
Achieving MDGs

DHAN's way

**Centre for Development
Communication, Madurai**

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Millennium Development Goals: at a glance

PREFACE

With only five years left until the 2015 target date to achieve the Millennium Development Goals (MDGs), world leaders are to gather in New York on 20-22 September 2010 to boost progress against poverty. The Summit – officially called a High-Level Plenary Meeting of the General Assembly – will review progress, identify gaps, and commit to a concrete action agenda to achieve the MDGs and internationally agreed development goals.

'**Achieving MDGs: DHAN's way**' is a collection of case studies on DHAN's projects compiled and submitted to UN-MDG Asia-Pacific Region for its publication for the upcoming UN Summit on Millennium Development Goals, 2010. It is hoped that this tiny booklet will help appreciate DHAN's work in the light of realizing the Millennium Development Goals and provide a collection of knowledge for development practitioners.

SHG Federations realising MDGs

Key Highlights

Nearly two decades of intensive work by DHAN Foundation in some of the backward districts of India has resulted in an enabling model of microfinance for poverty reduction.

- ▶ Over 30000 Self Help Groups of poor women, small and marginal farmers, fishers, landless labourers covering 550,000 poor families have been organised in 12 Indian states
- ▶ All these poor have an accumulated savings of 29 million USD in their institutions.
- ▶ All the Self Help Groups promoted by DHAN have been linked with 210 branches of 30 commercial banks and mobilized over 86 million USD as credit.
- ▶ With their own savings and credit mobilized from banks, they have generated credit worth of 178 million USD for poverty reduction. About 30 percent of these loans were given for food and healthcare
- ▶ Micro Insurance initiatives have helped reach 600,000 poor families with an annual premium of 900,000 USD to provide a risk cover to the tune of 596 million USD.
- ▶ All these SHGs networked into 133 autonomous Federations, are truly democratic self-sufficient civic institutions. These Federations are the ideal platforms for realizing the MDGs through their collective action and in collaboration with mainstream institutions.

Kalanjiam members: Celebrating success on Women's day



BASIC FACTS ABOUT THE INITIATIVE

- ▶ Country / Region: India
- ▶ Title of the initiative/project: Kalanjiam Enabling Model of Microfinance for Poverty Reduction
- ▶ Implementing agency: DHAN Foundation
- ▶ Intended outcome and relevant MDG Goals and targets: Promoting people institutions of poor women in achieving poverty reduction (MDG 1) and empowering these women (MDG 3)
- ▶ Specific target groups: Poor women

THE DEVELOPMENT CONTEXT

Despite the vast network of branches of State run commercial banks in India, only nine percent of the rural people and 14 percent of the urban population have access to institutional credit. Financial inclusion, which is promoted by the Indian government and banks today, is not a 'start' from the scratch. Already the Self Help Group movement in India has shown the way by connecting the millions of poor families to the banking system.

DHAN Foundation has been working on demystifying financial inclusion through building localized financial institutions of poor men and women for the past two decades. The credit delivery models of state and some NGOs view poor as only users of services. Whereas DHAN values poor as partners in the development process and promotes SHG federations as people's organisations, where the poor themselves are owners, managers and clients of the organisations.

A federation is an autonomous legal entity of 200-300 primary groups with around 3000-4000 poor women as members promoted at Panchayat union level. The emphasis is on member ownership, control and decision making encouraging local self-governance. DHAN provides the techno-managerial support. The Federations evolve need-based, context-specific products for savings, credit and insurance as per the demand.

Savings in Self Help Groups bring equity and build ownership with rights to the poor that ensures entitlements for financial services. The Self Help Groups promoted by DHAN have exploded the myth "Poor cannot save", and they have shown the success of savings-led microfinance model.

Continued access to credit has enhances livelihood opportunities and asset creation. All the eligible groups promoted by DHAN have been linked with commercial banks and mobilized credit. The groups provide a separate line of credit for consumption, which can protect the investment credit given to the members for livelihoods creation. The members avail loans for healthcare, education, and to pay out their debts that they availed earlier from moneylenders at exploitative interest rates.

Micro Insurance is another critical input that can address the multiple risks and vulnerabilities faced by the poor through insurance products for life, health, crop and assets.

ANALYSIS OF SUCCESS FACTORS

What has worked?

SHG Federations were able to

- ▶ Enable poor to shape their own destinies and promote gender equity
- ▶ Promote participative and vibrant grassroots democracy
- ▶ Enhance effectiveness in poverty reduction
- ▶ Strengthen demand system of poor at grassroots
- ▶ Create partnership with mainstream institution
- ▶ Ensure co-learning among member organisations
- ▶ Provide scale advantage (financial sustainability)
- ▶ Enhance sustainability

Why it has worked?

- ▶ Process oriented, community centric development approach
- ▶ Building linkages with banks and collaboration of the government
- ▶ Building replicable interventions on the social and development needs of the members and evolving creative context specific products
- ▶ Identifying and nurturing the grassroots leadership potential among poor women
- ▶ Fool-proof and transparent financial management systems

What challenges have been faced and overcome?

This model has been demonstrated in four different contexts such as rural, urban, tribal and coastal regions in India. The challenges and opportunities offered by each context were different hence influenced the time required for establishing the concept, achieving the viability and financial sustainability. The urban context offers greater economic opportunities for the poor and the critical missing link being credit the expansion, growth and sustainability can be achieved in a shorter time while the rural context requires greater amount of investments in terms of mobilising community and providing needed support for credit absorption, market linkages and other support services. The remoteness and lack of infrastructure in tribal areas takes longer time to achieve the same results than rural and urban areas.

BOX 1: FEDERATIONS OF SHGS FOR ACHIEVING MDGs

Kadamalaikundu Kalanjia Vattara Sangam (KKVS) is one of the 133 SHG Federations promoted by DHAN Foundation. It is located in Tamil Nadu. With 294 primary groups and 4717 members, it has savings of Rs.22 million and bank linkage loan outstanding of Rs.35 million. The federation runs 8 dairy units, and an herbal collection and marketing centre. Apart from addressing the financial needs of the members, the federation runs a primary health centre, with most of the members and their family covered under health and life insurance. From the role of a promoter in the initial period, now DHAN acts as a resource and facilitating organisation to the federation.

KEY RECOMMENDATIONS FOR SCALING UP

- ▶ Horizontal scaling up involves Geographical saturation of covering the poor in a village, block and district would facilitate geographical spread to ensure reaching the benefits to larger number of poor in a shorter time with less cost and resulting in a greater impact of the intervention and support.
- ▶ Vertical scaling up of the enabling model of microfinance would provide an opportunity to deepen the understanding of issues related to poverty and provide space to experiment and innovate alternate strategies to address the poverty.
- ▶ It is important to standardize the practices, systems, processes and methods to achieve scaling up but at the same time it is essential to contextualise the model to make it relevant for the poor and to address their diverse needs. Quality scaling should involve multiplication through adaptation, not replication
- ▶ Scaling up involves multiplicity of development players including Government, banks, corporate, NGOs, hence promoting and sustaining partnerships between poor and these players are an essential element of a strategy to scale up. Involvement of different stakeholders brings synergy and results in sustainability of the development initiatives in addition to providing a greater learning opportunity for all the partners involved.
- ▶ Promotion of decentralized local management ensures quality across the Federations as it makes the 'local people' responsible and provides greater scope for ongoing monitoring and timely rectification of deviations in programme execution. More importantly the process strengthens the ownership and builds greater social capital for sustaining the Federations

ABOUT US

DHAN Foundation initiated the Kalanjia Community Banking Program in 1990. Over the last decade these efforts resulted in developing an 'enabling model' of microfinance, emphasizing member ownership, self-help, and mutuality. The model's primary aim is to empower women and address poverty. The programme focuses on women and believes that localised financial institutions owned and controlled by women are an effective way to alleviate poverty and address gender issues. The DHAN Kalanjia Foundation has been promoted for upscaling the Kalanjia nested institutions model.

The programme organises Kalanjia Self Help Groups for the poor women and networking them to become independent and interdependent institutions called Federations at the Panchayat and block level. It also promotes creative financial products such as savings, credit and insurance by formalizing the existing indigenous practices and mutuality mechanisms among the poor. DHAN also facilitates the Federations to build linkages with banks and formal financial institutions.

Effective Links-Connecting Banks and Poor

Key Highlights

- ▶ The first SHG-Bank linkage in Tamil Nadu was done in Mangulam village of Madurai district promoted by DHAN Foundation under its Kalanjiam Programme in 1992.
- ▶ As on March 2009, 210 bank branches of 30 commercial banks were financing the Kalanjiam promoted by DHAN. During the year alone, 7691 groups were linked and mobilised 18.37 million USD as loans.
- ▶ Cumulatively all the 30000 SHGs have mobilized over 86 million USD as credit. With their own savings and credit mobilized from banks, they have generated credit worth of 178 million USD for poverty reduction.
- ▶ Trained over 2500 branch managers of Commercial Banks by giving hands on experience and exposure for them to initiate SHG Bank linkage with the support of National Agriculture and Rural Development.
- ▶ The SHGs of DHAN have moved from linkage to Financial partnership through facilitating business for the banks as business facilitators and correspondents.

Linking the poor with bank enables poverty reduction



BASIC FACTS ABOUT THE INITIATIVE

- ▶ Country / Region: India
- ▶ Title of the initiative/ project: Kalanjiam Programme
- ▶ Implementing agency: DHAN Foundation
- ▶ Intended outcome and relevant MDG Goals and targets: Promoting partnership (MDG 8) for poverty reduction (MDG 1) by building people institutions and empowering women (MDG 3)
- ▶ Specific target groups: Poor women

THE DEVELOPMENT CONTEXT

There has been increasing realisation about the problem of inadequate access to formal banking system, particularly for poor sections of the society. Out of the 89.35 million farming households in India (constituting 60.4% of rural households), only 43.42 million i.e. 48.6% have availed financial services, especially credit (NSSO, 2003). More than 84% of rural credit needs are met by informal source, charging 24% to 240% rate of interest, per annum. This accentuates the problem of exclusion from gainfully participating in the process of and sharing the fruits of economic development.

Self-help group (SHG)-Bank linkage programmes have proven to fill that gap. SHG-bank linkage can help poor, especially the women to access the much needed capital to enhance their livelihood, increase income and thereby improve their standard of living. Studies carried out have clearly established that microfinance programmes contribute to the achievement of several aspects of the Millennium Development Goals (MDGs) (GTZ-NABARD Study, 2008).

SHGs in India have shown that banking with poor is a viable business proposition thereby creating business interest to sustain the financial linkages with SHGs. Federations of SHGs have brought the advantage of the scale to the banks with a large clientele base in rural areas and made many rural branches vibrant and profitable. In the process, there is a gradual build up of mutually trustworthy relationship between the SHGs and banks enabling and nurturing the financial inclusion process for long.

DHAN Foundation has been one of the pioneers in promoting and up scaling SHG-Bank partnership model for poverty reduction. Its Kalanjiam programme was instrumental in building up and demonstrating the viability and sustainability of SBL model. DHAN Foundation is one of the resource institutions supporting the state and banks, training their staffs in scaling-up the SBL model. Now, people institutions promoted by DHAN have been recognized as 'Business facilitators/ Correspondents' by the banks to reach out to the unreached people in the remotest of the places.

ANALYSIS OF SUCCESS FACTORS

What has worked?

SHG linkage has been gaining a lot of support and acceptance from bankers over the past two decades. It is to be noted that these loans are provided without any traditional collateral/ security, but on the capacity of the SHGs to manage resources. On one side, the poor, who had been traditionally thought unbankable, are now becoming one of the main customers of the banks. The women who had never even been to banks before are able to negotiate with the local branch managers for their groups. On the other side, the banks who had long been accused of doing nothing for the poor finance the SHGs run by those poor. It turned out to be both profitable for the banks and has helped the poor to come out of poverty.

Why it has worked?

The SBL model has become a new way of doing development work. This was possible by the meaningful combination of social mobilisation by DHAN and the financial intermediation by the banks. More importantly the discipline of the SHGs in their repayment (with more than 95% repayment rate) convinced the bankers and NGOs alike the viability of the model.

What challenges have been faced and overcome?

The challenge for the partnership is to take it to large number of poor, i.e. scaling up. But given the successful demonstration by DHAN and many other NGOs who have adopted the SBL model, the National Bank for Rural Development (NABARD) had spearheaded in scaling up the model in and around India. DHAN Foundation is one of key resource institution in scaling up the model. However the banks in northern India are still reluctant to link SHGs and DHAN is working at different levels to break the inertia there.

BOX 1:

‘SHG-Bank linkage model has proved to be a profitable business proposition for the banks, unlike the other DRI (deficit rate of interests) schemes in the past.’

- Mr. George Joseph, Former GM, Canara Bank
- In a national seminar organised by DHAN in 2003.

‘The repayment rate is quite high - upwards of 95%; NP level close to zero, and the transaction costs have greatly reduced for the banks.’

- Prakash Bakshi, Former Chief General Manager, NABARD, Mumbai
- In an interview with DHAN in 2004.

KEY RECOMMENDATIONS FOR SCALING UP

Scaling up: Though the growth of SBL has been phenomenal in the last decade, still there are areas to be covered and poor families to be reached. The existing number of SHGs has to be increased and the extent of credit has to be increased substantially.

Funding the growth: Among the SHGs promoted by NGOs, only 55.2% of financial grants came from NABARD and banks (GTZ-NABARD Study, 2008). If banks come forward to bear the promotional cost of SHGs, NGOs can expand this model all over the country.

Federations as facilitators: State Bank of India had recently recognized SHG Federations promoted by DHAN as facilitators, under its ‘Business Facilitator or Correspondent’ model. Now, poor are no more just receivers of services, but are partners in expanding banking services.

Capacity building: Training needs to be given to the banking community at all levels as well as the people institutions like SHGs and their federations on the concept of SHG-Bank linkage.

With the poor, NGOs and Banks working in unison with the support of the state can truly make the SBL movement a kind of revolution, financial as well as social revolution.

ABOUT US

DHAN Foundation is a not-for-profit development organisation, working with a mission of building people and institutions for development innovations to address poverty. The Kalanjiam enabling model of microfinance is being implemented in about 10000 villages in twelve Indian states reaching 400,000 poor families. Facilitating the Peoples’ Organisations to build linkages with banks and formal financial institutions to meet the multiple credit needs of members, collaborate with other development agencies such as the Government to get their entitlements, implement civic programmes in health and education is one of the core aim of the programme. The programme has made efforts to strengthen relationship with the commercial banks with whom the groups have been linked. Over the last decade these efforts have resulted in developing an ‘SHG-bank linkage model’ of microfinance, emphasizing member ownership, self-help, and mutuality and has proved to be an effective way to alleviate poverty and address gender issues.

Reviving Community-led conservation

Key Highlights

DHAN Foundation's Vayalagam Programme was initiated to conserve small-scale water bodies and bring back the local management of the tank system in the long run; the programme promotes people institutions, at various levels from tanks to cascades, watersheds and at basin level. Water, now, has become a unique tool for alleviating poverty.

- ▶ Around 161,307 poor farmers are organized as 2164 Vayalagams (or Tank Farmers' Associations) and 161 Cascade associations in conserving traditional water structures like tanks, ponds and cascades.
- ▶ Mobilized and implemented Rs. 755 million worth of conservation and development programmes in partnership with development agencies of state and central governments, national and international donors.
- ▶ In 2009 alone, the Vayalagam programme has taken up and completed conservation works worth of Rs.42.26 million, in addition to Rs.20 million worth of physical works in different stages of completion.
- ▶ Resulted in stabilizing cultivation in 57,541 hectares of tank command area.
- ▶ Farmers Groups have generated Rs. 202 million for various agricultural production needs through their microfinance activities

Desilting and rehabilitating the tank: A work in progress



BASIC FACTS ABOUT THE INITIATIVE

- ▶ Country/ Region: States of Tamil Nadu, Pondicherry, Andhra Pradesh, Karnataka, Bihar, Orissa in India
- ▶ Title of the initiative/ project: Vayalagam Programme
- ▶ Implementing agency: DHAN Foundation
- ▶ Intended outcome and relevant MDGs and targets: Reviving community-led conservation of small-scale water resources (MDG 7) and enhance livelihoods of poor and marginal farmers (MDG 1)
- ▶ Specific target groups: Poor and marginal farmers

THE DEVELOPMENT CONTEXT

India has historical evidences of its human interventions in the management of water for agriculture from village water bodies. One such intervention is an irrigation tank. A tank is a simple rainwater harvesting structure designed by early settlers using indigenous wisdom and constructed with the generous support of native rulers and chieftains. There exist 500,000 irrigation tanks in the country, of which 150,000 tanks are located in the semi arid region of Deccan plateau. They are located in sequential chains or cascades, effectively capturing the rainfall and serving multiple uses with irrigation having the major share.

The customary water rights enjoyed by community were indeed gained by them due to their hard work in construction as well as in maintenance. The stone inscriptions found on some of the age old tanks throw light on public participation in maintenance and renovation. The communities followed a unique system of *Kudimaramath* where each family would contribute their labour for the repair and maintenance works. But after the introduction of Ryotwari settlements by the middle of 19th century, the effectiveness of the traditional system deteriorated progressively, resulted in decay of local management. After independence their management functions also come under the different line departments with neither integral approach nor common purpose. This has resulted in the steady decline of the performance efficiency and degradation of these precious small scale water bodies.

The performance of these tanks has been declining over the years. The entire country had lost 1.7 million ha of area irrigated by tanks, nearly 25% of the total tank irrigated area. Around Rs.51 billion worth of capital loss is estimated due to this decline (Indian Planning Commission, 1999); the indirect loss in ground water recharge, as drinking water source are not quantified. Since the tank irrigated areas benefit the marginal farmers, the livelihoods of these farmers are affected.

DHAN Foundation has therefore chosen to intervene to restore these multipurpose tanks to their designed standard and performance efficiency, by mobilizing the users, organizing them into associations and undertaking the restoration work through them, thereby reviving the traditional local management.

ANALYSIS OF SUCCESS FACTORS

What has worked?

- ▶ Organising the community around tanks and cascade as water users' associations.
- ▶ Rehabilitating water harvesting structures with farmers' contribution and participation
- ▶ Promoting tank-based watershed development by including tank rehabilitation as a component of watershed development
- ▶ Stabilisation of agriculture and increasing yield in tank command area enhanced the livelihood the marginal farmers' dependent on tanks.

Why it has worked?

- ▶ Building on the native wisdom and knowledge of the community, i.e. localized solution for a global problem
- ▶ Not just participation, but ownership of the community over their resources was restored. The community contributed around 22% (Rs.51.66 million) of total cost of the work done.
- ▶ Professional management of the project by constant monitoring and review system.
- ▶ Regular capacity building and training of the staffs on techno-managerial aspects of tank management.
- ▶ Constant support from the government and its line departments made the project a success.

What challenges have been faced and overcome?

- ▶ Encroachment of the tank systems was almost universal, given the long period of neglect. Evicting the encroachers was initially difficult, but approaching them as a group made it possible.
- ▶ Organising the community initially took some effort, but seeing the change, they themselves came forward. Resolving pre-existed conflicts within and across villages was a prerequisite for organizing them.
- ▶ Lots of efforts were taken to demonstrate that farmers' organisations can take up conservation works at scale with quality. But still the Government relies on private contract system for renovation, with lesser space for the community to participate and monitor.

BOX 1: REVIVING KUDIMARAMATHU

Ramnad district in southern Tamil Nadu, harbours 1841 tanks irrigating 70668 ha (87% of total irrigated area). There are no perennial rivers and no canal fed areas in the district. Ponnakaneri tank is one such tank, irrigating 77 acres with 120 *ayacutdhars*, but was defunct for years. Organising the farmers and reviving the traditional water institution, DHAN rehabilitated the tank at a cost of Rs.1.95 lakhs, with Rs.47,162 contributed by farmers. Now the tank irrigates 150 acres, and many farmers have started farming again. Now Ponnakaneri Tank Association take care of their tank maintenance themselves, reviving *Kudimaramathu*, the traditional water conservation and management practice.

KEY RECOMMENDATIONS FOR SCALING UP

- ▶ Scaling up of community centric conservation of natural resources requires legal as well as policy reforms by the State for empowering village communities to own, maintain, and manage these small scale tank systems need to be made as a new law. The resources allocated for the revival of these vital village water resources to harvest the water and manage the demand of water by multiple stakeholders effectively, need to be increased manifold.
- ▶ There is a need for a paradigm shift from the Government's top-down approach, and the government must graduate from contemporary project and/or scheme focus to people led movement focus through convergence of department's roles, guidelines, programs and funding. A positive and enabling policy with suitable legal framework to support the people centric conservation and development is a prerequisite.
- ▶ In reality, the role of women and their access, control and decision-making on resources, planning, and participation in development process in conservation is grossly neglected. It is imperative to integrate Gender and Development Approach by involving women in the process and also address the concerns of women through appropriate development interventions.
- ▶ The single agency involvement would restrict the growth since the investment requirement to develop millions of small scale water resources to address water security in the state within shorter time may not be met fully. Therefore, it requires new partnership strategies involving private philanthropies.
- ▶ Relevant academic and research institutions at national and international levels to do research on small scale water resources like tanks and tankfed agriculture.

ABOUT US

There are numerous small irrigation tank structures spread over the entire Deccan Plateau, which serve several lakh small and marginal families in South India. The tanks deteriorated because of neglect and need urgent renovation and good management. The Vayalagam Programme was initiated in the year 1992 to work on these small water bodies with the participation of the farmers. The programme believes that local management of the tank system can be the only solution to the problem in the long run. The programme has moved from working on isolated tanks, to cascade-watershed, small scale water bodies, basin and now 'Water' as a unique tool for alleviating poverty. It organises the farmers around the tanks and later on at the level of cascades, blocks and districts and rehabilitate water harvesting structures with farmers' contribution and participation to improve the acquisition. The programme Promoting tank-based watershed development by including tank rehabilitation as a component of watershed development for harvesting all the rain water within each watershed boundary.

Ooranis–Native Solution

Key Highlights

- ▶ Nearly 81 per cent of the people in the Ramnad district get their drinking water mainly from *ooranis* (47%) and tanks (34%). The rest use groundwater or desalinated water along with *ooranis*.
Source: [The Socio-Ecology of Groundwater in India, ANNUAL REPORT 2002-2003, International Water Management Institute Survey 2002](#)
- ▶ 120 *Ooranis* (traditional drinking water ponds) were rehabilitated in two drought prone districts in India.
- ▶ Over 120,000 people gained access to drinking water by renovation of *Ooranis*.
- ▶ *Ooranis* provide water for drinking and for livestock and also recharge groundwater.
- ▶ Before women have to walk 1-2 km to fetch water. Revival of *Ooranis* saves save aptly 365 hours or 45 working days.
- ▶ After *ooranis* were restored, incidences of diseases especially gastrointestinal disorders related to water shortages and water-borne diseases reduced.
- ▶ Locally available and managed water source means reduced dependency on centralised water supply systems

Women fetching water from *Oorani* thus revived



BASIC FACTS ABOUT THE INITIATIVE

- ▶ Country / Region: Southern part of India
- ▶ Title of the initiative/ project: Vayalagam Programme
- ▶ Implementing agency: DHAN Foundation
- ▶ This intervention addresses the MDG 7 of harvesting water, and creating access to common property resource (ponds).
- ▶ Specific target groups: Poor section of the society living in rural areas and urban slums

THE DEVELOPMENT CONTEXT

Though India has 16% of world's population, it has only 4% of the total available freshwater; providing drinking water, particularly in rural areas is still a challenge.

Ramnad district is one such water-starved region in Tamil Nadu. Water is scarce and often a priced commodity in this area. Located at the tail end of the Vaigai river, there are no other perennial rivers. Because of saline nature of ground water there is no scope of having wells for drinking water or irrigation purposes. People have to walk 3-5 kms to fetch water, and the burden falls mostly on women. Harvesting and storing the rain water is the only way. There exists for centuries in these regions, ancient small-scale water sources called *Ooranis* built with the traditional wisdom of the native people and managed locally. These *Ooranis* are dug-out ponds 2-5 metres deep, built in the most hydro-geologically strategic location to harvest the maximum of the monsoonal rain for future use. Additionally, *ooranis* are also known to help recharge groundwater.

Ramnad district is home to around 3000 such *Ooranis* with each village having two or three ponds, one for drinking, other for domestic purposes and for animals. The people have been following some traditional methods for lifting and purifying the water. Somehow in the last 200 years, centralised state-owned water supply projects (like hand pumps and wells dependent on groundwater) overlooked this simple system. And today we are in desperate need of reinventing what was once a sustainable way of life. Years of neglect have reduced the efficiency of *ooranis* due to the dependency on state-owned water supply systems, official emphasis on groundwater based water supply systems, lack of understanding the *oorani* system.

DHAN's focus was on the tanks to renovate them and to bring back the farmer's management and thereby stabilize the livelihoods of the farmers dependent on it. When DHAN foundation started its work in Ramnad the people made a demand for work on their *ooranis*, which they said was as important if not more important than work on the tank. The first *oorani* was done in 1993 in a small village called Thattanendal. A study on the *ooranis* as source of drinking water was taken up with IWMI in 1999 which revealed that the *ooranis* were an enduring and sustainable solution to the frequent water scarcity faced by the district.

ANALYSIS OF SUCCESS FACTORS

What has worked?

'Oorani full of water is an asset to the people like a wealthy man who helps others.' – Thirukkural (33 BC)

- ▶ Donating land for ponds or assisting in digging a pond was considered virtuous. Traditionally *oorani* water has been open to all. People never prevented other villagers from taking the water at times of crisis.
- ▶ Works were done through Community Organisations made around tanks and cascade as water users' associations.
- ▶ For every work, community paid one third of the cost of renovation either by cash, kind or labour.
- ▶ Throughout implementation, the Community Organisation took over all the responsibilities of planning, execution, monitoring, payments and accounting, creating norms for use.

Why it has worked?

- ▶ Community centric and need-based intervention
- ▶ Reviving *ooranis* means building on the local knowledge of the community and the time tested local technology, resulted in easy acceptance and effective results.
- ▶ The maximum benefit from using *oorani* water goes to women who usually fetch water for domestic needs. *Oorani* rehabilitation provides water within the hamlet and people have no need to stand in long queues, walk long distances or expect children to fetch water at noon and late at night. It reduces the drudgery of women and children. Fetching water from the *oorani* is less arduous.

What challenges have been faced and overcome?

- ▶ Encroachment of *ooranis*
- ▶ Initial skepticism and reluctance of the people

KEY RECOMMENDATIONS FOR SCALING UP

- ▶ There is a need for a paradigm shift from the Government's top-down approach, and the government must graduate from contemporary project and/or scheme focus to people led movement focus through convergence of department's roles, guidelines, programs and funding. A positive and enabling policy with suitable legal framework to support the people centric conservation and development is a prerequisite.
- ▶ The approach and the methodology for implementation of securing drinking water by reviving Ooranis offer tremendous scope for developing village infrastructures and providing assured and safe water to the people in the drought prone districts like Ramnad.
- ▶ There exists scope for scaling up of ooranis to quench the thirst of the people not only in Ramanathapuram, but also in similar context where ground water is saline and unfit for human consumption. It has also potential for replication in areas where ground water is declining at present.
- ▶ Involvement and ownership of people is very critical to ensure sustainability. It involves organising the villagers and make them involve in planning, executing and future maintenance of work. Community contributes one third of the cost of renovation either by mobilizing voluntary labor or by cash or by transportation of excavated earth to their fields or in combination of these three.
- ▶ The single agency involvement would restrict the growth since the investment requirement to develop ten of thousands of decentralised drinking water resources to create access to water within shorter time may not be met fully. Therefore, it requires new partnership strategies involving private and individual philanthropies.

BOX 1: PUSERI VILLAGE OORANI IS THE BEST

Puseri village in Ramnad has 5 *ooranis*, one of which is used for drinking. But the negligence over the years reduced its efficiency. The village got a borewell installed, but failed. It also got groundwater desalination scheme, which also failed. So to find a permanent solution, in 1997, the villagers revived the *oorani* at cost of Rs.1.05 lakh with people contributing Rs.0.35 lakh with the help of DHAN. Rajiv Gandhi National Drinking Water Mission Scheme declared it the best work in the entire district. After rehabilitation, the *oorani* never got dried, and till date meet the drinking water needs even during summer.

ABOUT US

There are numerous small irrigation tank structures spread over the entire Deccan Plateau, which serve several lakh small and marginal families in South India. The tanks deteriorated because of neglect and need urgent renovation and good management. The Vayalagam Programme was initiated in the year 1992 to work on these small water bodies with the participation of the farmers. The programme believes that local management of the tank system can be the only solution to the problem in the long run. The programme has moved from working on isolated tanks, to cascade-watershed, small scale water bodies, basin and now 'Water' as a unique tool for alleviating poverty. It organises the farmers around the tanks and later on at the level of cascades, blocks and districts and rehabilitate water harvesting structures with farmers' contribution and participation to improve the acquisition. The programme Promoting tank-based watershed development by including tank rehabilitation as a component of watershed development for harvesting all the rain water within each watershed boundary.

Bio sand filter – Ensuring safe drinking water

Key Highlights

- ▶ 2000 number of Biosand filter have been installed ensuring the quality of drinking water and benefitting over 15000 people in Tamil Nadu and Andhra Pradesh
- ▶ Microbiological tests have shown that use of Biosand filter reduced *Coliform* counts to less than 6, safe for human consumption
- ▶ The users have reported that incidences of cold and fever, diarrheal diseases, gastrointestinal and arthritis diseases have come down drastically
- ▶ Considerable reduction in hospital expenses in the family
- ▶ Health expenses due to water infections have significantly reduced
- ▶ An institutional model has been evolved to mobilise, train, produce, distribute and monitor the use of Bio-Sand Filters. Women were the main stakeholders in the whole project.

BASIC FACTS ABOUT THE INITIATIVE

- ▶ Country / Region: Southern part of India
- ▶ Title of the initiative/ project: Safe drinking water
- ▶ Implementing agency: DHAN Foundation
- ▶ Intended outcome and relevant MDG Goals and targets: MDG 7, Target 7C to provide access to safe drinking water
- ▶ Specific target groups: Poor section of the society living in rural areas and urban slums

THE DEVELOPMENT CONTEXT

Though India has 16% of world's population, it has only 4% of the total available freshwater; providing drinking water, particularly in rural areas is still a challenge. If availability is one part of the equation, quality is another. Around 193813 hamlets are affected by poor water quality with 200 million Indians having no access to safe drinking water (Bharat Nirman Action Plan, 2006). About 30% of urban and 85% of rural households still depend on completely untreated surface or ground water.

No wonder, more than 86% of the diseases in the country are attributed directly or indirectly to water, for which at least 25-30% of family's income is drained towards health care expenses. India has the highest number of annual child deaths due to diarrhoea at 386,600 (Reuters, 2009). At the same time, water has become a priced commodity, and a number of sophisticated water purification technologies have sprung up promising safe drinking water, apparently not so affordable for the poor. But there seems to be hope in the form of a more sustainable and localised solution.

In order to ensure the quality of the drinking water, DHAN supplies Biosand filter, a simple and affordable method of household water treatment and storage. The Bio Sand filter is a modified version of a slow sand filter made to accommodate for a household utility. The device has been developed by a Canadian Engineer and Scientist named Dr. David Manz and has been actively promoted by a Canadian development organization named CAWST (Centre for Affordable Water and Sanitation Technology) located at Calgary in Canada.

DHAN Foundation in association with CAWST has been promoting the Bio-Sand Filters for the ten years. There is now growing evidence that the filter eliminate viruses, bacteria and parasites from household stored water, and reduce the risks of diarrhoeal disease for people of all ages. It can filter 240 litres of water a day.

Using Biosand filter



ANALYSIS OF SUCCESS FACTORS

What has worked?

Improved water quality contributed in

- ▶ Improving nutrition due to reduced loss of nutrients through diarrhea.
- ▶ Reducing the time taken off from work by ill people and their caretakers.
- ▶ Reducing the expenditure by the family for safe water and also time and effort spent, normally by women and children, to carry water from distant sources.
- ▶ Hence making time available for other activities such as children's school attendance and adult income generation.

Why it has worked?

- ▶ Community centric and need-based intervention
- ▶ Inherent simplicity and affordability of Biosand filter won the receptivity of the poor people, very easily; there is only one time investment, no maintenance cost
- ▶ Accompanied by proper training and regular monitoring resulted in the success of Biosand filter, both in usage and reach among the poor.

What challenges have been faced and overcome?

- ▶ Initial reluctance of the people in using Biosand filter to filter water
- ▶ Myths prevalent among the people about the diseases and lack of scientific knowledge on the same
- ▶ Initial acceptance of Biosand filter for treating water
- ▶ Need for resources to subsidize the cost and reach out to more families in need.

BOX 1: WATER - SAFETY FIRST

Aruldasapuram and Thathaneri slums situated on the bank of Vaigai in Madurai, Tamil Nadu are home to vendors, servant maids, construction workers and other daily wage earners. Due to the lack of safe drinking water source, these urban poor families are prone to water-borne diseases, and the money spent on medical expenses has been increasing for the past two years. Investing money on high-cost water treatment is not an option. However, the 43 biosand filters installed alone is estimated to have reduced diarrhoeal and endemic diseases by up to 50%, even in the absence of improved sanitation or other hygienic measures.

KEY RECOMMENDATIONS FOR SCALING UP

- ▶ One of the chief learning in introducing bio-sand filter technology was that the users need holistic understanding on the functioning of bio-sand technology. Formation of biological layer in the bio-sand filter takes one to three weeks and people do not have patience to wait till that period. It is important to give proper orientation to the users about the principles and technology.
- ▶ Household Water Treatment and Safe storage (HWTS) is found to a good tool to create access to safe drinking water and better health for all, especially for the poor communities. DHAN's experience reveals that that people believe the technology only after seeing the benefits. Until they realize the benefit, they need to be motivated to continue using the filters. This is possible only through proper orientation and intensive follow-up.
- ▶ So far, HWTS has reached a very small fraction of potential users. There is a need for strengthening the networks of Community Organisations and establish collaboration with government agencies working in the drinking water projects to reach large scale adoption.
- ▶ It is also found necessary to set up Research and Development to develop and test a few other types of water filters to cater to the needs of varying hydro-ecological conditions.
- ▶ The single agency involvement would restrict the growth since the investment requirement to serve the millions of poor families within shorter time may not be met fully. Therefore, it requires new partnership strategies involving private and individual philanthropies.

ABOUT US

DHAN Foundation is a not-for-profit development organisation, working with a mission of building people and institutions for development innovations to address poverty. The Kalanjiam enabling model of microfinance and Vayalagam model of tank based watershed development are being implemented in about 9000 villages in twelve Indian states reaching 750,000 poor families. The 'Water Expertise and Training Centre (WETC)' promoted by the Vayalagam Programme has been trying out a variety of household water treatment options for ensuring safe drinking water. Capacity development to create awareness on Bio sand filters, Community Health Promotion, Water Quality Testing, Household Rainwater harvesting, Project Planning and training to Masons have been organised with the support of Rotary Club International and three year project sanctioned by Canadian International Development Agency.

Combating anaemia! Ensuring maternal and child health!

Key Highlights

- ▶ Highly significant ($P < 0.000$) decrease in the prevalence of anaemia among pregnant women, by 25.7% from 89.3% (before intervention in 2006) to 63.6% (after intervention in 2009). The mean haemoglobin (Hb) and maximum Hb level had an increase from 9.49 to 10.41 g/dl and 12.1 to 14.2 g/dl respectively.
- ▶ Significant ($P < 0.001$) decrease in the prevalence of anaemia by 34.4% among adolescent girls. The mean Hb and maximum Hb level had an increase from 9.6 to 11.3 g/dl and 13.0 to 14.4 g/dl respectively.
- ▶ Pregnant women who had minimum of three antenatal checkups increased from 65.4% to 80%.
- ▶ Iron-Folic Acid tablet procurement and consumption, among adolescent girls significantly increased from 22.1% to 86.5%.
- ▶ Practice of wearing slippers to avoid hookworm infestation increased significantly from 55.6% to 93.9% among pregnant women and from 55.4% to 97.2% among adolescent girls.

(Excerpts from the evaluation reports of Dr. Abel Rajaratnam and Dr. Jolly Abel)

Kalanjiam Anaemia Control Project (KACP) reduced child mortality and improved maternal health



BASIC FACTS ABOUT THE INITIATIVE

- ▶ Country/ Region: Tamil Nadu, India
- ▶ Title of the initiative/ project: Kalanjiam Anaemia Control Project
- ▶ Implementing agency: DHAN Foundation
- ▶ Intended outcome and relevant MDG Goals and targets: To decrease prevalence of anaemia among pregnant mothers and adolescent girls, thereby realising MDG 4 and 5
- ▶ Specific target group: Pregnant mothers and adolescent girls

THE DEVELOPMENT CONTEXT

In India, maternal mortality rate remains high; under-five mortality rate is also high, among which infant mortality forms a huge proportion. Fighting anaemia can help reduce child mortality (MDG 4) and improve maternal health (MDG 5). World Health Organization (WHO) estimates that over one third of the world's population suffer from anaemia. India continues to be one of the countries with the highest prevalence of anaemia. National Family Health Survey (NFHS) estimates reveal the prevalence of anaemia to be 70-80% in children, and 70% in pregnant women. This is more pronounced in rural areas. While the survey says 56% of adolescent girls are anemic, and independent survey in rural India by Survival for Women and Children (SWACH) Foundation (1997) found an anaemia prevalence rate of 82.9% among girls in school and 92.7% among girls not in school. These girls are our potential mothers. Anaemia causes adverse effects on physical and cognitive performance of individuals. But the true toll of anaemia lies in the ill-effects on maternal and foetal health.

In India, 20% of all the maternal deaths are attributed to anaemia during pregnancy and in another 40%, anaemia is a contributory factor. The rate of low birth weight and premature children born to anaemic mothers is also high. So, addressing anaemia can help us achieve the twin goal of reducing child mortality (MDG 4) as well as ensuring maternal health (MDG 5).

DHAN Foundation's Anemia Control Project was done with 1,204 Kalanjiam SHGs; benefitting 1315 pregnant women and 6,690 adolescent girls. 'Enabling Self Health Governance' was the core component of the experiment where the people were enabled to become aware of their rights from the government health care system. A well knitted 'Behavioural Change Communication (BCC)' package was used to bring positive changes in the health seeking behaviour of the members' families. The focus on 'Linkage Building' enabled the federations to build a sound demand system to claim for legitimate rights from the mainstream and to ensure the reach of quality programmes to all eligible poor. Ultimately the 'Case Management and Referral Services' with a strong backup of the microfinance was the foundation of the intervention.

ANALYSIS OF SUCCESS FACTORS

What has worked?

- ▶ There was significant change in knowledge, attitude and behaviour of the target group (Pregnant women and Adolescent girls) with constant monitoring and information systems.
- ▶ Use of combination of BCC methods: from posters and pamphlets to cultural programmes to raise awareness on anaemia

Why it has worked?

- ▶ KACP was a community-based intervention. From the beginning, it was a community owned the project. This was possible because the envisioned Health project was built on the already existing microfinance-based people institutions, i.e. the federations. The Project team only acted as the facilitator.
- ▶ Separate line of staffs for the Health project, with effective and regular training for them
- ▶ Constant cooperation and support from government.

What challenges have been faced and overcome?

- ▶ Initially, parents were reluctant to send adolescents to groups. This was later overcome by constant awareness building and visibly seeing the impact of the project.
- ▶ Linkages with the government were a difficult as initially they did not accept the health team. However over time there were changes. Also after seeing the impact, Tamil Nadu State Health Society (TNSHS) has asked DHAN Foundation to scale up the project in five districts viz. Madurai, Ramnad, Dindigul, Theni and Salem, covering around 2900 pregnant mothers and 23000 adolescent girls.

KEY RECOMMENDATIONS FOR SCALING UP

- ▶ Community-based institutions like SHG federations can act as implementing agencies of Government health programmes. The community manages the project themselves and thereby effectiveness is ensured as proven by the DHAN's KACP programme.
- ▶ There seems to be a long way to go in realizing the importance of combating 'Anaemia'. Rarely, Hb tests are conducted for pregnant women and the health status of adolescent girls is not monitored. Regular monitoring can save lives of both mother and child.
- ▶ While we have major government funding for health issues like AIDS, addressing issues like anaemia can have a long-term generational effects. So, necessary funding needs to be allocated in addressing Anaemia.
- ▶ Combating anaemia can help achieve twin goals of reducing child mortality (MDG 4) and improving maternal health (MDG 5).
- ▶ For a successful developmental endeavour, coordinated efforts between three distinct set of players namely demand stream, supply stream and enabling stream is a vital factor. Failure to recognise the importance of other streams, lack of mutual trust and absence of mechanisms to coordinate among the players would greatly hamper the effectiveness of the intervention. Hence there is a need for a three-way partnership between the government health institutions, people's institutions and NGOs in the effective for effective implementation of public health interventions.

BOX 1: BUILDING HEALTHY GENERATIONS

In 2006, Lakshmi, from Kadamalaikundu, Theni district, Tamil Nadu, was pregnant for the fifth time. Both she and her husband were anxious and worried. They had reasons to be worried. The couple lost all four children in the previous deliveries, as Lakshmi was anaemic. However, KACP initiated in that area in 2005 monitored her, regularly. Following advise of health guide, her Hb level rose from 8.2 just five months before to 10.4 during delivery. She gave birth to a healthy girl child weighing 3.4 kg. In 2009, Lakshmi was pregnant again and delivered a healthy boy, weighing 3.2 kg. The couple now lives happily with their two children, free of anaemia.

ABOUT US

The Kalanjiam Federations promoted by DHAN design and implement comprehensive reproductive and child health programme to bring positive changes in the health seeking behaviour of the members' families to prevent or reduce anemia and malnutrition among mothers and adolescent girls.

The programme was aimed at promoting health seeking behaviour among member families through behavioral change communication approaches and people managed health systems and structures, linking with mainstream institutions for reducing the healthcare expenditures.

They work in concert with the government and private healthcare systems for reducing healthcare expenditure and increasing health seeking behaviour. The Anemia Control is one of the components of the Kalanjiam Reproductive and Child Health (KRCH) Programme implemented by the Kalanjiam Federations.