is one of the core principles. Institutional purpose has been clearly evolved through shared goals and visioning and strategic planning processes. Institutional capacity has been built through the leadership development, strengthening executive system of organization, setting up of necessary systems and mechanism, ensuring transparency and accountability in institutional operations. Financial sustainability has been taught from the day one to build their capacity to manage financially. In their growth, it covers all their operational cost and financial cost through generating income from their own operations.

d) Community negotiations in strengthening

alliances: The scaled up community organizations has the advantage of negotiation with mainstream institutions. The sustained, empowered community organizations can bargain for collective well being. This can increase people's sense of control over issues affecting their lives and build sound and responsible demand system to claim their entitlements. This will bring the open and flexible collaboration/alliances with main stream institutions and also it leads to influencing in policies and main stream institutions priorities to enhance their lives.

DHAN's Practices and approaches in community organization

a) Primary groups as core in grassroots development:

Creation of people's organizations at different levels is critical to address the issues of powerlessness and isolation, which are two important causes of poverty. Institutions created at different levels managed by the local community through building the local leadership are the factors of success. However, it is very important that the primary groups should control the super structures and not vice versa. The role of the other and each one acts as independent institutions with interdependent institutions on each other for sustainability.

b) Nested institutions to enhance collective action:

DHAN Foundation builds nested institutions on the principles of member owned and controlled institutions.

It brings collective action among the members, improving the capacity and systems, linkages with mainstream institutions, bringing sustainability and growth going beyond MF. Nearly two decade of intensive engagement of DHAN in poverty reduction at the grassroots has resulted in knowledge and expertise in building people's organizations which available for replication today.

c) Emphasis on member ownership, control, and decision making: The people's organizations are owned and controlled exclusively by poor and benefits are provided only to members. The process of decision making is vested with the members only. Members contribute regular savings and equity contributions to facilitate lending operation. The products and services are designed by the members. For ensuring effective day to day management of financial transactions, accounts and book keeping, local community workers are hired by the members who are expected to assist them.

d) Developing leadership and enabling executive system for sustainability: Developing leadership and enabling executive system are crucial for sustainability of community organizations. DHAN believes in developing leadership with the community native wisdom, rich life experiences and leadership qualities. Opportunities exist for everyone to take up leadership responsibilities through leadership rotation and graduation. A professionally competent, capable and credible executive system that operates within an accountable and ethical frame work is essential in ensuring good governance, high standards with growth in operations.

Advancing Community Organization in new themes

The new themes namely Climate Change and Adaptation (CCA), Migration and development, Youth and development and Development Tourism are being seen as the new generation new themes wherein new generation traits are expected to be built-in. In general, all these three new themes have wider scope in deepening within existing programmes as cross cutting themes as well as promotion and expansion as standalone themes. The pre-requisite for Community Organization in new themes are:

1. Focusing on 3 S (Social capital, Self regulation, Self sustainability)
2. Balanced focus on Governance, Executive and Judiciary systems
3. Integrating new generation traits
 - ⇒ Member pledge
 - ⇒ MF as mandate
 - ⇒ Amortization
 - ⇒ New generation standards and systems
 - ⇒ Thematic PRA from new themes to identify the target groups

Guiding Principles of community organization in new themes: The guiding principles for Community Organization for new themes could be,

1. A strong expression of new generation traits in terms of structure, style and systems
2. A wider education and appreciation in sustainability
3. Space and mechanisms for community negotiations
4. Building peer pressure, self regulation and value system

Community Organization for new themes as deepening and stand alone

Areas	Deepening	Stand alone
From earlier experiences	<ol style="list-style-type: none"> 1. Graduating the intermediations 2. Widening the services 	<ol style="list-style-type: none"> 1. Spending significant time for education on theme 2. Focus group attention
Special features from new traits	<ol style="list-style-type: none"> 1. Base line creation with thematic focus 2. People seminar 3. Integrative (thematic) leadership 	<ol style="list-style-type: none"> 1. Action research pilots in piloting locations 2. People seminar 3. Thematic orientation to team 4. Functional groups 5. Member pledge 6. Integrating MF as a base 7. News letter

Contextualizing community organization for new themes:

Areas	CCA	M&D	Y&D	DT
Deepening	<ol style="list-style-type: none"> 1. Strengthening the existing institutions with CCA perspective 2. Exclusive forum at village level on CCA 	<ol style="list-style-type: none"> 1. Organizing the distressed migrants 2. Right based approach 3. Ensuring entitlements and security 	<ol style="list-style-type: none"> 1. Intermediation at member family level (son/daughter) 2. Focus on adolescent groups 	<ol style="list-style-type: none"> 1. Activity groups 2. Producer companies 3. Collaborative effort
Stand alone	<ol style="list-style-type: none"> 1. Functional groups 2. Village level association 	<ol style="list-style-type: none"> 1. Working in origin and destination 2. Organizing them into functional groups 3. Establishing village level forum and service centres 4. Focus on health and education 	<ol style="list-style-type: none"> 1. Functional youth groups around livelihoods 2. Sectoral focus groups (agriculture, dairy, labours) 	<ol style="list-style-type: none"> 1. Activity groups 2. Producer companies 3. Heritage groups

Way forward

1. DHAN Collective rich experiences has to be received in defining, refining Community Organization for new themes
2. Quality check mechanisms have to be defined for new themes and it has to be practiced at every level.
3. Movement support or adaptation in new theme location can be expected to strengthen the community organization process in piloting locations.
4. Integrative (thematic) leadership at block and district level can be reinforced to have a collective appreciation

References

- Grassroots Democracy Matters, Perspectives, principles and practices in DHAN Foundation.
- Promotion of Nested institutions of Microfinance: Kalanjiam Way by M. P. Vasimalai.
- Lead paper on Community Organising by N. Shanthi Maduresan.
- Promotion, Development and growth of Federations.
- SHG Federations: Concepts and Strategies.
- TDA – BUD Course and case materials.

Field Notes - Climate Change



Old, irrelevant and useless

During my young days rains were plenty, water flows all over the village and ground water level was very good. My family use to lift water from open well by using Kamalai (a pot seen at

the background –one of the ancient India's water systems having process of lifting water to the fields pulled by oxen) and irrigated entire field. The productivity was high and we were happy. Now with strange pattern of no or limited rains the ground water level gone too deep and no water in few places. Even after 80 years of my experience I could not predict climate and changes in atmosphere but can say that gone are the days when Kamalai was used and both (the pot behind and me) have become irrelevant to this time.

- Pappaammal, 82 years, K.Chattirapatti

Fishing Additional Income Through Farm Pond

S.P.Madhanmohan*

T.Anjumani is a small farmer living in the Village Somathur, Chinnakaanur Panchayat, Manamadurai block, Sivagangai district. Sivagangai is one of the drought prone district of Tamilnadu where rainfed and tankfed agriculture is predominant. Anjumani owns 3.5 acres of farm land which is situated in the tail of the Somathur tank. He used to raise only a single crop of Paddy, usually the variety IR 36, every year using the tank as irrigation source, which in turn is possible only if there is adequate rains and the tank is full. Since his land is located in the tail end, any scarcity in water affects his crop first. Crop failure is not new to him and whenever the rainfall is short his crop fails and his farming operation will end up in a loss. Though frustrated, Anjumani never lost his hope.

Hesitation

By the year 2008-2009, the DHAN Foundation which was doing tank conservation and farm pond construction work approached him and explained him about the support for tank renovation and farm pond construction work. He was also explained about the merits of acting as a group by forming a Vayalagam association. Inspired by the idea, Anjumani approached other farmers in the villages, spoke about forming a farmers association and the benefits of tank conservation. But there was no positive response from the villagers. Anjumani though was interested in the farm pond construction had some hesitation since he has to lose some portion of the land to the farm pond. That year there was a complete failure of monsoon and the tank received very little rainfall. As his land was at the tail end he could not even cultivate his crop.

Change of Mind

In the year 2009-2010 Anjumani was approached again by DHAN Foundation and asked him to promote a vayalagam association. This time too he whole heartedly tried to convince other farmers in the village who did not agree to his idea once again. Anjumani's mind was very clear this time. He did not wish to leave his land uncultivated once again. So he became a member of Manamadurai Vattara Vayalaga Kootamaippu (Manamadurai Vayalagam Federation). Anjumani

was very much willing to construct a farm pond in his land. The estimation for construction of farm pond was ₹28,000 of which ₹ 20,000 was received as fund support from ITC-MSK and Anjumani agreed to contribute the rest of the amount as labour and money. With the fund support a farm pond of size 720.38 m³ with an inlet was constructed. The total amount incurred for the construction was ₹28,500/-. The farm pond was ready before the rainy season commenced. That year during the rains his farm pond got filled and got stored to its full capacity of 7,20,380 litres. He decided to cultivate paddy in 2.5 acres and purchased nursery for the same from other villagers. The tank water supported him to give adequate irrigation to the crop and the paddy crop grew well and gave a yield of 30 bags/acre. Anjumani was delighted with the result.

Fish rearing

Anjumani decided to use his farm pond even more effectively. With the support from DHAN he took up fish rearing in the farm pond. By 31st Dec, 2010 he released 1000 fish fingerlings in the farm pond. But due to continuous rains was not able to get a good harvest. Anjumani continued to do fish farming and by 2012 he started realizing the benefits. He got a yield of 75 kgs of fish from his farm pond. He sold the fish at the rate of ₹ 100/kg to the local villagers. Anjumani incurred an expense of only ₹ 2,000 towards feed and another ₹ 800/ while catching the fish. The rest remained as a profit for him.

Sl. No.	Income	₹	Expenditure	₹
1	Fish rearing	7,500	Feed	2,000
			Catching the fishes	800
		7,500		2,800

Anjumani now is a more confident man. He has no worries about the monsoon failure or about the income. He also did not repent for losing his land for farm pond construction, since the pond started even giving additional income. Success never fails one who dares to take risk. □

DHAN in Media

THE TIMES OF INDIA

21-12-2012

As Mudukulathur becomes self-sufficient water caste discrimination goes down

and help the farmers to construct farm ponds – the small ponds dug inside the farms – for irrigating the lands. With mutual participation from the villagers and the NGO, the water bodies are well-maintained and relatively full in spite of drought condition in the region.

In remote villages where there are two to three communities, disputes over water is something normal, the villagers in the region said. "There were frequent quarrels over the right to irrigate their lands among the communities and once the farm ponds were dug, it eased the pressure on the common tank, thus relieving the villagers or communities claiming right over the water," narrated N Soosaimanickam, farmer from Saveripattinam village in the region.

As many as 410 farm ponds were dug in 10 villages from 1996 onwards by the Vayalagam Tank Federation and another 89 village tanks were renovated. Sathya Vellaiappan, coordinator of the order

WATER BRINGS PEACE

Muniasamy said. "We used to walk three-km to fetch water from another village dominated by caste Hindus and we were restricted in many ways. It was a form of discrimination we have to undergo", he recalled. "But today, we have our own water body and we don't discriminate based on water because its our lifeline," Muniasamy says with pride.

THE HINDU

01-12-2012

'Housing 4 More' strikes a chord in rural Madurai

lands team helps people build their homes

...tasted success in their pilot project they are planning to provide loans for a cluster house project in Madurai.

"It will take five to seven years for the people to repay the loan in total. The amount recovered will be used as a revolving fund, so that more people will benefit", said Richard De Jagger and Tonny Drijljk, who initiated the project in 2010.

After an internship in DHAN, the duo proposed the project and implemented it with the help of their friends to help the downtrodden.

Rs. 1.5 lakh to Rs. 5 lakh on loan to the beneficiaries. The beneficiaries of the project have so far members of 'Kalanjiam Federation', a subsidiary of DHAN.

"The experience and knowledge gained out of the implementation of the project are abundant in Holland is high and the construction experts from a few countries to the...

புதிய தலைமுறை

சென்னை

நீர்நிலைகளில் மக்கள் நிர்வாகத்தை கொண்டுவர வேண்டும்!

சென்னை

நாளாயும் விவசாயம்

09-12-12

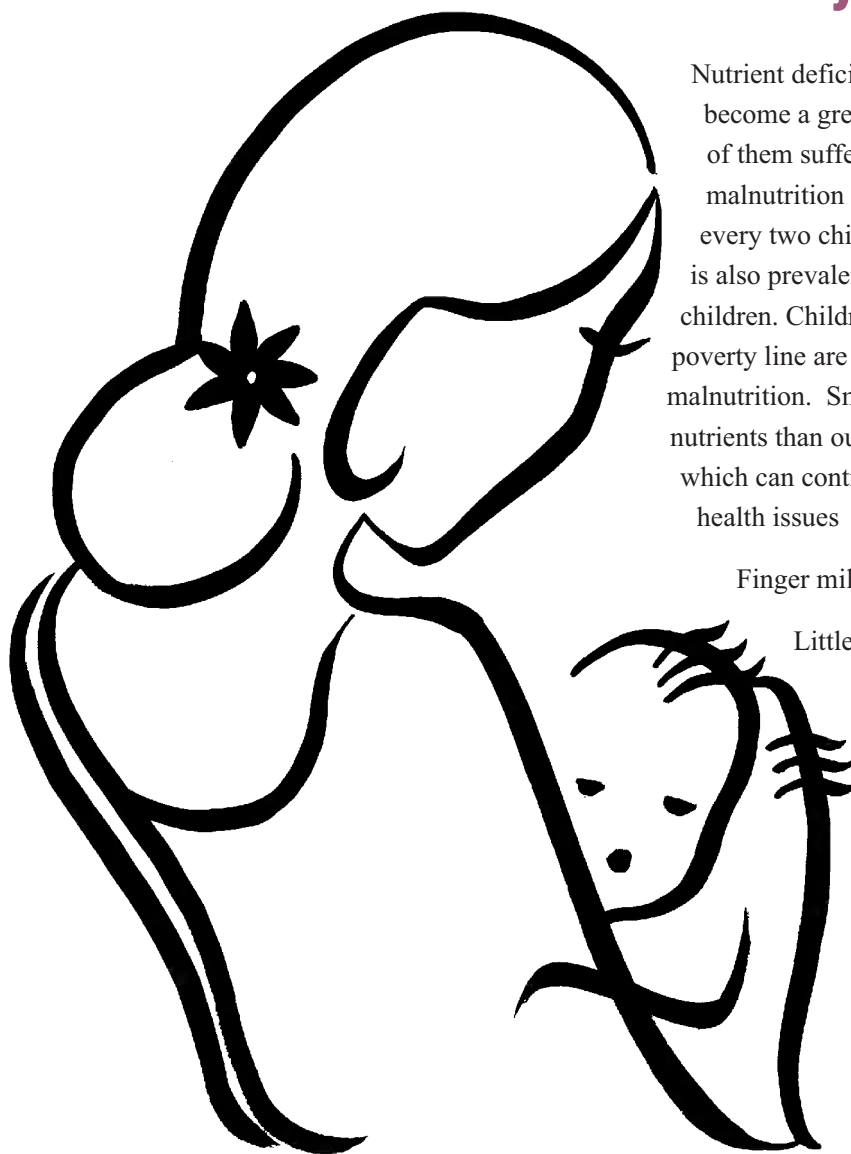
சென்னை

நாபாயில் நல்ல சுகிச்சை!

மதுரையில் ஒரு மாடம் கட்டுவதற்கான

சென்னை

Healthy Mother for Healthy Generations



Nutrient deficiency among Indian children has become a great concern for the nation, 70 % of them suffering from under and malnutrition in one form or another. One in every two child born is underweight. Anemia is also prevalent among 70 % of women and children. Children born in families below poverty line are twice susceptible to malnutrition. Small millets contain more nutrients than our staple food rice and wheat, which can contribute a lot in doing away these health issues

Finger millet - Kezhvaragu

Little Millet - Samai

Foxtail millet - Thinai

Barnyard Millet -
Kudhiraivaali

Proso millet - Panivaragu

Kodo millet - Varagu

Building resilient coastal communities



Climate change affects coastal communities around the world in many ways. Accelerated sea level rise is a serious consequence, which includes elevated tidal inundation, increased flood frequency, accelerated erosion, rising water tables, increased saltwater intrusion and associated ecological changes. These changes are expected to cause various socio-economic impacts including loss of land and coastal resources. Organised institutions of coastal communities can build resilience within the communities and prepare them for protecting and using marine resource in a sustainable way. Augmenting freshwater resources along the coastal areas to reduce seawater intrusion, creating financial safety nets to cope up with disasters, conserving coral reefs and enforcing ban on hazardous methods of fishing are possible ways of adaptation to climate change.



DHAN Foundation

1A, Vaidyanathapuram East, Kennet Cross Road
Madurai 625 016. Tamil Nadu, INDIA

Tel.: +91 452 2302500-599 Fax: 2602247

Email: ghanfoundation@ghan.org Website: <http://www.ghan.org>