

Enabling Livelihoods Restoration

Annual Report 2007

DHAN Foundation
Madurai



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Acronyms

AI	-	Artificial Insemination
ANC	-	Anti-natal Care
BMI	-	Body Mass Index
CARC	-	Coastal Agriculture Resource Center
CCA	-	Certificate in Computer Application
CDA	-	Cluster Development Association
CDC	-	Centre for Development Communication
CSC	-	Community Service Group
DCA	-	Diploma in Computer Application
DHAN	-	Development of Humane Action
DMG	-	Disaster Management Group
GPS	-	Global Positioning System
ICT	-	Information & Communication Technology
INGO	-	International Non Government Organisation
KISC	-	Kalanjiam Integrated Service Centre
KMS	-	Kalanjiam Meenaver Sangam
LMG	-	Local Marketing Group
PAS	-	Public Addressing System
PMG	-	Primary Marketing Group
PNC	-	Post-natal Care
PPG	-	Primary Producer Group
RADAR	-	Rapid Disaster Assessment for Reconstruction
SHG	-	Self Help Group
VIC	-	Village Information Center

Acronyms



1.0 Introduction

1.1 About DHAN Foundation

DHAN Foundation is a not for profit professional development institution registered under Indian Trusts Act. Kalanjiam Community Banking Programme, Vayalagam Tankfed Agriculture Development Programme, Information and Communication Technology for poor, Rainfed Farming Development and Working with Panchayats are the major field based Programmes. Tata-Dhan Academy is an educational Institution set up by DHAN Foundation jointly with Sir Ratan Tata Trust (SRTT) to develop professional skills of young graduates for the development sector. The Foundation works exclusively with socially and economically disadvantaged communities such as tribals, women, the landless labourers, small and marginal farmers and the urban poor living in slums. DHAN Foundation has so far reached out to more than five lakhs poor families as on March 2007. About 80 per cent of the members are women.

The three broad purposes of DHAN Foundation are:

- Mothering of Development Innovations through promoting and nurturing new ideas on different development themes, which have larger potential to address the livelihoods and development of poor viz.,

- Promoting Institutions to reach scale: Exclusive thematic organizations will be promoted to undertake development work with a sub-sectoral focus. The primary role of these institutions is to ensure that benefits reach a large number of poor with quality.
- Human Resource Development: The institution would continue to attract and bring more young professionals in to the development sector and provide them an opportunity to practice and develop practical knowledge about the development sector.

Guiding principles

1. Engaging high quality human resources to work at the grassroots. The focus of the work would be on enabling rather than delivery of services.
2. Valuing collaboration with mainstream institutions and government to demonstrate new and effective ways of development interventions, thereby building viable linkages between them and people.
3. Promoting people's organisations at various levels to ensure entitlements and to build an effective demand system.



4. Focusing on promotion of livelihoods to address poverty directly.
5. Enriching the themes and retaining sub-Sectoral focus for growth. 1.2 Themes of DHAN

1.2.1 Kalanjiam Community banking

Programme (KCBP): The Kalanjiam Community Banking Programme focuses on women and believes that localised financial institutions owned and controlled by women are an effective strategy to impact on poverty and gender issues. The primary unit of community financial institutions is the Self-Help Group of 15 to 20 poor women and is called the Kalanjiam. The cluster and federation at Panchayat and block levels are the nested institutions at next higher levels. They help the Kalanjiams address other social and development needs of the members such as drinking water, health, education, sanitation, access to basic infrastructure, alcoholism gender issues etc. and there by enhancing the sustainability of these institutions.

1.2.2 Vayalagam Tankfed Agriculture

Development Programme: The tanks which are the village common properties had survived and supported millions of people over the centuries because of the institutional mechanisms. The Vayalagam Tankfed Agriculture Development Programme works for the conservation, development and management of tank systems. The programme believes that the regeneration of local management of the tank system can be a major solution to this problem in the long run. This is achieved by organising the farmers around

the tanks and later on at the level of cascade, block, district etc.

1.2.3 Tata-Dhan Academy: Tata-Dhan Academy aims at becoming a Centre of Excellence in Development Management. It nurtures, grooms and educates young graduates as development professionals cum development entrepreneurs possessing multi-disciplinary knowledge. The focus is on building high quality techno-managerial competencies supported by appropriate motivations, values and attitudes to work with people, the disadvantaged in particular, with a view to "building people's organizations to build people". Sir Ratan Tata Trust (SRTT) extended "strategic seed support" to enable the Academy to take roots.

1.2.4 Information Technology for poor:

Information Technology has broken many barriers in availing and using information across the world and increased the efficiency of organisations and individuals. However there exists a digital divide in the access and usage between urban and rural, rich and poor, for profits and charities. DHAN Foundation has taken up Information Technology for poor as a new theme with the objectives of making information technology accessible to poor by designing relevant services, promoting ICT based peoples' organisations, collaborating with research and academic institutions. Establishing internet kiosks in rural areas and urban slums, computer education to rural poor youths, and computer aided adult literacy programmes also form part of the programme.

1.2.5 Rainfed Agriculture: The Rainfed agriculture plays an important role in Indian economy covering 68 per cent of the total net



sown area spread over 177 districts. Uncertainty in production due to fluctuations in total rainfall, changes in its distribution and decrease in relative productivity in rainfed lands etc., affect the livelihoods of many poor and marginalised farmers. Considering the importance and issues of rainfed farming, DHAN Foundation initiated a theme for Rainfed Farming Development with the objectives of understanding the status and issues of rainfed farming, designing location specific interventions, promoting rainfed farmers' organisations to improve the total factor productivity of rainfed farming.

1.2.6 Working with Panchayats: Though the 73rd Constitutional amendment focused on promoting Panchayat Raj institutions as a third layer of Government, panchayats have not even reached the minimum expected level. DHAN Foundation has realised that these Panchayat institutions at the village need to be vibrant and responsive to the needs of the people to bring about lasting progress in the villages benefiting people of all classes, particularly the poor and weaker sections. The new theme 'Democratizing

Panchayats' has been taken up on a pilot basis. Its aims have been i) to promote and strengthen village-level institutions in the panchayat to ensure people's participation ii) to sustain the panchayat institutions and reduce their dependence on the State and iii) to integrate the existing traditional systems with the panchayats to ensure people's participation.

1.3 Reach

DHAN Foundation works directly with the community to understand the development issues in the local context. It identifies the poorest of the poor in the villages with the help of innovative participatory appraisal tools, it organises the poor in to primary groups and create next levels of nested institutions such as clusters/cascade association and federations. These people institutions are guided to take up context specific development interventions around the themes. Presently the institution is working in 35 districts covering 8,775 villages. So far more than five lakhs families have been organised in various people institutions. A total of 26,133 groups (Self Help Groups) have been promoted.

S. No.	Themes & Programmes	Working Villages	Families Reached
1	Kalanjiam Community Banking	7,209	3,80,517
2	Vayalagam Tankfed Agriculture Development	936	1,02,266
3	Rainfed Farming Development	39	11,619
4	Information and Communication Technology for Poor	162	29,044
5	Working with Panchayats	99	23,000
6	Tsunami Rehabilitation Programme	330	65,442
Total		8,775	6,11,888



2.0 DHAN's Intervention in Tsunami Affected Coastal Area

The Tsunami Disaster, in 2004 had devastated lives and livelihoods of people along the coastal regions of South East Asian Countries. It had killed over 200 thousand people in the Asian countries. In India 12,405 people lost their lives and over six lakhs population living in the coastal areas were displaced due to Tsunami. The damage was high in Tamil Nadu, and Andaman and Nicobar islands. The catastrophe caused stern damages in the coastal villages of Nagapattinam, Cuddalore, Chennai, Kanchipuram and Kanyakumari districts of Tamil Nadu, Vishakapatnam, Prakasam and East Godavari districts in Andhra Pradesh, Pondicherry and Andaman & Nicobar. It caused corporal injuries and destroyed the infrastructure in the coastal villages. The Voluntary organisations, Government institutions at various levels in various districts, People organisations, corporate sectors, UN Organisations and international NGOs responded to the disaster immediately and took up the relief work in the affected areas.

2.1 DHAN Foundation's Intervention

DHAN Foundation reacted immediately and took-up the relief and restoration in eleven affected coastal districts in Tamil Nadu, Pondicherry and Andhra Pradesh States of India. It established a team of Professionals and designed the approach, foreseeing the required future developments.

DHAN visualized the expected outcome and worked out the steps and processes to achieve the envisaged development in the affected coastal area. The objective of the design is to sustain all the initiatives that have been taken up through the recovery support. Based on the envisaged development it segmented its approach into three phases such as Relief Phase, Livelihood Restoration Phase, and Coastal Resource Management phase.

2.2 Relief Phase (Jan 2005 Mar 2005)

Immediately after the disaster, to assess the damage and understand the needs of community DHAN has constituted five teams for RADAR (Rapid Disaster Assessment for Reconstruction) with its senior members. Based on the analysis and suggestions from the RADAR teams, DHAN established its offices in 10 locations to support the affected communities. As it was an emergency response the staff, who were working in other areas made into teams and they rushed to the affected areas along with people leaders of people institutions promoted by DHAN. DHAN took up a strategy of reaching out to affected interior villages which were not reached by other NGOs and aid agencies. The unique feature of DHAN's relief intervention besides fulfilling immediate and important needs, has been identification of gaps in the massive relief work



and providing the little and small things which mattered most to the community.

2.2.1 Approach of DHAN during Relief

- Immediate response to the needs of affected families in 217 villages
- Exclusive teams were promoted to assess the damage and need of the affected community.
- Identifying and intervening in the villages which are not supported / reached by other NGOs
- Filling the gaps in relief interventions in all the villages
- Field Level Assessment on damages by professionals with the support of communities
- Convergence with other institutions for implementing the relief activities
- Involving the community leaders to serve the community
- Involving community in the purchase and distribution of relief materials

To support the affected people DHAN converged with different institutions viz., Govt., NGOs, INGOs, Corporate and individuals. OXFAM NOVIB was the major partner in executing the relief works. Its support was adequate and timely. Through the relief work 29, 000 families were supported for their basic needs. While carrying out the relief work the local community were consulted and involved in identification of relief materials and also for the execution of relief work. On the completion of relief work in the coastal area it took a shift from relief mode of operation to the development mode to support the community for their livelihood needs.

2.3 Restoration Phase (April 2005 March 2007)

DHAN believes in development approach for sustaining all the initiatives. To set a base for the sustainable development it organised affected community as groups. So far 3,786 groups have been promoted covering 65,442 families. Among the total families reached, 27,045 are women representing poor families, 26,210 fisherfolks families and 12,187 agriculture families. Apart from organising the community into the self help groups DHAN promoted the nested institutions, to take up the self initiatives and sustain the people institutions. So far 234 Clusters associations have been promoted. These nested institutions promoted will be taking-up the lead role in sustaining the development interventions.

In fishery sector, the poor and affected families were supported for their livelihood. The supports extended were repair of nets, boats, engines, fishing equipments and non-exploitative smaller crafts. Through various interventions DHAN was able to support 22,596 families involved in the fishing activities.

In the agriculture sector, the support extended to the farmers includes revival of the affected agriculture lands, renovation of water bodies, cropping support, purchase of farm implements and other farm equipments. Through these interventions DHAN was able to support 10,989 families involved in the farming activities. Productivity of about 4,800 hectares of affected lands has been restored through suitable land reclamation measures.

The women members organised into SHGs were supported to revive and initiate petty trade and



livestock activities. Through these interventions 19,775 families were supported for livelihood activities.

To reduce vulnerability of different forms, DHAN introduced the information and communication technology and Panchayat themes. The purpose of introducing the ICT theme was to provide early warning information, market information and to educate the poor in the coastal villages. Through various services the centres established by the theme was able to benefit 120,666 users through different types of e-services. The major beneficiaries were found to be the students. The reach of the programme proves its effectiveness. The Panchayat theme works with Panchayats on building self-reliance and capacities of Panchayats on disaster-focused micro planning and development.

To provide health care support to affected communities, DHAN has organised a number of health camps. Through which it could reach more than 18,000 people living in the coastal villages. Apart from health interventions, DHAN organised HIV/AIDS mainstreaming activities, through cultural events and processions, DHAN was able to create awareness for about 50,000 people living in the coastal villages.

Through this integrated approach, DHAN Foundation has laid a strong base for sustaining all the development interventions.

2.4 DHAN's approach for Disaster Management - Looking beyond Relief and Rehabilitation

The core strength of DHAN Foundation is community organising and building the skill of the community for addressing the development issues.

Table: Initiatives of DHAN a Snap Shot

S. No.	Activities	Reach
1	Working Districts	11
2	Villages	330
3	Families organised	65,442
4	Primary groups promoted	3,786
5	Nested institutions promoted	234
6	Marketing and producer groups	179
7	Savings Mobilised (in crores)	7.24
8	Families supported for livelihood	53,360
9	Fishing families supported for livelihood	22,596
10	Women supported for their livelihood	19,775
11	Farmers supported for their livelihood	10,989
12	CARC centres Established	2
13	Village information Centres established	112
14	Community colleges established	10
15	People benefited through various services of ICT	120,666
16	Voters trained at Panchayat level	15,000
17	Voters organised	13,429
18	People reached through health camps	20,800
19	Awareness on HIV/AIDS created to	50,000

The process of addressing the issues is initiated by organising the poor and vulnerable people as primary groups at the village or hamlet level. To support the primary groups, the next level of nested institutions at a cluster of villages and then federations at the block



level are promoted. The nested institutions are expected to collaborate with other development agencies to mobilise resources and other services for its members in future.

The coastal area has been identified as one of the core areas for intervention by DHAN Foundation even prior to tsunami disaster and it has been working intensively in the Gulf of Mannar in Tamil Nadu for the past seven years.

- DHAN has made a community driven approach in all its interventions in tsunami affected coastal areas. The affected communities were involved in the process of identifying the needs particularly that of the vulnerable groups and identifying critical gaps in the relief measures undertaken by the government and other agencies etc. The approach of DHAN was enabling communities to prepare themselves for long term reconstruction. The initiatives in the disaster affected areas were planned and implemented in three phases as followed.
- *Phase I: Strengthening and supporting the relief operations involving the local community*
- *Phase II: Restoring Livelihoods through collective action*
- *Phase III: Building self-reliance and coastal zone management*

During the first phase of relief operations the affected communities were organised into small disaster management groups that took care of the immediate relief measures and helped the families return to normalcy. Care was taken to ensure that the most vulnerable among the affected such as

widows, children, aged, disabled were included and their existential needs were taken care of by the community itself. These groups played an active role in accessing the required relief materials and ensuring its equitable distribution.

In the second phase of restoring livelihoods, the focus was on enabling the communities to make new investments such that they could resume to their livelihoods. The communities are involved in assessing the requirements for their members and make the plans for restarting their regular activities.

In the third phase, the community based organizations will thrive for their self sustenance and would take a proactive role towards conservation and management of the coastal resources. DHAN Foundation would provide required techno-managerial support and help the community to evolve community based integrated coastal zone management system. This phase would also build the self reliance of the community through collective action.

2.5 Promotion of People Institutions

After the completion of the relief work DHAN organised the affected communities into primary





level SHGs according to nature of livelihoods activity they are involved in. Fisherfolks in the affected villages were organized into fisherfolk (SHG) groups called Meenavar Kalanjams. The farmers in the affected villages were organised into Vayalagam groups (SHG). Affected women, members from fringe communities, vulnerable were organized into Kalanjiam (SHG) groups. All these groups would conduct group meetings at regular intervals and would be involved in savings and credit activities. Apart from savings and credit members in the groups discuss the common issues and ways for addressing it. These Groups would act as a platform for the community to take up the collective action and livelihood interventions.

2.6 Nested Institutions

Cluster: DHAN has given more importance on self sustainability and self initiative of the people institutions built at primary level. Cluster Associations, the second level of nested institution, were promoted to take up the development initiative at the Panchayat. These cluster associations were promoted with 10-15 groups at the Panchayat level. These institutions framed their own objectives and byelaws and leaders were selected by the members.



Being a bigger people institution these clusters enjoy the scale advantage. They link with the apex banks to mobilize resource for the groups and work with mainstream institutions on local development. In the later stage these institutions would take up civic activities, capacity building, livelihood support and monitoring of groups. Over a period these Cluster Associations would meet all the management and administrative expenses with the support of Primary Groups.

2.7 Federation

Federations are the nested institution promoted at the block level by all the primary groups. These federations would play crucial role of supporting the groups for their livelihood activities, bank linkages, training the new groups, monitoring the performance of the groups, civic activities and policy advocacy at higher level.

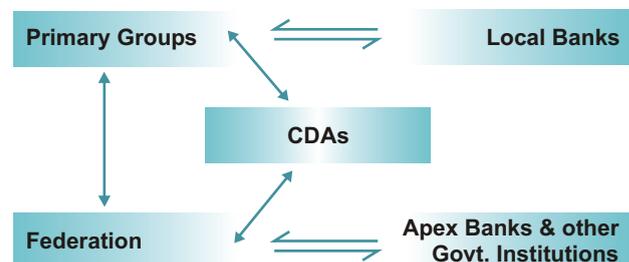


Fig. Nested Institution Structure

Two years since the inception, DHAN has so far promoted 3786 groups covering 65,442 affected members. So far about 234 clusters have been promoted and 36 federations have been registered. The following Table gives category wise details on the status of People Institutions in each sector.

Table 3: People Institution Status

Category	As on Mar' 2007		Clusters	Federations
	Members	Groups		
1. Fisherman Group	26,210	1,509	87	16
2. Kalanjiam Group	27,045	1,587	108	16
3. Vayalagam Group	12,187	690	39	9
Total	65,442	3,786	234	41

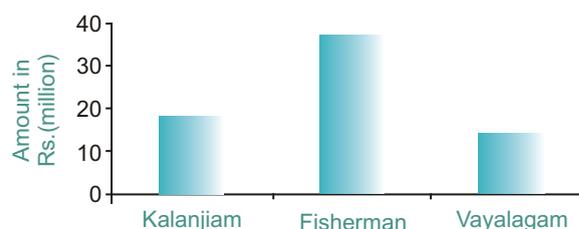
2.8 Activities at the group level

Finance plays a crucial role in initiating the livelihood activities. The poor and vulnerable people first start to save and take loans from the savings mobilised. The amount saved by the members would vary from group to group and mostly the savings within each group would be at same quantum. The interest on loan would be decided by the members themselves.

2.9 Resource Mobilisation at Community level

The total resource mobilised at the community level through individual member savings as on March 2007 was Rs.72.4 Millions. The institution wise break up is shown in the diagram.

Resource Mobilisation at Community level as on March 2007



2.10 Systems at the Primary Group level

- All the groups promoted are having their own objective and byelaws
- They meet regularly once in a month
- All the groups promoted will have three office bearers
- They save regularly in the groups and take loans based on need
- All the groups promoted have books of accounts
- They maintain minutes book to document the discussions and resolutions
- Members to attend all the meetings
- All the financial transactions would take place in a transparent manner
- Members would discuss their common issues and take decisions democratically
- Internal and External auditing would be done every year

2.11 Linking with the Mainstream Institutions

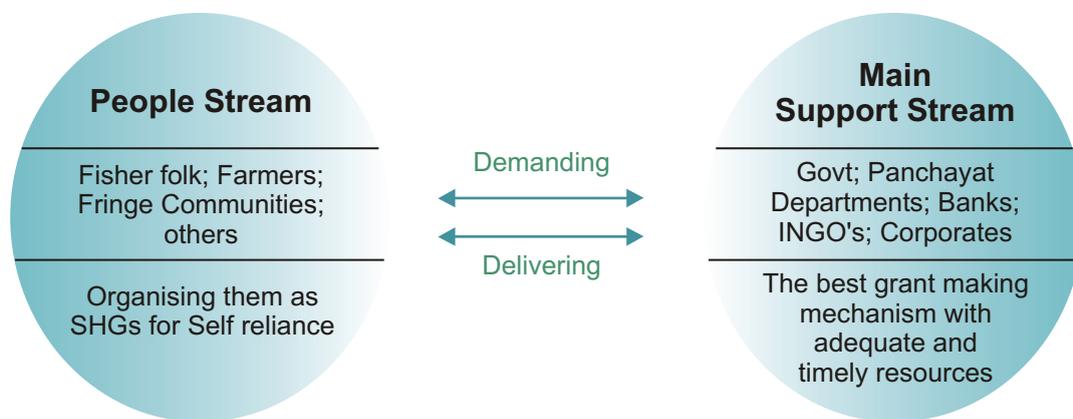
All the people institutions promoted by DHAN are linked with the mainstream institutions. Usually the linkage starts after six months from the date of promotion and initially with the banks. In the later stages based on their need the people institutions



would be linked with other institutions viz, Farmers with Agriculture Extension Department, women groups with the welfare department etc. The linkage would enable people institutions to operate independently. These linkages would give more strength and legitimacy to the primary groups, which would in turn help them to leverage resource and technical support for the development of their members.

2.11.1 Bank Linkage: Bank linkage is an important milestone for the SHGs. It provides space for the financial linkages over a period of time. The bank linkage will give legitimacy to all the people institutions and it will help the groups

to reach the financial sustainability. DHAN has promoted 3786 SHGs so far and has linked 157 groups with banks to mobilise Rs.98.6 lakhs. Apart from banks DHAN also facilitates linkages with Government projects. So for 118 groups have been linked under TEAP project to mobilize Rs. 300 lakhs. About 177 groups have been linked with Kalanjiam Development Financial Services a microfinance institution promoted by the federations created by DHAN, for mobilizing Rs. 90.51 Lakhs. In total, 452 groups have been linked so far with different mainstream financial institutions and the rest of the groups are under the process of getting linked with banks.





3.0 Livelihood Restoration

DHAN's central focus of working with the disaster hit coastal communities was on restoring livelihoods of the affected communities and promoting alternate livelihoods for the vulnerable sections within the affected community in each sector. Thus in fisheries it decided to work with the traditional fisherfolks including wage labourers involved in fishing, men and women involved in fish vending, owners of non mechanized boats like Catamaran, Vathai, Thoni and mechanised crafts like catamaran, FRP boats and Vallams. In agriculture sector, DHAN decided to work with the small and marginal farmers and wage labourers. Apart from the above two sectors there were a wide spectrum of communities who were either

asset-less or with limited assets who lives depend on their daily earnings also got affected. This includes the backwater fishing community, salt pan workers, wage labourers in mechanized crafts etc., DHAN decided to cover these sections also in the rehabilitation process.

The core objective of DHAN in the restoration phase was to promote the livelihood activities for all the 65,442 families organised in the people institutions. The livelihood interventions were made on sectoral basis (fisheries, agriculture). The interventions were made with the sustainability focus and it was routed through the people institutions.

3.1 FISHERIES SECTOR

The tsunami disaster in the year 2004 caused severe damage to the fishing community. DHAN supported the affected community for reviving

their livelihood activities with the major

focus on poor and fringe section of the community.

DHAN organised the affected fisherfolks into people institutions to enable the collective action and routed all its intervention

for creating base for sustainable development





- **3.1.1 Approach:** Resuming to fishing activity at the earliest was the need of the hour when DHAN initiated restoration activities. It took initiatives for speedy recovery of the affected community to get back to their normal livelihoods. The rehabilitation efforts of DHAN were carefully planned in such a way that they aid in environmental protection and conservation, easing pressure on coastal resources and sustaining in the future. In the process, DHAN has evolved consensus on the following non-negotiable practices:
 - With the marine fishing resources stabilized from the year 2000, increase in crafts will only lead to over exploitation of the limited resource or reduced catch per craft. Hence it was decided not to give any new boats (FRP boats). Instead it was decided to undertake repair of damaged boats.
 - It was also decided not to distribute any of the banned gears to the affected fishing community.
 - The traditional fisher community is the most vulnerable in coastal areas whose livelihoods are also in tune with resource conservation. Hence it was planned to work with traditional fishing community than with motorized craft owners.
 - To focus on those who were not reached by the government programmes, socially and politically excluded poor, particularly the Dalits, asset-less small fishers etc.,

3.1.2 Livelihood Asset Creation: Resuming fishing activity at the earliest was the immediate need felt by the fishermen. DHAN Foundation took initiatives to restore the livelihoods in consultation with the communities. Repairing of



FRP boats was given priority. The livelihood initiatives taken up in the fishery sector has benefited a total of 22,596 fisherfolks families. Various types of livelihood support initiatives designed and implemented for the fishermen families.

The fisher folks use more than 12 varieties of nets to catch different types of species. The number and variety of nets vary from hamlet to hamlet. The fish nets are one of the basic livelihood assets of the fishermen. Based on the need and demand from the community DHAN Foundation has provided different variety of nets to the fishermen benefiting 3,838 fisherfolks. So far DHAN has supported 13,384 families for purchase of different types of nets.

3.1.3 Insulated Boxes: Earlier the fisherfolks used to store fishes in thermocoal boxes filled with ice. The temperature does not long last in such boxes. The quality of such stored fish becomes poor and hence will fetch a poor price in the market. In order to improve the quality of stored fish DHAN Foundation supported the fishermen and women by providing ice boxes. During this year 579 families were supported for purchasing



ice boxes and so far 1,474 families were supported for purchasing ice boxes.

3.1.4 Thoni: The craft used by backwater fishermen called Thoni is comparatively a smaller craft than Catamaran used in the backwater channel. It is an eco friendly craft used for fishing in the backwater channel and it can't be used for the marine fishing also. With limited livelihood assets such as hand held nets and small thoni's, the backwater fishermen are the most vulnerable among the coastal community. DHAN organized them in to Self Help Groups and supported them by providing Thoni. During this year 25 families were supported for purchasing Thonis and so far 104 families have been supported.

3.1.5 Pari & Sal: In Muthupet Lagoon, there are channels made by backwater fishing community, wherein fishing is done by traditional method using Pari and Saar Traditional fishing equipment. These are fish catching devices made out of bamboo. In order to restore the channel fishing which was destroyed due to Tsunami, DHAN organised those families and desilted the channels with their participation. So far 102 fishermen have been supported for desilting their channels and for purchasing Pari & Saar.

3.1.6 Aluminium Vessel and Net: The fishermen involved in lagoon fishing use an air filled rubber tube as floating device. In addition they use hand held nets and aluminium vessel to

Life and Livelihood

Ms. Jayashree, wife of Mr. Selvakumar resides in Vananmahadevi village. Selvakumar owned a boat prior to tsunami and was involved in fishing. The devastation crippled his livelihood assets and he lost his boat, which pushed him in poverty. He started working as a wage labourer as he had no nets of his own inspite of having a boat given by a voluntary organisation.

Help came to him in the form of Kalanjiam. Jayashree became a member of the Kalanjiam. She then applied for a loan of Rs. 15,000 to purchase nets and ice box. The group appraised her loan application and sanctioned Rs. 15,000. With that amount, she has purchased 30 Kg of fish net with accessories and also an insulated box to store fish. Selvakumar started fishing with his own craft and gear.

Fortunately it was good fishing season for him. With good harvest and income, she could repay Rs. 7,000 within a year with an interest of 12 percent per annum as fixed by her group. Jayashree says "Without support from Kalanjiam, we could not get into fishing. Now we are living happily, we owe this to Kalanjiam which gave us timely support. Now my family has come out of the depression and lives a very happy life. I am thankful to my group for giving hope, confidence and means to live a better life which is unexpected as we lost every thing".



catch and carry. Based on the need from the community DHAN supported 102 fishermen by providing aluminium storage vessel and another 60 by providing nets. Through this initiative the fishermen were able to continue their livelihood activity.

3.1.7 Bicycle for fish vendors: About 121 fish vendors who are involved in fish vending were organised and supported by providing bicycles. Earlier they use to carry fish as head load for fish vending. The bicycles were provided with the facilities to carry large size pots, which is more suitable for vending. They continue their livelihoods in a much better way with this support.

Table 4: Support Extended to Backwater Fishing Community

S. No.	Activity	Total families Benefited
1	Desiltation of Channel	102
2	Providing Pari and Saar	102
3	Aluminum Vessel for fishing	102
4	Bicycle	121
5	Nets	60

3.1.8 Common Infrastructure: In order to improve the basic common infrastructure in the fishing hamlets DHAN took an initiative of setting up Fish Drying Yards and Fish auction sheds based on the need expressed by the coastal community. These facilities helped them in improving the livelihood activities.

3.1.9 Fish Drying Yards: The dry fish sent to poultry and fish meal plants is dried in open beach. The sand stick to the dry fishes reduces the

price due to poor quality of the product. DHAN Foundation in consultation with the communities constructed fish drying yards wherein the fish can be dried in a more hygienic way. Six drying yards have been constructed in the coastal villages benefitting 900 families.

3.1.10 Fish Auction centres: In most of the fishing hamlets there were no proper infrastructure available at the coast for the fishers to auction their daily fish catch. Based on the need from the community 11 such auction centres have been



constructed in the fishing hamlets. The lands were provided by the community for constructing the auction centres. The infrastructure created in each village was handed over to the community for maintenance.

3.1.11 Providing Marketing linkages: Fishing community in Tamilnadu is characterized by exploitative marketing set up with middle men and money lenders reaping the major benefits. Some villages have monopolistic markets where competitive pricing is absolutely absent. The fisher folks are also into the vicious cycle of debt trap of the moneylenders and have no control over their resources and prices.



In order to address this issue, the community is organised into Primary Producer Groups (PPG) and Primary Marketing Groups (PMG) based on the activities they are involved. The members of the PPG / PMG will be primarily members of Kalanjiam. The objective of promoting PPG / PMG is to strengthen the members' business activity by providing credit access, transferring relevant technology and establishing necessary forward and backward linkages for the members. Similar to other SHG groups, these marketing groups also have their own bank account for their financial dealings. They have the structured bylaws for their operation. Records are maintained for all the transactions in the books of accounts.

So far 29 PPG's and 150 PMG's have been promoted in the coastal villages covering the fisher, agriculture, dairy and palm based activities. So far 784 members have been organised in PPG and 2442 members in PMG. The cumulative turn over of all the PMG's put together is to the tune of Rs. 44,071,465.

Table 5: Business Groups Status

Type of People Institution	PPG		PMG	
	Groups	Members	Groups	Members
1. Palm based Activity	26	432		
2. Livestock Activity	3	15	20	277
3. Fishing Activity	2	337	128	2,165
Total	31	784	148	2,442

formed and the transactions are managed by them. It is seen that equal importance is given to all the working villages and representatives from



each village was selected to address the KISC Executive Committee. Unit cost of each KISC was worked out and the initial investment was facilitated to the KISC by DHAN and the KISC outlet at Parangipettai, established at Annan Kovil as become self sustainable. Nine such KISC outlets are functioning across the coastal area. An investment to the tune of Rs.400,000 per KISC was made and a turnover amounting to Rs.70,000 per month was achieved by Parangipettai KISC. On an average 150 fishermen are benefited at each KISC per month.

3.1.13 Local Marketing Groups (LMG): LMG forms part of the PMG and covers the head load fish vending women. As most of the marketing activity is carried out by women in many locations, an impetus is provided by focusing fisherwomen development in the process of fish vending. There are 56 local marketing groups with a membership of 782 women. Financial assistance to the tune of Rs. 2,075,995 was issued for the business development among the fish vending women. The amount was issued as venture capital assistance and the requirement pertaining to the fish vending business to any member is addressed through



KISC of the particular location. The impact of the intervention is that the women selling fishes on the head loads are ensured for continuous supply of credit on daily basis.



3.1.14 Distant Marketing Groups: The distance marketing groups promoted by DHAN performs business from the respective location to the markets outside the district and state. There are 7 groups with a membership of 77. Venture capital assistance to the tune of Rs.200,000 have been issued to the distant marketing groups. The members are basically labourers worked previously in the trade and they represented the fish merchants involved in fish trade. DHAN has

created forward linkages in the form of identifying potential buyers within and outside the state so that the groups can get directly linked to the buyers; one major hurdle in the intervention is the credit sales associated with the trade. Big players of the trade survive while the new entrants find it tough owing to the stiff competition from the big market players. Sustained effort is essential for making the intervention successful and the team established by DHAN is fully involved in making the intervention successful.

3.1.15 Fish Kiosks: Fish Kiosk unit is a joint venture promoted by the members of the PMG (Primary Marketing Group). It is a fish stall run by the PMG members with the number of members varying from 2 to 4. The members get permanent employment opportunity through out the year. DHAN has so far promoted 6 kiosk units and through this initiative 13 families were benefited. The cumulative turn over so far from all the units is to the tune of Rs. 291,197.

The success story of establishing fish kiosk developed at Neyveli. Three men members from Atrankarai Village of Parangipettai established a fish kiosk at Indira Nagar, Neyveli. There were teething problems like inadequate availability of fish, resistance from the local fish vendors, lack of group dynamics, and lack of sales promotion. The members of the group were provided with venture capital assistance of Rs.35, 000 and infrastructure facilities like the fish kiosk cabin, ice boxes, fish crates, electronic weighing balance, aluminium tray for displaying fish were provided from KISC. The members were able to perform business to the tune of Rs.30, 000 per month resulting in a profit of Rs.6, 000 per month. The group members treat this as an additional income as they are involved in fish trade to local fish markets. The fish kiosk operates on an average



for 4 days in a week with peak sales on Sundays

3.1.16 Cycle Vending PMG: A group of 6 members from Kodimara Street, Parangipettai formed Babaji Cycle fish vending group in the month of January 07. These groups of cycle vendors were never covered under Tsunami rehabilitation as they neither fall under active fishermen nor are involved in any form of fishing activities. The group was assisted with venture capital assistance of Rs.25, 000 and a turnover to the tune of Rs.5000 per member was achieved in the month of January, February and March. Each member was provided with a 110 liters Ice box and a cycle to facilitate the business. The members on achieving sales of Rs.10, 000 will be upgraded for availing credit for purchasing a moped to cover more villages.

3.1.17 Dry Fish Marketing Group: With the advent of Sardine season and a potential market linkage with the poultry feed production unit at Namakkal and Coimbatore, the executive members of Parangipettai KISC have ventured into dry fish production business as part of PMG. As a value addition process a piece of land extending to 2.2 acres has been purchased for establishing a dry fish powder pulverizing unit. In order to ensure the quality of dry fish to meet the standard of potential buyers, two fish drying yards have been constructed to reduce the silica content in the dry fish. In addition, coir mats have been purchased and put to use for adhering to the quality standards. 40 members on daily basis are provided with employment opportunities and the intervention was useful during the time of fishing holiday where the women found no fish to trade. A total of 7 loads of dry fish have been dispatched by the members weighing 70 tonnes

and the total production cost amounted to Rs.700, 000 and turnover of Rs.840, 000 was achieved resulting in a profit of Rs.140, 00 in a span of one month. The group will perform the business with other species of fishes when there is a dip in the catch of Sardines.

3.1.18 Vehicle support to strengthen the market system: In order to facilitate transport of fishes from the landing centre to the fish markets two vehicles are functioning at Parangipettai KISC. One vehicle TATA ACE caters the market needs of local transport while the other vehicle TATA 207 caters the needs of transport to distant urban trade to other districts and states.

3.1.19 Flake Ice Manufacturing Units: Most of the ICE manufacturing units are located far away from the fishing hamlets and also they are limited in numbers. Also availability of Ice at the hamlet level is limited. Because of higher demand for ice in the fishing hamlets the ice vendors sell at exorbitant price. This has a cumulative impact on the daily earnings of the fishermen. The fishermen are forced to sell the catch immediately after landing. Any delay would lead to selling the catch at throwaway prices. Realising the importance of making ice available at the hamlet level, DHAN has started setting up flake ice manufacturing units. The major advantage of the ice flake manufacturing units is that the ice is made available at the hamlet level at an affordable cost much lower than the market price and is also manufactured in a more hygienic way. Based on the performance of a pilot unit in Parangipettai the process of establishing three units in Erwadi, Palazhyar and Pondicherry is under way. The production capacity of each unit will be 1500 kg / day.

A New Dawn in Cycle

“Tsunami provided a new lease of life to the fishing community but people like us, indirectly depending on the sea were ignored” retorted Mr.Sarkarai, a cycle fish vending representative from Kodimara Street of Parangipettai. The livelihood of the cycle fish vending community after the impact of Tsunami is miserable as they know nothing other than selling fishes. Earlier the cycle fish vendors get their finance for daily fish vending activity through local money lenders. In addition to paying exorbitant rate of interest ranging from 6 to 10% per month they were unable to make both ends meet with the income generated from the activity. The prime portion of the income parts away as interest paid to the money lenders. The activity calls for investing in cycle, ice boxes and fish crates for conducting the business besides investing in buying fishes.

Six members from *Kodimara Street of Parangipettai* formed into a Primary Marketing Group (PMG) and opened a savings bank account in the name of *Sri Babaji Cycle Fish Vending PMG*. Initial orientation about Kalanjiam Integrated Service Centre (KISC), a people's body anchoring the business theme was provided to the members. Potential intervention for conducting the cycle fish vending business was discussed with and among the members. A consensus was arrived within the members in providing assistance in the form of venture capital and infrastructure for conducting the business. An amount of Rs.15, 000 was provided to the group members as venture capital and each member was satisfied in utilizing Rs.1500 each, amounting to Rs.9,000. The infrastructure facilities like bicycle and ice boxes of 110 Liters capacity, facilitating the trade were provided to each member from KISC. An agreement between the Executive Members (EC) and the group members of the cycle fish vending PMG was arrived in utilizing the infrastructure and paying 1% of the turnover in the business every month to the KISC. The amount will be utilized in future towards the repair, maintenance and purchase of new items to conduct the activity.

Since the inception of the group, the members of the group were able to access credit. Owing to the fact of savings in the interest amount paid to the local money lenders the portion of money was able to be used for purchasing more quantity of fishes than earlier. A sense of social security prevails among the members after enrolling into PMG. The ice boxes provided to the members assists them to buy fish, store overnight and sell next morning. During days of lower selling price, the ice boxes play a prominent role in storing the fishes. **The six members of the group were able to make a turnover of Rs. 82, 700 during the months of February and March 2007 and on an average each person performed business to the tune of Rs. 6,800 a month.** The striking feature of the group dynamics was exhibited by the members in repaying their loan even during the lean period. The members went out for construction activities during the lean period and in order to keep the momentum going the members agreed to pay the stipulated monthly installment during the month. The impact of the intervention has paved way in making other members of the profession to enroll into the theme. The dusk and the dawn come in cycle while a new dawn of life has blossomed to the cycle



3.1.20 Alternative livelihoods Crab Fattening: Over exploitation of the limited marine resources coupled with increased craft in the post tsunami context has resulted in constant decline on the catch per craft. Hence there is a definite need to move the fisher community from fish hunting to fish farming. Hence it becomes essential to take up alternate marine based livelihood options for the coastal community. Though alternate livelihood options are available gaps still exists. Locale specific livelihood options, proper market linkages and environment impact of the operation (sea weeds) are the major gaps that still exist. Also alternate options involve considerable incubation period which the fisher community have to invest and wait for. Hence DHAN has been quite conscious in selecting the alternate livelihood options available. At present it has initiated crab fattening in select pockets in the Karaikal region and is constantly monitoring the entire process.



3.2 COASTAL AGRICULTURE

“...For Most of the farming families in the coastal villages, agriculture supports only to meet their survival needs.

The disaster in the year 2004 made them more vulnerable.

DHAN Foundation has taken-up a challenging task and working constantly for the past two years, to improve the livelihoods of small and marginal farming families.

The interventions have been dynamic to address the diversified needs of the community...”



3.2 Coastal Agriculture

The devastation had resulted in loss of crops and productivity of lands along the coastal line. Restoring productivity of farmlands and livelihoods of the farmers was a long term strategy that required composite package of treatments and followup. To get a scientific advice, scientists from ICRISAT (International Crop Research Institute for Semi Arid Tropics) were taken to the field and consulted for reclaiming the lands. An irrigation specialist from the Wageningen University, The Netherlands made an extensive visit to the affected area and suggested reclamation measures. Based on their suggestions and recommendations DHAN Foundation has worked out a package of area specific land reclamation practices.

3.2.1 Introduction of salt resistant crops:

Paddy and groundnut are the principal crops in the tsunami affected coastal areas. In paddy, ADT 36 and ADT 38 are the varieties widely grown in the coastal areas. However, some of the salt resistant varieties like CR1009, CO43, TRY 1 and TRY 2 released by the Tamil Nadu Agricultural University were introduced in the areas, where the lands were affected by heavy load of salinity

Table 6: Livelihood Interventions in Agriculture sector

S. No.	Particulars	Families Benefited
1	Cropping Support	5,514
2	Farm Implements	2,543
3	Motor pump for irrigation	69
4	Well for irrigation	3
5	Fish rearing in the farm pond	94
	Total	8,223

3.2.2 Cropping Support: The small and marginal farmers were supported for their cropping needs like land preparation, seed purchase, fertilizer and other needs. The farmers involved in paddy, groundnut cultivation were the major beneficiaries. Further the farmers were given continuous training on choosing location specific cropping systems for problem soils. About 2014 families were supported this year for their cultivation needs.



Apart from supporting the farmers for cultivation, the marginal farmers and landless labourers were supported to take land on lease. About 160 farmers were supported for acquiring leased-out lands to the tune of 100 acres. About 40 farmers in Cuddalore raised paddy in the leased land. In Karaikal communities, working as wage labourers in brick making units were encouraged to take 60 acres of land on lease.

3.2.3 Initiatives through CARC: DHAN has promoted exclusive Coastal Agricultural Resource Centres (CARC) in Karaikal and Nagapattinam for addressing the contextual need of the farmers. The following services were provided to farmers during the year.



Soil Analysis: As the coastal villages are highly prone for salinity soil test becomes very essential. An exclusive soil testing laboratory has been set up at the CARC. The field teams have created awareness to the farmers on soil testing and how to collect soil samples for testing. Soil samples

were collected and tested for its soil nutrients. The major soil nutrients such as nitrogen, phosphorus and potash and some of the minor nutrients and organic carbon of the soils, electrical conductivity and PH of the soil were analysed and reported to the farmers. Based on the nutrients content,

Somasundaram says...

“Through CARC we are slowly shifting towards organic farming by applying vermicompost, panchakavya and farm yard manure instead of the conventional inorganic fertilizers”.

Govindarajan says...

“CARC is an opportunity for us to learn the latest technologies on crop management; it also helps us in establishing new market linkages within and outside the district”.

Timely Support

Malarselvi, wife of Thyagarajan lives in Kovilpathu Village, Talainayiru block of Nagapattinam district with her 6 year old son Vignesh. The only livelihood asset the family depends on was a small piece of land measuring one acre. The tsunami devastation affected the standing crop and also made their land unproductive with heavy marine deposits. In order to reclaim the land and start afresh cultivation their immediate need was Rs.10,000. Their only source of credit was a local money lender who charges 60% interest per annum. The family already had a loan outstanding of Rs.15,000 with him and paying Rs.750 as interest every month; hence they were unable to approach him again for a new loan.

Malarselvi came to know about Vayalagam groups promoted by DHAN and she joined the group. She applied for a loan in her group, upon loan appraisal based on her savings and her repaying capacity, she got sanctioned Rs.9,500 from her group. With this amount she purchased 3 bags of groundnut seeds for Rs. 3,900; spent Rs.1,600 for land preparation and sowing; Rs.2,500 for manure, weeding, plant protection and irrigation expenses; and Rs.1,500 towards harvesting the crop.

In 100 days, the crop got harvested which yielded 20 bags of groundnut and 25 bunch of foliage. Groundnut was sold for Rs.18,000 at the rate of Rs. 900 per bag and the foliage was sold to Rs.2,000. So the total income was Rs.20,000. She paid the outstanding loan amount of Rs.15,000 to the money lender. This restricted the leakage of Rs.750 per month. She is repaying her loan amount to the group in easy installment of Rs.500 (including principal and interest) every month. Malarselvi is now confident of repaying the loan feels that her Vayalagam helped her timely and made her completely free of moneylender.

farmers were recommended for applying fertilizers according to the soil and crop requirements. A total of 1141 soil samples have been analysed and results and recommendations were given to 293 farmers. A total of 273 water samples were analysed which helped in identifying the reasons for crop mortality in groundnut crop. The farmers were advised not to use the farm pond water during the summer as the salinity in the farm pond water increases substantially during summer.

Saline Resistant and traditional variety

Seeds: From the experiments it was known that the traditional varieties withstood very well the adverse conditions and gave the mean grain yield of 410 kg/acre against 385 kg/acre grain yield of released varieties. Among the traditional varieties Kulivedichan covered an area of 64.99 acres with the mean grain yield of 372 kg/acre. Like traditional varieties, RMD 1 paddy variety performed very well under the flood and salinity conditions. The mean grain yield was recorded as 499 kg/acre. Farmers collected good quality grain for seed purpose for the next year. A total of twenty seven farmers got benefited out of this intervention.

Mobile Water Testing Unit: A mobile water testing kit is used to analyse the parameters such as Ec and pH values of irrigation water at the farmers field itself. The timely and onsite recommendations have helped the farmers to decide whether they should go for any correction in the agriculture practice based on the quality of water used for irrigation.

Sodium Blockers: In spite of adopting soil reclamation measures few fields are yet to get recovered and remain poor in terms of

productivity. Soil salinity has been the core problem having severe impact on the yield. In order to resolve this problem DHAN Foundation, in collaboration with International Crop Research Institute for Semi Arid Tropics introduced sodium blockers for the first time in the region. Sodium blocker is a harmless chemical used to prevent the crop from observing the salinity from the soil. This chemical is harmless to the human beings, as well as to the livestock. Presently this chemical is experimented in the coastal villages of Nagapattinam.

Azolla application: DHAN has introduced azolla fodder crop in the coastal area as a supplementary to the livestock activity. This can be used as manure as well as the fodder for the livestock. It is a proven fact that, the cows consuming the azolla fodder can yield more milk.



Mini Sprinklers: It is used to irrigate more area within in a short period. It is also economical compared with the conventional diesel operated pumps. The crop yield also can be maximised. It is cost effective and more useful for irrigating the fields of vegetables, ground nut, and oil seeds. Five units of mobile sprinklers were given to the



farmers for experimenting in the field. The demonstrations have been done before distributing to the farmers.

Farmers Trainings: A total of five training programmes were conducted through CARC with the support of scientists from Pandit Jawaharlal Nehru College of Agriculture and Research Institute, Karaikal. The trainings have helped the farmers to learn. A total of 508 farmers attended and among them three fourth were young farmers of the age group from 25 to 40. The participants are now field testing the technologies learned from training programmes.

Farm School: Farm schools concept has been conceived to facilitate transfer of technologies from 'lab to land' and communication of technological needs of the farmers from 'land to lab'. Coastal Agriculture Resource Centres are organising these farm schools. Farm Schools would be consisting of a group of farmers and a progressive farmer from among them would be identified and recognised as contact person. He would act as a point person for transfer of technology. Weekly field practicals are organised at the field level, wherein resource persons would

be invited to demonstrate technology. A total of 125 farmers have got benefited through farm schools.

Services offered / Activities	Farmers Benefited
Soil Test (Nos.)	314
Farmers enrolled in Soil Health Scheme	125
Farmers Trained	508
Farm field school	125
Land Reclamation	141
Sun Surface drainage system	14
Demonstration	538
Suggestion and recommendation given	10
New seed variety introduced in acres	129
Coconut Micro Nutrients supplied	44
Water samples tested	158
Experimental plots identified in acres	191
Exposure visit arranged	63
Total	2,360

Hope in the form of Vayalagam

M.Ravi (38) is a farmer, lives with his wife, son and daughter in Dosaikulam village. Earlier Ravi got an acre of land from a voluntary organisation in which he was cultivating rice and black gram. He also owned a bullock with tyre cart through which he was able to meet the needs of his family. As the income was not enough for farming, he had to get loans from money lenders at high interest rates. About a couple of years back, Ravi had to sell his bullock and cart to meet the expenses of his brothers marriage. Without bullocks, which he used for





ploughing, the cost of cultivation has become high. He could not afford to hire animals for preparing his land. This forced him to take up agriculture work as wage labour in others field. The impact of tsunami brought the agriculture activity to a grinding halt in the region. Ravi could not get enough labour due to this reason.

Hope came through DHAN Foundation's Vayalagam programme, which started Vayalagams in his village. Ravi joined in one of the Vayalagams. He applied for a loan to buy a pair of bullock to re start his farming activity. His was given a loan of Rs.12,000, with this he purchased a pair of bullocks and started cultivation. He also ploughed lands of other farmers, which gave additional income of Rs.200 per day for minimum 20 days in a month. After meeting out all the expenses, he has earned on an average Rs.150 per day.

With a good season and income, Ravi was able to repay the loan that he borrowed from money lenders. He earned 10 bags of paddy as wage in terms of kind as he worked as agricultural labour in others fields which will meet his family needs. During non agricultural seasons he works in the brick chamber. Every month he pays Rs. 2000 for loan repayment in addition to saving in Post office. He has a savings of Rs. 4000 in the post office.

Collective Marketing

Kovilpathu, Vananmahadevi, Vellaipallam and Naluedapathi are the four villages in Thalainayiru block of Vedaranyam taluk, Nagapattinam district. There are 3704 agricultural families with a population of 17,808. The region is known for quality copra (dried coconut) and ground nut.

The farmers in the area are hard working. The vagaries in monsoon often force them to borrow form mill owners with 36% interest per annum, with a condition of selling their produce to the mill owners at a price lesser than the market price. Thus they were in the debt trap and could not come out of it for several years.

In the aftermath of tsunami DHAN Foundation entered in these villages and started organising the farmers into primary producers groups (PPG). A PPG was promoted with the farmers of these villages in November 2006. All the farming families were interested to buy high quality groundnut seeds for sowing. A purchase committee of five members selected among the group went to Ananthapur, Andra Pradesh to purchase groundnut seeds as the ground nut in Ananthapur was known for its quality. DHAN Foundation's professionals working in Andhra Pradesh helped them to buy seeds. They procured 22 tonnes of seed groundnuts at a cost of Rs.6,52,100 including all costs. The farmers availed this amount as loan from the Cluster Development Association (CDA) at 12% interest per annum.



The purchased seeds were packed into 564 bags, each bag weighing 40 kg and it was distributed to 211 members through groups and CDA. The price per bag was fixed as Rs. 200 which was Rs. 150-200 less than the local market price. By this the farmers could save Rs.1,14,600 on the input cost. The farmers through collective purchase of seeds with a loan at lesser interest rate could save the interest of Rs.52,168, which otherwise could have been enjoyed by the mill owners. Another benefit was an increase of three kgs in each bag as compared to their earlier practice of buying 37 Kg bags instead of 40Kg through which they got an additional savings of Rs.63,833. Thus the total savings on their input cost was Rs. 2,30,601.

Based on their success in savings on the input cost, the members decided to collate their harvested product market in a collective manner. Three teams of 10 members each were formed. Out of this, five members were selected to form a marketing committee on 21st March 2007. They fixed the sale price as Rs.800825 for a 40 kg bag of groundnut. The committee collected Rs.25 as service cost for each bag. By this intervention they could fetch Rs.130 per bag higher than the local price. Now the buyer comes to their doorstep to collect the product whereas earlier they had to bear the costs of transportation. The marketing committee procured 61 tonnes groundnut from 152 members for Rs.13,15,149 and sold the produce at Rs.13,52,419. The profit earned i.e., Rs37,720 was again shared among the 152 members. Through this collective marketing they could get a gain of Rs.1,52,700 by avoiding sales through the mill owners. The marketing committee received Rs.33,750 as service charge. The net profit from the intervention was about Rs.4 lakhs with each member got a benefit of Rs.20,000.

3.3 COASTAL WATER BODIES

“...Coastal Water bodies are the main sources for irrigation. This enables the farming families to harvest the fresh water.

Most of these structures are found to be ruined due to the absence of community involvement.

After the tsunami disaster DHAN supported the coastal

community to revive these water bodies and enabled the

community management...”



3.3 Coastal Water Bodies

The coastal water resource includes both surface and ground water that plays a vital role in ensuring freshwater balance in coastal ecosystem. The surface water bodies include Irrigation Tanks which are fairly large in size followed by village ponds, farm ponds and drainage channels. The groundwater is tapped through open dug wells, farm ponds, shallow filter point wells and tube wells.

3.3.1 Renovation of farm Ponds: In the coastal belt of Nagapattinam district the fresh water availability is limited to shallow depth. The deeper zones are brackish in nature. In order to tap the thin film of fresh water large sized shallow farm ponds are made. The farm ponds play a vital role in coastal agriculture as it is used for life irrigation to save the crops during lean periods. In addition the farm ponds also act as alternate livelihood source for the coastal agriculture community wherein fish rearing is also being



done. Continuing the efforts taken during last year, DHAN Foundation carried out renovation / digging of farm ponds. DHAN supported the

small and the marginal farmers in the coastal area to desilt and dig new farm ponds. The initiatives had a direct impact on the livelihoods of 234 coastal agriculture families this year.

3.3.2 Renovation of Village Ponds: Village Ponds are the major source for drinking water and domestic requirements in many villages in Ramanathapuram and the coastal districts of Tamil Nadu. Village ponds also support livestock activities in the village. They act as rainwater harvesting and groundwater recharge structures





Impact of Farm Pond

Mr. Rajendhiran (38) is a marginal farmer and member of *Paramasivam Vayalagam*, in Thandavankulam village of Sirkali Block. He owns half an acre of land. His family consists of his wife, two children and his 60 year old mother. After completing his secondary school education, he got involved in cultivating in his own land of 0.5 acre. The soil type is sandy with poor water holding capacity. More over the land do not have any other water source for supplemental irrigation. Hence, he used to grow rainfed groundnut during monsoon and his average earnings per season would be just Rs. 3,000. The rest of the season he worked as an agricultural labourer.

He expressed his desire to take up fish rearing activity in his land, if the group supports him for constructing a farm pond. The group also felt that he could use the water in the pond for two irrigations as there were frequent failures of rainfall during critical stages of ground nut in that area.

The total cost of creating a farm pond was worked out to Rs.26,000 for an area of 400 sq.m. Rajendhiran contributed Rs.1,000. The pond was dug during September 2006. He purchased 600 fingerlings of two fish varieties (Katla and Roghu) at the rate of Rs. 2/- per fingerling and released in the farm pond. Normally, the mortality rate will be about 10%. So it was estimated that there may be 500 fish surviving in the pond. Within a period of four months fishers were weighing roughly about half a kilogram each. He has spent Rs.10 for feed every day. His expected income in 3 months duration would be Rs.11,250 with a net profit of Rs.3,000.

In addition, the farm pond is also being used for supplemental irrigation whenever needed in critical times that would ensure his groundnut productivity from which he will gain another Rs.3000 per season. From a meagre Rs.3,000, his income has been increased to Rs.6,000 to Rs.7,000.

thereby recharging the nearby open wells and bore wells. This year DHAN Foundation has identified the ponds in the drought prone area of the coastal zone and renovated these ponds to meet the daily water needs of the community. Through this intervention 2060 families got benefited in the disaster affected areas. As on March 2007, 4005 families have been benefited through renovation of ponds.

3.3.3 Rejuvenating drainage channels: In the tail end of cauvery i.e., in Karaikal and Nagapattinam districts the drainage channels

play a major role in supplying water to the irrigated fields and also helps in draining out the excess water during monsoon. The channels have been poorly maintained in certain locations. The tsunami devastation has still aggravated the situation. Hence there was a definite need from the community to desilt the channel and restore it so that it facilitates free flow of water. Some of the drainage channels were encroached and hence got shrunk in its size. Evicting such encroachments and desilting the channels were the need expressed by the communities. Continuing the process initiated during last year, this year channel

desiltation was done to the extent of 9,000 meters, benefiting over 929 acres of land that benefited about 2,532 families.

3.3.4 Tanks: The irrigation tanks though not affected directly by the tsunami were silted up over a period of time causing substantial reduction of their storage capacity. Because of this, their present storage and recharging capacity was not sufficient to support the proposed rejuvenation of village ponds affected by the tsunami. Therefore de-silting of tank water spread area, clearing of supply channels and strengthening the tank structures were felt as important activities enlisted by the communities upon consultation. DHAN Foundation therefore organised the community into Vayalagam groups and supported them to renovate the structures. The interventions were carried out with active community participation benefiting 150 families.

3.3.5 Fish rearing in the water bodies: DHAN Foundation has supported the farmers to dig farm ponds and renovate the ponds in the coastal area. Further to add income to their livelihood, DHAN has introduced fish rearing in the farm ponds and village ponds. The farmers will be using this pond for irrigation during the agriculture season and during the off season they



will be involved in fish rearing. It will serve as an additional income for the farming community. As a pilot initiative 94 farmers were supported for fish rearing in the ponds.

3.3.6 Reclamation of salt affected lands in backwater area: Thalainairu village falls in Thalainairu block of Nagapattinam district. It is basically an agrarian village. The total cultivable area is around 1,900 acres. The farm lands are located closer to backwaters. The inflow of sea water through the backwater channels often affects the cultivation lands. As a result the salinity of the cultivable land increases affecting the standing crops. In order to address the issue an earthen bund was constructed for about 5,000 meters with the support of DRDA. During the year 2005 the bund was damaged by the flood waters. DHAN visited the area, assessed the damages caused and based on the discussions with the farmers in the village initiated the process of strengthening the bund. A shutter arrangement was also included to drain the excess water from the fields to the backwaters and to prevent the backflow during high tide. The strengthening work was done for about 3,000 meters. This initiative has benefited about 650 farmers cultivating in 1,200 acres of land.





Collective Action

Sree Malai Mariyamman Vayalagam is a Self help group of farmers in Keelaiyur village of Karaikal Vayalagam Federation. The group has an account in Canara bank, Karaikal. The group applied for a loan with the bank. The manager visited the group and appraised the performance and repayment at the group. He then approved a loan of Rs.95,000 to the group. The group decided to use the amount in an income generating activity jointly. The members decided to take village ponds on auction to rear fish. The group took three ponds on lease for Rs.27,000. In addition they spent Rs.19,200 towards the cost of fingerlings, transportation, feed, and nets.

Two members in the group were already involved in fishing activity. One among them Mr. Shanmugam, aged 31, lives with his wife Soundari (26), a home maker and two children in the same village. Shanmugam went for training programme conducted by the Fisheries Department for one month and got inputs about fish rearing. The fish rearing was successfully done by releasing fingerlings in three ponds and management was done by all the members with good cooperation. There was a good catch in the first harvest and the income was Rs.6,000 for the harvest of 60 fishes weighing 150 kgs. After 10 days there is second harvest with an income of Rs.6,000 and there would be a third harvest in another 10 days. All these three catches were from a single pond. Similarly they would harvest from the other two ponds as well with an expected earnings of Rs.54,000.



On seeing the promptness of repayment behaviour of the group, the manager has again sanctioned a loan of Rs.1,50,000. This amount was distributed to members who do not have any out standing loan in the group. All members have used it for agricultural activities especially paddy cultivation. As there was a good harvest, the members repaid Rs.30,000 to the bank. The Canara Bank Manager has encouraged them by assuring a loan for purchasing tractor for the group. The group has decided to deploy the tractor for the members' fields as they are spending substantial amount in tilling and ploughing and also facing difficulties in getting tractor at the right time. After meeting the members' requirement the group has decided to lend the tractor to the outsiders, on hire basis.

Achievements as a group:

- Fish rearing activity successfully practiced which provides livelihood activities for some members of the group.
- Internal lending is made feasible at less rate of interest otherwise they would have gone to money lenders at higher rate of interest.
- Agricultural activities were successful only because of money available at times of need for 16 members.
- Social obligations or functions in any of the members is considered as the function of the group and the group provides the needed amount as loan and the group member get involved in all the activities. Cohesion and collectiveness has evolved among the members.

3.4 LIVESTOCK ACTIVITY

“...Traditionally Livestock has been the major livelihood asset for the farm families. The skill of Livestock rearing is inbuilt among the farming families.

After the tsunami disaster DHAN supported the affected farming families to initiate Livestock Activity.

This activity has supported poor and vulnerable section of the community to generate additional income...”



3.4.1 Dairy Activities

People in the coastal agrarian villages have been involved in dairy activities for enhancing their income. It has been an important source of income for the small and marginal farmers to reduce the risks caused by market price fluctuation and other natural calamities. For wage labourers who do not own lands nor have

taken lands on lease, providing milch animals helps them to generate alternate sources to meet their daily demand. It is an activity by which the risks of the vulnerable sections particularly of those falling in the survival category can be reduced and their coping capacity increased so that they can face future shocks. Hence DHAN started encouraging farmers and landless



labourers to rear milch animals. During this year DHAN supported 1,844 families to purchase milch animals. As on March 2007, 3,051 families were supported through this activity. As part of providing forward linkages DHAN organizes the families involved in dairy activity into primary producer groups and enable them to get involved in collective marketing. By this the middlemen role gets minimized and the members of the producer group gets maximum price per litre of milk.



Alternative Livelihood

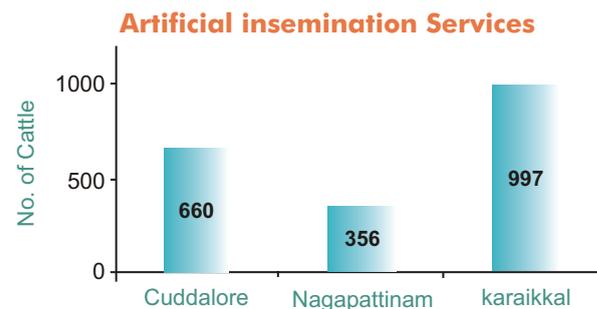
G. K. Manoharan lives in Naaluvadhpathi Village of Thalaignayiru block. He was involved in farming and had to take care of his family of four including his wife, mother and his brother. He was involved in cultivating *Gloriosa Superba* medicinal plant called *Karthigai Kizbangu locally* and was a successful farmer till the devastation. The tsunami waves damaged the standing crops and agriculture field. Thinking of starting alternate livelihoods Manoharan thought of rearing cattle. Being a member of "Vivekananda Vayalagam" he applied for a loan of Rs.15,000 and was sanctioned by the group. He purchased an hybrid cattle with a heifer for Rs.13,500 and the rest of the loan amount he spent for cattle feed and transport.

Proper feed was given to the cattle. **The cow started yielding** 5 and 4 liters in the morning and evening respectively. He sold milk at Rs. 12 per liter. He earns Rs. 108 per day and spends Rs.69 for cattle management. He gets a net profit of Rs. 67 per day and the monthly income is Rs.2,010. In six months he repaid major portion of the loan to the group. He was able to meet his family needs from the sale of milk and also from the coconut trees in his agriculture field of one acre. In addition the cow dung was used as manure for the coconut trees. It was about one load of manure, by which he could save Rs.2,500.

Future Plans

He sells the milk to the villagers often by credit and the recovery was not always 100%. So he expressed his interest to setup a milk society in his village, collect the milk from others also and involve in collective marketing. His other ambitious plans are to introduce artificial insemination services and cultivating fodder crops to meet the fodder shortage in his area.

3.4.2 Artificial Insemination (AI) Services: As a value addition to the dairy activity, DHAN Foundation has promoted artificial insemination services in the coastal area. The AI services were carried out based on the preference of the community. The general preference was on Jersey breed since it yields 8-10 liters per day and accustoms to local conditions. The AI services are



essential to upgrade the breed, reduce dry period and also for effective lactation management.

A Para-Veterinarian has been appointed in the region, to go to the villages and carry out the process of the insemination. At present there are 3 Para - veterinarians in 3 regions. The person visits the villages where livestock support is provided by DHAN, participate in the group meetings to create awareness to the members on AI services.

Income Generation through Livestock Activity

Mariadoss (56) a member of Mariyal Vayalagam, in Thiruvettakudy Cluster of Karaikal Vayalagam Federation. He joined the self help group of DHAN in February 2006 and made savings of Rs.752. He took a loan of Rs.10000 for purchasing a cow and a calf. He also insured the animals under livestock insurance scheme. At the time of purchase, the cattle were milking 4.5 and 3 liters respectively in morning and evening. He fed the cattle with quality feed, provided Artificial Insemination (AI). Gradually the milking got reduced to 1.5 and 1 liter and during its gestation period it stopped milking completely. The family used the milk for household consumption which reduced the family expenses. The mother cow conceived again and it is about to give birth. Mean while the artificial insemination service has been carried out for the calf. The family would get an assured income once the cow starts lactating.





To sustain the initiative the cost of the service is partly recovered from the beneficiaries. The Para-Veterinarian charges Rs. 25 per cow for the AI service. The service cost partially covers the cost of the service offered. In due course it is planned to increase the service charge. So far the service has been made available for 2013 milch animals. This service would support the beneficiaries to improve the breed and to improve the milk yield from the cow.

3.4.3 Milk Procuring Unit: DHAN Foundation promoted Milk procuring unit to enable collective marketing. Members organised in the activity groups bring their animals to this for milking. These units are promoted in the common place which can be accessed by all the beneficiaries in the village. The PPGs promoted by DHAN own these milk procurement units. The beneficiaries bring the cows in the morning and in the evening for milking. The PPG collects the milk from the producers and procured milk is directly sold to milk societies. By this initiative the members have reduced their risk involved in the marketing of milk. In addition services like artificial insemination and vaccination is carried out in the unit.

3.4.4 Milk Processing Unit: DHAN promoted livestock activities to support the poor and fringe communities to generate additional income. To enable these families to gain better price for the milk, DHAN is in a process of establishing the milk processing unit. The establishment of unit will be completed in the year 2007. A special team has been formed to establish the unit. To sell the finished product DHAN has initiated discussion with the major players involved in milk processing so that the finished product can be directly sold to the established dairy companies.

Once the unit is established about 5000 families in the coastal villages will be benefited.

3.4.5 Goat Rearing Activity: Next to cattle rearing, people have chosen goat rearing activity. This activity would be more suitable for the agrarian villages. DHAN promoted this activity to generate additional income and to meet their emergency financial needs. Apart from marginal and small farmers this activity also suits the landless labourers. During this year 1421 families have been supported for purchasing goats. As on March 2007, 2053 families were supported for this activity.



S. No.	Particulars	Families Benefited as on Mar 2007
1	Dairy activity	3,051
2	Goat rearing activity	2,053
3	Poultry	1,192
3	Small and petty trades	12,823
4	Agriculture Fisheries Based Livelihood	1,296
Total families benefited		20,415

Moral Support

Kamala, 45 years old widow lives with her mentally retarded son Ramesh who is 15 years. She lost her husband soon after her marriage. She lives along with her parents and she is supported by her brother in a hut, behind the hut where her parents live and her brother is temporarily supporting her. She was an agricultural wage labour but no longer could she do such hard works as she is suffering from hemorrhage. She has very weak and anemic. She survives with the government's widow's pension scheme of Rs.400 / month, 10 kg free rice and with the Rs.2 per kg rice. She also involves herself in making coconut thatch leaves. As her income source is only through wage labour apart from the meager amount from the pension scheme she had to depend on money lenders for all her consumption needs putting her under a debt trap.



After Tsunami she became a member in Ellaimariamman Kalanjiam, of Polagam cluster. She was regular in savings and group activities. She got a loan of Rs.5,000 for purchase of 4 goats for Rs.4,000 and used the remaining Rs.1,000 for debt redemption. In one year she fully repaid the loan. She took another loan of Rs.2,000 for her sister's marriage expense. She sees the SHG as a moral support and a means to save and get her needs fulfilled through loans which can be repaid conveniently.

3.4.6 Petty Trade Activities: The members in Kalanjiam groups were supported for initiating petty trade activities. The petty trades initiated were fish vending, petty shops, fast food shops and other activities related to fishery and agriculture. During this year DHAN supported 3,092 families for initiating small and petty trades through their people institutions. As on March 2007, 12,823 families have been supported.





A deserted woman turns an entrepreneur

Sundari aged 24 is a member of Sri Kathayee Amman Kalanjiam of Thandavankulam Cluster since 10 months. She was deserted by her husband and lives with her aged parents and 20 years old sister. The vagaries of monsoon have made their lives miserable as continuous farm work was not available in their region. Hence Sundari got involved in chilly powder selling on commission basis earning one Rupee for every 200 Gms sold. On an average she sells 10 kgs and earns Rs.50. She found it difficult to meet the family needs with this income.



When she became the member of Kalanjiam she applied for a loan of Rs.2000, which was sanctioned and invested in the chilly powder business in a small way. She used the amount to purchase raw materials to prepare chilly powder. She produced 30 kg in her maiden attempt and sold to grocery shops and also on a door to door basis reaching directly to the residents of her village.

On an average she earns Rs.50 per day for every 10 kgs sold. Of which Rs.50 is used for her daily household consumption, part to repay the loan outstanding and the rest is ploughed back in her chilly powder trade. The initiative provides regular cash flow for both running the business and for meeting the household needs. In addition she repaid her outstanding debts with interest; in a period of three months she reduced her loan outstanding to Rs.7,000 from Rs.20,000 to the money lenders. She is confident of repaying the entire amount in another two months period after which she will not be depending on the money lenders for her credit needs. Her plans are to improve the chilly trade and to get her sister married as she feels it is her moral responsibility.



Freed from Debt Trap

Ms. Malliga aged 43 is a widow and had to take care of her mother and sister (mentally challenged) and daughter Kavitha. She works as a sweeper in the nearby Garments Company and earns Rs.1,000 per month. Her daughter Kavitha finished schooling also works in the garment factory as a tailor and earns Rs.1,500 / month.

As the family income is too meager she has to depend on the money lenders for all her consumption needs. When Kalanjiam groups were initiated Malliga became a member of Vasantham Kalanjiam in T. R. Patnam Cluster since February 2005. As she had external debts with high interest which was ruining her life took a loan of Rs.8,000 from the group to repay the outside debts. Gradually she got relieved from the money lenders and over a period she also repaid loan to the group. As the hut, where she lives got damaged during tsunami and the floods that followed she decided to repair it. Malliga took a loan of Rs.20,000 and repaired the house. Malliga is confident of meeting her family needs in future with the credit support from her Kalanjiam.





A widow rebuilds her ruined house



Noorjehan aged 36 lost her husband immediately after marriage. Her only daughter, Parveen Begham is 14 years old studying 9th standard. Noorjehan was supported by her parents until recently. She was forced to lead a life of her own when she lost her parents also. Initially support came through her brother till he got married and settled in gulf. Then onwards they became secluded without any monetary support apart from the state government widow's pension scheme. Noorjehan has to take care of herself her daughter and also her elder sister also a widow.

Hence she decided to start a petty shop, through which she meets her family needs. The earnings from the shops help the family to meet the ends. In order to meet any additional expenses (health education etc.,) she has to depend on the local money lender. Hope came in the form of DHAN Foundation when she became a member in Mahamariyamman Kalanjiam in T. R. Patnam cluster in Karaikal.

The house in which Noorjehan reside is her ancestral house. The heavy rains with flash floods happened after tsunami severely damaged the house which needed immediate repairs. Noorjehan applied for a loan of Rs.10,000 and got sanctioned. She started repaying @ Rs. 500 per month. She has a total loan outstanding of Rs.40,000 to the local money lenders. Noorjehan is confident of recovering herself from the debts through Mahamariamman Kalanjiam



4.0 Information and Communication Technology for Poor

“...Information and Communication Technology has been used as a tool for facilitating recovery, rehabilitation and restoration

initiatives in the post Tsunami situation.

ICT tools designed to address diversified needs

of the community have demonstrated

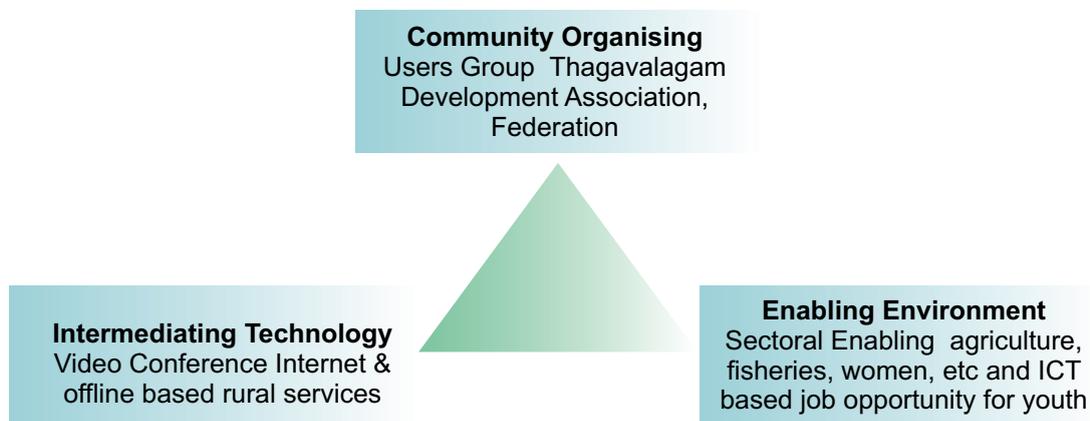
beyond doubt that they can accelerate restoration process more quickly and equitably and they can facilitate location specific disaster preparedness...”

4.1 Thagavalagam Approach

Thagavalagam means Information house in Tamil. Like all other development themes of DHAN Foundation, communities are organised around the ICT activities centered on Village Information Centres (VIC). During the initial phase, the community would be organized as the

users of the VICs and later on they own, manage and control different activities of the VICs.

Scaling down and intermediating the technology for the rural poor, enable them through different sectoral ICT services of the VICs will follow once the community gets organised.





4.1.1 Need for ICT in Coastal areas: Now a days, computer education has become the basic requirement among the students. In the coastal blocks who wish to get trained in computer education had to travel 10 -15 kms. Moreover the coastal areas are prone for frequent disasters of various form, which necessitates an early warning system at the community level. In addition the extension services in both fishery and coastal agriculture are limited in coastal areas. In order to address all the above issues and also based on the need expressed by the coastal community DHAN Foundation expanded its 'ICT for Poor' theme which is being implemented in and around Madurai district since 2000 to the coastal areas. Thagavalagam community college and Village Information Centres (VIC's) were initiated to design and deliver various e-services. The intervention addresses the need of all age groups infants (children under 5), school going children, college students, youth, fishermen, farmers; elders etc.

DHAN Foundation established 112 Village Information Centers in the affected villages along Tamilnadu coast. These Village Information Centers are coordinated by ten block level Thagavalagam Community Colleges.

4.1.2 Community Contribution & Participation: The ICT team approached the village panchayats in coastal areas and got permission to establish the VIC's in common panchayat buildings. Some panchayats have accepted to meet the monthly electricity charges. The villagers also contributed space for erecting towers to establish connectivity between the villages. The community was involved at every stage of setting up of VICs such as getting space,



establishing infrastructure, organising inaugural functions etc.

4.1.3 Connectivity: The Village Information Centers within the villages and the Community Colleges established at block level have been networked with the community college, which functions as hub and connects through wireless network.



4.1.4 Services: The VICs' are resource centres where an operator and a computer system are available with internet connectivity. These centres provide computer experience for most of the rural population in the villages. The VICs have helped villagers to improve their standard of living by expanding livelihood options with suitable ICT tools, goods, and services (such as education and health care). The true challenge is in finding ways to deliver this benefit broadly and consistently, while making VICs economically sustainable in the long term.

4.1.5 Computer Education in VIC: A number of computer courses were offered in the VICs' according to the age, class in which they are studying, their interest towards computers and



their affordability to pursue the course. There are three levels of regular computer courses Sub Junior Level for children studying 1 - 5th class of school education, where basics of computers, educative games, paint brush, word art, DOS and Word are taught. Certificate in Computer Application (CCA) for students of age group between 11 and 15 years and Diploma in Computer Application (DCA) courses for students of age group above 15 years. Few parents are



also curious to learn computers. VIC have also offered tutoring services or practicing sessions for those who are studying C language, Java programmes in regular colleges or correspondence courses. Those joined with just a basic familiarity with word processors and spreadsheets have become well versed in data entry jobs. Some VICs offer typewriting training as well.

4.1.6 E-School: Two types of e-school service are offered. First, teaching the basics of computer as one of the subjects in the school during regular school hours, the VIC operator goes to the school and teaches computer as one of the subjects in



some allocated periods or timings with a nominal fee per student. Coaching the students using computers especially Mathematics and Science which is difficult for the students to understand by traditional board and chalk method, it is taught using computers in a simple and interactive method. This approach kindles the interest of the students in learning such subjects. Students who get the interested to learn computers then enroll themselves in the VIC for the computer courses offered.

4.1.7 Video Conference: Video Conference has been well received by the users as an effective tool. This service has provided an opportunity to



educationally and socially backward communities to interact directly with professionals to get information on various issues

including health, livelihood, market etc. In a way Video conferencing addresses the issues of digital divide between urban and rural areas.



The villages connected with the community college (Hub Center) through the wireless network facilitate video conferencing across the villages with hub. Weekly once, agriculture officer and agriculture extension officers are available at the hubs. Farmers from the villages can directly interact with the experts through the facility provided.

4.1.8 Automatic Weather Station at the hubs: Automatic weather stations have been established in the hubs. This station can provide weather parameters like Temperature, Humidity, Rainfall, Wind speed and Wind Velocity. These informations are automatically recorded at the hub. Periodically this information is passed on to

the VIC's through the wireless network for dissemination.

4.1.9 Information boards at the

VICs: The VICs are provided with information board placed in front of each VIC or at a common place in the village. Every day, the VIC operators paste the information related to weather, potential fish catch zones and other relevant information in the information board.



4.1.10 Functional Literacy: The VICs provide functional literacy on agriculture to the farmers with the offline content. 15 different agriculture contents have been made available in VICs'. The



contents include package of practices, water management, new technologies, etc.

4.1.11 Village to Village interaction: The VICs also encourage interaction among the community



in the nearby villages especially for farmers and fishermen to share their information & knowledge. The new technologies adopted, feedback, traditional practices etc., are shared among themselves through the video conference.

4.1.12 e-Commerce through free SMS: The availability of seeds, man power, machineries for sales and rental information are sent as free SMS. e- Commerce information like selling & requirement information on livestock is also sent as free SMS to the mobile users of the villagers. The VIC operators are creating & updating the mobile users' database in the villages.

4.1.13 GPS & Potential Fishing Zone Information: Through VICs Global Positioning System (GPS) have been provided to the fishermen. GPS is used mainly by the fishermen to relocate the fish nets, identify potential fish catch zones etc.



VICs download the Potential Fishing Zone information from the Government of India

website and disseminate to the fishermen. The fishermen also use GPS to mark rocky areas where their nets get entangled and damaged so that such areas can be avoided while spreading nets.

4.1.14 Early Warning alert: The usage of mobile phones among the fishermen community has



increased many folds. The VIC operator constantly updates the number of persons with mobile phones in the village. Early warning alerts, relevant information from the Government departments are passed on to the fishermen through SMS alert.

4.1.15 BMI Information: The VIC's have been provided with weighing machine and height measuring scale. The VIC operators organize the villagers at the VICs to measure the height & weight. The blood group information is also collected from the villagers. This is the initial process of creating a health database in the villages. Offline package is also available which provides Body Mass Index (BMI) for particular age, weight, height and gender.

4.1.16 Offline health information: Offline health information CDs' are also available in the VICs for the villagers. Women are organized on a particular day to see the offline CDs in health aspects. CDs on first aid, women and child care and HIV AIDS are mostly used by the villagers.

4.1.17 Public Address System (PAS): All Village Information Centers are provided with public



address system (Mike, Speakers, amplifier, etc.). The speakers are tied in the towers to get maximum coverage. The system is mainly used for disseminating Information on weather forecast and early warning. Also, announcement on the various ICT services, video conferences, medical camps and other village public information is narrow broadcasted with the support of PAS. The announcement schedule has been fixed based on the convenience of the community. The village administration and Public Distribution System in the villages also use the system for dissemination.

4.1.18 Library: Library with more than 400 books has been established in each VIC. Books on different subjects like agriculture, animal husbandry, health, education, general knowledge, legal, fisheries, stories, government examination preparatory, etc have been included at the VIC library. On an average 10 users per day per make use of the library and efforts are being made to improve the number of users. Villagers get enrolled as permanent library members of the VICs to borrow books. The VIC operators have initiated book bank in their VICs and collect used / old books and materials from the villagers.

4.1.19 Awareness Camps: In addition with the ICT services, the Thagavalagam Village Information Centers have also organized village level camps. Camps were organized with the support of district level district & taluk level government administration. Camps on Agriculture, Animal Husbandry, Fisheries, Health (Especially HIV/AIDS awareness camps) etc were organized through the Village Information Centers. Camps were also organized on the specific international days like World Water Day, Women Day, etc. to bring awareness about the day. During the camps villagers were organized in a common place and specific content related to the theme were projected with the support of multimedia systems.

4.1.20 Job work: Paid services like Job typing, computer print outs, typing and printing of question papers for the local school, typing and printing services for the local Panchayat office etc., are being offered by all the VICs. Services like digital photography, designing and printing are slowly picking up in the VIC's.

4.1.21 Promoting Disaster Management Group: Thagavalagam Development Association is organised involving the community at the village level. Through the association Disaster Management Groups (DMG) are promoted at village level. Special orientation programme and trainings are given to the DMG members.

4.1.22 Cost Coverage : The Village Information Centers have both paid and non-paid services. Some of the services like computer education, job works and Internet usage are paid services; services like video conferencing were initially offered as free service. The VICs will collect the service fee from the community from the day one



itself for education and other paid services. It has been planned to cover 30 % of the recurring cost during the first year & 40-50% of the cost during the second year and 50-70% of the recurring cost from the third year. The federation will also mobilise resources through offering various training programme.

4.2 Community Radio

Communication is most useful when it starts by listening to what people already know, what they aspire to become, what they perceive is possible and what they can productively sustain.

Community Radio is a powerful tool to empower the community to raise, evolve and address their local issues. The existing Broadcasting model platforms are either commercial or nation run platforms which provides very limited space for expressing the local voice of the community. Community Radio as a community owned, managed and participated platform reflects the educational, developmental, socio-cultural needs of the community in their vicinity. It preserves the local language and their dialects.

DHAN Foundation has established Kalanjiam Community Radio in Nagapattinam with the support of UNDP. The community radio focuses on building the capacity of the community on disaster management. This station has been initiated to use air waves to empower the community towards expressing and acting upon development needs, enabling them to develop the required skills for accessing, producing and disseminating information for disaster preparedness. The Centre for Development Communication [CDC] of DHAN Foundation coordinates the Kalanjiam Community Radio in order to promote the use of development

communication at the grassroots level. The process would also help CDC to bring out materials on development communication that can be used in similar context where the community radio model gets expanded.

4.2.1 Role and Prospects: As a pioneering development organisation having larger community reach the federation has a larger stake in making use of Community Radio as a tool for speeding up the development process and empower the community to make use in a more proactively. This helps the community to have

- Enhanced participation of people in the development process
- Build capacity, especially in rural areas, through education
- Provide opportunities to people to upgrade their skills and enhance their creative talents
- Preserving and promoting traditional wisdom, knowledge and skills, thereby helping to promote and project the local languages, arts, crafts, culture and traditions
- Bringing within easy reach of the rural population, topical information contents in developmental areas like Microfinance, Fisheries, Agriculture, Health, Education and Information & Communication Technology, etc
- Creating rural networks for cottage and village industries
- Strengthening Panchayat Raj Institutions.

4.2.2 Community Radio is a launch pad for

- Creating a resource pool of audio propagation materials on development topics.
- Document the processes and the whole experience and upscale community radio in



areas where people organisations had notable presence

- Making community radio a tool for development
- Being a resource centre for others in promoting / establishing community radio

The programmes are currently narrowcasted through public address systems every day at fixed time for an hour. The programmes would soon go on air once the awaited broadcasting licence is cleared by the Ministry of Information and Broadcasting.



5.0 Panchayat Initiatives

“...Village Panchayats are the Nearest Government Institutions to the rural community. The efficiency of local governance will have direct impact over better lives of its citizens. For livelihood sustainability, poverty reduction, gender mainstreaming and disaster preparedness the role of Panchayats have significance and it serves as synergizing component for all other initiatives...”

5.1 Panchayat Initiatives

In the Indian political and administrative context, Panchayat Institutions, the third tier of Indian democratic structure is considered to be development institutions rather policy making body. Being it exists at grassroots level; it reflects the voices of the local communities. It can act as an effective coordination centre to facilitate convergence of all the development initiatives taken up by the state and central governments, non-government organisations and people institutions promoted by NGOs, for effective implementation and sustainability. These institutions can converge their programmes legitimately to prepare the community for



Livelihood promotion, community infrastructure and disaster management with their participation. In order to achieve this, the local government has to be People centric, transparent and direct democratic institution.



The formal systems of Panchayats have a mandatory role to play for development of the respective local area. Hence, strengthening of village Panchayats was felt as an important and integral part of the restoration initiatives. The theme “working with Panchayats”, the pilot theme of DHAN Foundation has been experimented in ten Panchayats in two Districts of Tsunami affected coastal region. The Panchayat experimentation is focusing mainly on

- Promoting and facilitating functional groups at hamlet level to enhance the participation of people in Panchayat affairs
- Strengthening the Panchayat institutions by way of introducing democratic practices and taking steps to generate own source of income
- Integrating the informal / traditional governing institutions operating at village level with Panchayat to strengthening the initiatives of restoration of livelihoods.

5.2 Programme Achievements

As part of organising functional groups, the adults and youths were organised into groups. The functional groups included SHGs, Youth clubs, Parents teacher Associations, Artisan groups etc. So far DHAN has promoted 116 functional groups in 10 Panchayats covering 2041 population. Apart from newly promoted groups DHAN also works with the members in SHGs organised by other NGOs. In total DHAN Foundation has reached out to 13429 members organised into 771 functional groups.

People participation is basic ingredient to make Panchayats more vibrant. In order to increase the participation of the community DHAN has

organised series of trainings for the community. As a result, the participation of members has increased to an extent of 30 to 40%. The women participation in the Grammasabha is increased from 10% to 65%. The women participation in decision making process at Panchayat level is a good sign.

Working groups are the legally mandated forum which is supposed to be promoted at Panchayat level. These are the supporting mechanisms to Panchayat administration in implementing programmes. During the two year period DHAN has given focus for promoting the working groups, arranging orientation and motivating them for effective operations. Presently working groups have been promoted in all the Panchayats. These functional groups facilitate the public to participate in the Panchayat administration. To sustain the Panchayat activities generation local resources are very important. Assets were created to all the Panchayats to generate income and sustain its activities. In each Panchayat around Rs.10.0 lakhs worth of assets have been promoted to get regular income in the future course of activities. Assets were in the form of promotion of horticulture crop in Panchayat lands, starting livestock units for Panchayats, and promotion of nursery garden etc.

Besides this, Attempts have been made towards building capacity of the Panchayats to generate income from the existing own source

- Sensitizing community for 100% voting and following ethical election processes in Panchayat elections
- Regularizing Gram Saba and Panchayat Council meeting



- Panchayat literacy to Functional group members in their meetings
- NREGA work assistance for proper execution
- Regular capacity building events for Panchayat functionaries
- Preparing Multi year micro planning for all the Panchayats
- Collecting house tax regularly

- Providing water supply and collect water tax
- Collecting professional tax and others

By these initiatives, the Panchayats were enabled to progress towards self sufficiency. When the fund flow from their own sources increased, Panchayats could gain confidence to run the administration with out any external support. The seed for the concept of self sustainability has been sown in all ten Panchayats, it will yield good result.



6.0 Health, HIV AIDS and Education

“...Awareness on factors leading to HIV AIDS is too low in the coastal areas. So there was a need for reaching the individuals

at the grassroots level to make them aware.

Realizing the fact, DHAN Foundation has given major focus on creating awareness by organizing training events, cultural events, processions and group discussions.

Apart from organizing events, the information technology was utilized to reach the individuals...”

6.1 Health and HIV AIDS Awareness

6.1.1 Awareness events on HIV AIDS

During the year 2006-07 DHAN Foundation has organised mass rallies and cultural events in the coastal villages on HIV AIDS awareness. In addition DHAN Foundation in collaboration with Arumbugal trust organised street plays and cultural programmes in the coastal villages. The events were organised in 100 coastal villages. The major focus of the awareness programme was on creating awareness on HIV AIDS, STD, care to be given for the patients, breaking the stigma, the roles of care givers and communities on taking care of the affected patients. The cultural programmes had a reach of about



20,000 people. As an impact of these cultural events members came forward for interaction with the health staffs to clarify on the doubts they had at the end of each event.



DHAN also organised AIDS awareness programmes for the women and youth in the coastal areas. Counselors from government hospitals were invited to clarify the doubts raised by the participants. AIDS awareness movie was screened in all the programmes. During last year orientation was given to 2,615 members, including 1,066 women, 275 adolescent girls and 85 adolescent boys falling within the age group of 40.

To create mass awareness through local media video films were provided to local television cable channels to screen the films. The team identified it as an effective communication method. Through the local television cable channels families in the six villages were covered.

6.1.2 Programme for mothers and

Adolescents: In order to increase the reach of the programme the nutrition programme has been packaged with the HIV awareness programme. The impact of this intervention in terms of the number of people participated increased many fold. In one such event the team was able to reach about 538 people. During the third quarter of 2006-07, about 27 events were organised for adolescents covering about 1409 people.

6.1.3 Screening through Blood Test: Due to lack of awareness most of the pregnant mothers do not take blood test for HIV. The pregnant women were given orientation on importance of the blood test. As an outcome of the intervention 67 women have undergone the HIV AIDS blood test. The test has been carried out for the identified targeted people (ANC Mother) with the

support of the field staffs. On the completion of the blood test it is found that 5 women tested positive; they were referred to the relevant staff in government hospital for follow up treatment.

6.1.4 Rally during World AIDS Day: With an objective to bring awareness to the general public three mass rallies were organised in three blocks, through which about 20000 people were covered. The participants walked in to the streets with the placards to bring awareness on HIV AIDS. Printed leaflets were distributed to the public. Functions were organised at the end of the rally and resource persons were invited to give orientation to the participants.

6.1.5 Training and Orientation for the School

Children: The training and orientation was organised at the school level. The students were given orientation to create awareness on HIV AIDS. All the participants including the chief guest from ICTC took the oath to fight against the HIV AIDS. As a token of participation all the participants have signed on the charts with a message on fighting against HIV AIDS. In order to clear the doubts of the students, they were allowed to raise the question with the experts. At the end of the programme a quiz programme was organised and prizes were distributed. The entire event was made as a memorable event for the students. Through this training event 450 students were trained.

6.1.6 Awareness through VIC's: The VICs have taken up this awareness creation through screening of film related to HIV AIDS. About 2,575 people viewed such materials. The number of people involved in this campaign is getting increased over a period of time.

**Table 9: Mainstreaming at a Glance**

Programmes	Total
1. HIV AIDS awareness programme	3,745
2. CD display through VICs	2,575
3. Awareness programme on Nutrition and HIV	3,344
4. Condom Distribution	511
5. Blood Test	170
6. Cultural events	30,223
7. Training the students	45
8. Peoples reached through Rally	20,000
9. Training to field staff and leaders	177
10. Training through health worker	390
Total	61,180

Table 10: Health Interventions at a glance

S. No.	Camps / Initiatives	Total (no. of beneficiaries)	
		M	F
1	Health camps	2,113	4,320
2	Distribution of Iron Tablets		2,305
3	Biosand filters		163
4	ANC and PNC care		288
	Total	2,113	7,076

6.1.7 Promotion of using condoms: The condom promotion activity was initiated during this quarter. Initially members (women) were given orientation through the health staff on the

importance of condoms. As a first step, 310 women in the coastal villages were given condom with an advice.

6.1.8 Local Capacity Building: As the local associates are drawn from among the village communities, it was decided to equip them. So that they can train the members during the group meetings, thus AIDS awareness can get integrated with the normal group activity at the village level. The local associates being part of the village, there are more chances for members approaching them to learn further. Hence DHAN Foundation has facilitated a training event for the associates and the community leaders on HIV mainstreaming. In these training events 44 members have participated of which 27 were associates and 17 were the community leaders.

Exclusive training events were organised for the field staff and members with the support of resources persons from Arumbugal trust. During these training events associates and members were given training on organising the training events. The participants were trained on the symptoms of STI, RTI, HIV / AIDS. The training event was organised for two days. 33 associates and 17 leaders took part in this training.

Apart from training, with the support of resource person from the Arumbugal Trust, the health team of DHAN has organised the training events for the field staff, through which 60 field staffs got trained.

6.2 Education for Poor

Though there are schools in the coastal villages, the teaching-learning environment is not conducive as the student: teacher ratio is poor; hence the students' performance was also quite

Table -11: Educational Support

Centres Functioning	251
Total Students Benefited	7,698
Boys	3,873
Girls	3,825
School Teachers Provided	80
No. of Villages Covered	56
No. of Schools Covered	68
No. of Students getting benefited	11,486

poor. Also the students do not get a comfortable atmosphere in their homes to focus on their studies. Similar to health services, access to good quality education is still a distant dream for many in the coastal areas. To address this issue DHAN has provided assistance to the coastal schools by supporting additional teachers for the needed schools and started remedial centres for the evening studies. Through 251 tuition centres 7,698 students were supported. By providing 80 additional teachers DHAN was able to support 11,486 students.

6.3 Purified Water

Coastal areas are highly prone for salinity. Getting pure water is the day dream for many families. To address this issue DHAN promoted Bio sand filters and candle filters. The biosand filter is specifically designed for removing disease causing organisms in the water. The filters can be built on smaller scale at low cost even in remote areas. The technology has been introduced in more than 30 countries including India and widely in use. The filters are

- Ideal for homes using water from wells, ponds, streams, lakes, springs, and shallow ground water
- Ideal for schools, Residential Flats, and group houses where rain water is used for drinking
- Clean, easy and simple to operate and cause no side effects for humans
- Does not require chemicals, electricity or energy for its operation
- Works based on the patented Biosand filter technology

The filters remove

- All water borne parasites like Giardia, Cryptosporidia, etc.
- Harmful Protozoa
- Disease causing Bacteria
- Dreadful viruses
- Minerals like Iron and Manganese

6.3.1 Promotion of Biosand filters: During the previous year DHAN has carried out a study on water borne diseases. It was found that about 50% ponds in the coastal villages were found to be unfit for drinking use. Based on the findings of the study, DHAN introduced the biosand filters in the coastal villages of Nagapattinam and Karaikal districts. The purpose was to enable the coastal community get purified water and to avoid waterborne diseases.

6.3.2 Training on usage of Biosand filters: The families in the coastal area were given training on the importance of pure drinking water and usage of biosand filters. A team of professionals trained the farmers on maintenance and usage of biosand filters. At the completion of training events the biosand filters were distributed to the families. These filters were produced locally



by the field teams. About 138 families were supported for getting the biosand filters.

6.3.3 Candle Filters: DHAN Foundation with the collaboration of DSM developed a cost effective household water purifier that can be produced locally. As part of the Tsunami relief programme 6250 purifiers were made available at reduced cost to the families affected by the Tsunami. Before distributing the purifier, piloting was conducted in three villages to assess the field conditions of the water purifier and based on the results mid course corrections were made on the distribution pattern.

6.3.4 New beginning in Vambakeerapalayam and Mudaliar Kuppam:

The members were given orientation on the filter, its usage and benefits followed by identification of user groups. Selected user group member become representative of the water for life project with in the village

Assembly of the units had been undertaken within the village in Vambakeerapalayam. The back yard of a user group house was made into a work place. In Mudaliyarkuppam the open space in DHAN office was used. In order to maintain quality standards the purifier after assembled by the trained volunteers is cross checked once again by DHAN technical staff.



A close monitoring was done on the beneficiaries who were supplied with the purifier to understand the usage pattern. A separate cell called the Community Service Group (CSG) was formed which consists of four members in each village that would jointly monitor 200 units. Separate formats were prepared and used to monitor the usage pattern. The CSG was paid Rs. 750 per person per month for their contribution in the project. The CSG members were also involved in guiding the beneficiaries on the operation and maintenance of the purifiers. To meet the cost of the CSG members for their services, the beneficiaries were asked to pay Rs. 300 to the CSG, so that the intervention can sustain in future also.



7.0 Capacity Building

After tsunami, there was a need for wide range of trainings, in the affected areas. Since the people institutions promoted are getting shaped towards taking up several livelihood activities, they were in need of capacities required for taking up such activities. To make them understand & realize the need for collective actions and build leadership qualities within and among the members, DHAN Foundation has come out with a package of trainings for different levels of the People Institutions.

7.1 Establishment of People Academy Satellite Centres

DHAN Foundation has promoted people academy, to train the community and volunteers. Through this centre trainings on importance of group actions, need for promoting the nested institutions, management skills, leadership qualities, conservation, livelihood and to educate people through diploma courses and distance educations were given. Further it has organized need based training events. They also invited professionals and experts to train the members on different livelihood activities. Realizing the importance of training events in the coastal villages People Academy has established its satellite resource centre at Karaikal and Cuddalore with the support of ACTED. These centres have given a number of training the coastal community as well as the people staff.

7.1.1 Training Methods: The participatory method was adopted for training the members. Members were given training through oral communication, sub group discussion; experience sharing, Role play and games. In all the above said training methods trainees' participation was ensured. The tools used for the trainings were books and hand notes, Video films, and chart presentations. These methods were adopted to reach the people easily.

7.1.2 Need based Trainings: Satellite centres organized training events based on the need in the context. To start with the members were given training on

- Concept on SHGs
- Evolving bye laws
- Maintenance of books of accounts
- Revolving fund usage
- Repayment with in the group
- Evolving lending norms

7.2 Orientation to people staff: People staffs play a crucial role in strengthening the people institutions and sustaining its activities. Therefore it is necessary to equip the field staff on the concepts of nested institution and related development activities. The satellite centres played a crucial role in building the capacity of the people staffs. People staffs were given training on Accounts and auditing of groups, RFA concept

and its usage, monitoring livelihood activity, lending policy at group level, Insurance, Kalanjiam Songs and approach with community.

7.3 Group leaders training

Focus of the training was on qualities required for group leaders; how to evolve group bylaw and lending norms, RFA concept & usage, accounting procedure, purpose of each notebooks and cluster leaders selection, structure, functions, enrolment with cluster by group, repayment to the group and cluster etc

7.4 Cluster leaders training

As the concept of cluster was new to the members, they were given orientation on concept of cluster, need of cluster and its functions, Structure of cluster, leaders selection process and its importance, getting membership with clusters, roles and responsibility of cluster leaders, RFA and its usage, monitoring of repayment and purpose of grant utility monitoring aspects. Satellite centres facilitated all these training events.

7.5 Orientation on Federation Promotion

The Satellite centres organised series of training events to create awareness on the concept of federation and its promotion. The focus of the concept seeding process was on what is federation, need for federation, functions and programmes of federation, federation ownership, leader's selection and qualities required for federation leaders etc

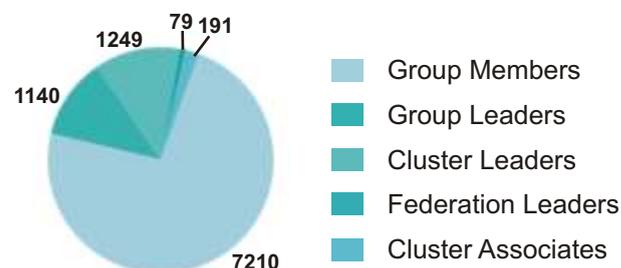
7.6 Livestock Management training to the members

Focus of the training was on cattle feed management, diseases prevention during lactation period, house keeping aspects to the selected beneficiaries who were provided with livestock support.

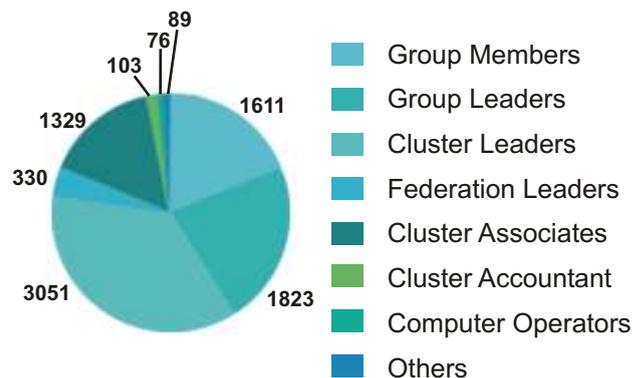
7.7 Reach

Totally 554 trainings were conducted in which 18,281 persons were trained. Out of these field level and campus based trainings were 231 and 323 respectively with respective participation of 9869 and 8,412 persons.

Members trained in Field Programme



Members trained in Campus Programme





8.0 Social Security for Poor

Coastal Areas are prone for natural disasters like storms, cyclones, floods and tsunami. The frequent occurrence of such disasters has crippled the lives and livelihood of the coastal community thereby increasing the vulnerability of the coastal community. Realising the need for an immediate intervention to establish social security system in order to address vulnerability in coastal areas, DHAN Foundation has initiated the process of insuring the members under Life Insurance Corporation of India's Janashree Bima Yojana.

8.1 Orientation to Field Staffs

The field staffs were given training on insurance schemes. The focus of the training was on member profile collection, consolidation of collected data; explaining to the members on different insurance schemes, claim settlement procedure etc.

8.2 Orientation to Members

As a first step to enroll the members in the insurance scheme, a series of awareness programmes including street play and screening of movies - were conducted in the working villages. As a follow up, orientation programmes were conducted at the field level through professionals and trained volunteers. Field staff have explained the importance of availing insurance cover to the members in group meetings. Also the people academy's satellite centres conducted training programmes for the community leaders on the importance of insurance schemes.

8.3 Options for the insurance Schemes

The People Mutual promoted by DHAN Foundation identified suitable insurance schemes that can be availed for the affected people. For this purpose it has interacted with the Life Insurance Company and United Health Insurance for identifying the schemes. Finally it suitable schemes for the affected community were selected. The people mutual team also facilitated the members to obtain the subsidy from the government under such insurance schemes.

The members were covered under Janashree Bima Yojana Insurance scheme of Life Insurance Corporation of India. This scheme has been specially designed for the vulnerable community in the age group of 18 - 60 years. The premium per member is Rs.200 per annum; Rs. 100 is paid by the beneficiary and Rs.100 is subsidized by the central government. In the event of natural death, the members' family will get Rs.30,000. In the case of accidental death, they get Rs.75,000. In case of permanent disability due to accident, the member will get Rs.37,500.

Unlike other insurance schemes the supporting documents for claiming the insurance is quite simple which includes just a photo copy of ration card and relevant certificate from the Village Administrative Officer. In the case of accidental death, FIR copy is to be attached. The claim amount gets deposited in the nominee's account in a short period. DHAN People Mutuals facilitate the claim process. As on March 2007, 46,091 members and their spouses were enrolled in the insurance scheme.



9.0 Collaborations and Convergences

9.1 Collaborations with Other Institutions

DHAN's prime strategy in rehabilitation has been building partnership among different stakeholders including government organisations (GOs), non-government organisations (NGOs), technical institutions, academia and more importantly, the affected communities. The

partnership enabled the institution to reach the affected community and address their need more effectively. The supports extended by the partner organisations were timely and based on the ground reality. Through this report we acknowledge their support extended to the affected community.

Name of the Organisation	Contributions	Funding Support in Rs.
ABN AMRO	<p>An exclusive building for community collage was purchased at Cuddalore. The Infrastructure purchased is utilized for providing computer literacy to the students with poor background.</p> <p>The affected women in the interior villages were supported by organising them into groups in two locations</p>	12,432,603
ACTED	<p>The poor and vulnerable women organised in the group were supported for promoting and strengthening their livelihood activities.</p> <p>The affected poor families in the disaster prone areas were covered under the life and health insurance.</p> <p>The backwater fisherfolks belonging to the fringe section of the community were supported for desilting the backwater channels and for purchasing the fishing equipments.</p> <p>Two Regional Resources centers were promoted to build the capacity of the coastal community.</p>	40,132,154



Name of the Organisation	Contributions	Funding Support in Rs.
ADEECO	Six village information centers were established to provide early warning information and to provide computer education for the students with poor background.	3,059,926
AIF	The affected farming families in the coastal areas were supported for reviving their agriculture fields. The poor and vulnerable families were supported for initiating the livestock activities. To reduce the damages caused by disaster and to promote horticulture, Coconut seedlings were provided to the coastal farming families.	2,192,140
Care India	The coastal water bodies like ponds, farm ponds were renovated to support the small and marginal farming families.	620,470
Chicago Balaji Temple Trust	The poor and vulnerable widows (Socially Challenged people) were supported for initiating the livestock activities.	250,000
DSM	As the coastal villages are prone for water borne diseases, water filters were provided to get the purified water.	720,608
Indian Association of Minnesota	The poor and vulnerable widows (Socially Challenged people) were supported for initiating the livestock activities.	221,393
Interpolis	Two Coastal Agriculture Resource Centres were established to support the farming families in the coastal areas. The affected farming families were supported to revive their affected lands.	2,758,644
Royal Embassy Netherlands	Exclusive Training programmes on Rehabilitation of Tsunami Affected Lands was organised. The training event was organised at PAJANCOA & RI with the participation of individuals representing different organisation.	214,733
Save the Children	Carpenters in the tsunami affected coastal areas were supported for purchasing tools and equipments for repairing boats	720,000
The Tides Foundation	Tsunami affected families in the coastal area were supported for reviving their livelihood activities	520,988



9.2 Convergences with Research and Resource Institutions

Convergence is essential in the post disaster context, to address the diversified needs of the affected community. During the restoration phase DHAN converged with professional and specialized institutions to address the ground level needs of the community. The convergences were guided by mutual respect and recognition for the roles played by all agencies and reinforces partnerships. Through this report we acknowledge their contributions to the affected communities.

9.2.1 Gandhi gram rural health Institution:

The Gandhi gram Institute of Rural Health and Family Welfare Trust (GIRH & FWT) is one of the pioneer institutes for health services research, intervention and health training. As the coastal areas are highly prone to water borne diseases, DHAN Foundation in association with Gandhi Gram Institute provided trainings to the volunteers and conducted a study on various water related and other diseases. Training events organised by this institute facilitated field staff to equip on causes, effects and cure for these diseases.

As an outcome of studies carried out by this institution in four tsunami affected districts, it was found that, about 90% of the children were found to be under weighing. It is also found that the drinking water facilities in Cuddalore, Nagapattinam and Kanyakumari were inadequate and the drainage facilities were poor.

9.2.2 Arumbugal Trust: It is a registered voluntary organisation working for the welfare of children and women in rural and remote areas. It

has a professional team to build awareness among the community. DHAN Foundation, in collaboration with this institution organised programmes to create awareness on health, hygiene, rights, child care, HIV AIDS and education. During the first year of restoration, Arumbugal Trust was able to reach 4560 peoples in the coastal villages. During the second year of restoration, the prime focus was on building awareness on HIV AIDS through cultural events. Through 100 cultural events 30223 peoples were covered by their campaign in the coastal villages.

9.2.3 SEVA: SEVA is a voluntary organisation working for the development of farming community for the past 15 years. The institution aims to promote sustainable agriculture practices. The collaboration between DHAN and SEVA is mainly to address the need of the farming community in tsunami affected areas. During the first year of restoration phase SEVA supported farming families to revive 25 acres of agriculture lands and through channel desiltation 500 families were supported.

During the second year of intervention SEVA supported the farmers to renovate the ponds, farm ponds and channels. Further the farming families were supported for organic farming and purchase of local variety cattle breeds. During the second year the institution supported 2751 families.

9.2.4 Thiagarajar Engineering College: It is an educational institution providing young professionals to the sector. This institution has been supporting in developing a suitable low cost model houses for the tsunami affected coastal villages. The institution also conducted a study on water quality in 98 villages. The outcome of the study is that, out of 98 villages, the water qualities



in 46 villages are not suitable for drinking. Considering the outcome of the study DHAN introduce bio sand filters and DSM filters in the tsunami affected coastal areas.

9.2.5 ARTES Foundation: ARTES Foundation has rich work experience in disaster prone areas. This institution has expertise in housing sector. DHAN collaborated with Artes Foundation to conduct a study on temporary shelters. The study has drawn major lessons from the temporary shelter construction and maintenance part of tsunami response. The outcome of the study is published as book called “Managing the Transition”. This study is quiet useful for

construction and maintenance of temporary shelters in post-disaster context.

9.2.6 PAJANCOA & RI: Pandit Jawaharlal Nehru College of Agriculture and Research Institution is basically an education and research institute, grooming and providing young professional to the agriculture sector. This institution has experts and rich experience in this sector. DHAN collaborated with PAJANCOA to assess and characterize the tsunami affected soils with view to design and evaluate the sub surface drainage system for reclaiming the tsunami affected soil. The research institute has provided technical guidance for the field level teams.



10. Special Features in DHAN's Tsunami Rehabilitation

10.0 Introduction

DHAN's Interventions during the relief and restoration phase has several unique features. Its approach has been unique in addressing the need of the community. In all the interventions the coastal community were consulted and involved. The design of intervention was well planned to reach the sustainable development. Some of the special features of DHAN's Tsunami Rehabilitation programme are given below.

10.1 Organising the Community:

The core strength of DHAN Foundation is community organising. Within a short period of two years DHAN has organised 65442 families covering the farmers, fisherfolks and vulnerable women in the coastal areas. The people institutions promoted are as strong as the institutions promoted by the core programme. The steps and processes of promoting people institutions like preliminary orientation, community organising, training on group concept, building capacity on financial management and building leadership were carried out. All the processes were drawn from the core programme of DHAN Foundation. The reach was very peak in the two year period.

10.2 Mainstreaming the people institutions:

Mainstreaming is an essential process for the institutional sustainability. These linkages induce the people institutions to function vibrantly. DHAN has linked the people institutions with

Panchayats, Banks and Government departments. In long run the people institutions will generate its own resources for addressing the need of its members.

10.3 Envisaging People Stake from Day One

DHAN has envisaged the community participation from the day one. The coastal community was involved in identification, consultation and implementation of relief and restoration programmes. The core objective is to build the ownership of the community. In the coming years the people institutions promoted by DHAN will be playing active role in taking up different development interventions.

10.4 Nested Institutions for Sustainability

To create a sustainable model for restoration of livelihoods and to ensure community based disaster preparedness to manage future disasters, DHAN has promoted 234 clusters, 41 federations. These federations were promoted with in a period of two years with rigorous systems and procedures. Three types of federations have been promoted in the coastal villages such as Kalanjiam federations for Women, Vayalagam federations with Farmers and Fishermen federations.

10.4.1 Democratic Process of Leadership

promotion: All the federations promoted in the



coastal areas are having its own governing body. Leaders for the governing body would be selected by the members in the groups. All the members in the group will be having equal opportunity for selecting leaders as well for getting selected. The professionals and field staffs facilitate the process. Before selecting the leaders they train the members on values and qualities of good leaders.

10.4.2 Federation Registration: To gain legal status, all the federations promoted have been registered under Indian Trust Act 1932.

10.4.3 Mahasabha for building strength: Once in a year Mahasabha is conducted at federation level. The Mahasabha is an event that brings in more vibrancy and transparency to the people institutions. It is an exclusive stock taking event People Institutions promoted by DHAN. Members from difference groups will be sharing their experiences during the Mahasabha event. The change of governance also happens during this event. The best performing groups, clusters and associates would be identified and recognised during such events.

10.5 Working with different Communities

Before tsunami DHAN's interventions were mainly focusing on the poor and vulnerable families in the agriculture sector. But after tsunami DHAN intensified its work with the fishing community. Presently DHAN is working in 16 fishery based locations in the coastal area. It was new experience for DHAN to work with fishing community more intensively. The two year intervention has given a lot of learning for the institution.

10.6 Utilizing the knowledge base

The federations promoted by DHAN took active participation from the relief period. Members from the existing federations visited the coastal villages to train and motivate the affected community. During the restoration phase, leaders from matured and advanced federations adopted the coastal locations and organised series of training events to build the capacity of the community. The cross learning among the community was effective. The affected people were motivated after the exposure visits and training events organised by the existing federations.

10.7 Focus on Livelihood Restoration

In the regular programmes of DHAN, livelihood focus gets intensified after stabilizing the people institutions. But in the tsunami rehabilitation programme livelihood restoration was initiated immediately after organizing the community.

10.8 Development Mode of Approach

As the damage caused by the disaster was huge, different institutions from all over the world responded to the situation. Many institutions took-up the restoration works on the project basis. On the completion of relief work, DHAN shifted from relief mode to the development mode of intervention. Though it was a challenging task, DHAN was able to achieve with intensive focus on building a sustainable model through organising community into people institutions. All the interventions were routed through the people institutions for to ensure their participation and continuity.

10.9 Long term focus

DHAN is working with the long term objective to create a sustainable model. Keeping its mission of



building institutions for generations, DHAN Foundation has committed itself to stay with the communities for a long time to create sustainable people institutions.

10.10 Integrated Approach

As the disaster inflicted adverse impact in the coastal areas, there was a need for a multi pronged strategies and interventions to address the need of the community. DHAN designed its approach to address the diversified needs of the affected community like, livelihoods, health, capacity building, education etc. All its approaches were aimed at enabling the community to restart and strengthen their livelihood and to withstand and reduce the damage caused by any kind of disaster in future.

10.11 Project with Programme mode

As part of livelihood restoration DHAN has forged alliances with different institutions. The collaborations were mainly focusing on specific needs of the community. All the specific interventions were integrated with core project rather treating as a separate project. By integrating different development works, DHAN was able to address different needs of the community. By integrating different themes and approaches it could bring sustainable development in the coastal context. This enabled the institution to operate in a programme mode rather project mode.

10.12 Building contacts with Research and Resource Institutions

DHAN established its contacts with different research and resource institutions, government offices, banks and other apex bodies. At the

location level its existence is proved through quality implementation. A separate cell has been created at Chennai to work on policies and planning pertaining to disaster preparedness and management. Various activities like HIV AIDS mainstreaming, study on temporary shelter, study on water quality etc, have been carried out through the resource institutions. DHAN has given more space for other stake holders to accomplish need of the community.

10.13 Handling different projects

To address diversified needs of the affected communities, DHAN collaborated with different organisations. All the projects were focusing on addressing the specific need of the targeted community. DHAN was able to handle and accomplish the project objectives successfully. It was great opportunity for the institution to work with different partners focusing on different intervention.

10.14 Establishment of Research and Resource Centre

The coastal agriculture is prone for salinity and the agriculture practices are different from the practices followed in interior villages. To support the coastal farming community DHAN promoted a research and resource institution called Coastal Agriculture Resource Centre. It is first of its own kind. The centre will be supporting the farming community in the longer run.

After tsunami there was a need for wide range of training events to build the capacity of the community in the coastal villages. Realizing the importance of training needs in the coastal villages, People Academy established its satellite



centre at Karaikal, Cuddalore, Ramnad and Tuticorin. The centres established have trained the coastal community as well as the people staff addressing the context specific needs.

10.15 Strong financial system at all level

As a policy, the accounts of all the primary groups, clusters and federation gets audited annually by external auditors. Internal audit is done every quarter. Once in a year general Body Meeting is conducted for all the primary groups, clusters and federations.

10.16 Financial Management

To address the need of the community DHAN mobilised financial resources from different Institutions. During the two year period of restoration, DHAN was able to handle the financial resources more efficiently with its fool-proof financial policy and rigorous practice. The financial systems established by the institution at all levels have enabled to ensure quality of spending and accounting.

10.17 Building resources

DHAN has created a certain possibility for multiplier effect in the coastal villages. The amount repaid by the beneficiary is made

available at the people institution level. These resources are owned by the people institutions and to be utilized for livelihood promotion, disaster risk reduction, organising the poor, health and education interventions. The fund made available at the people institution will ensure its sustainability.

10.18 Established field base

DHAN has promoted field level team for guiding and strengthening the people institutions. At present there are 450 volunteers supporting the implementation of field level programmes. All these volunteers are trained by DHAN for the quality implementation. Each volunteers support 150 200 families in the coastal village.

10.19 Regionalisation

To address the community needs swiftly, DHAN decentralized its approach. It established the regional level teams to identify the context specific needs for addressing it. This enabled the institution to reach more families and implement the programme more effectively. By decentralizing DHAN was able accomplish the project objectives and utilize the project fund more effectively for the benefit of poor and vulnerable families.



11. Way Forward

In the past two years, through the programme “Enabling Livelihood Restoration” DHAN Foundation was able to reach more than 61,000 families in the tsunami affected coastal areas in Tamilnadu, Pondicherry and in Vishakapattinam. The livelihoods of the affected community has been restored and strengthened. The programme has considerably reduced the vulnerability of the affected community and substantially increased their coping capacity. The coastal communities were organised into people institutions at the village, panchayat and block level. They have undergone rigorous training on capacity building to manage the institutions and also handle future disasters. The December 2004 devastation has provided an opportunity for development in the coastal areas and thus the enabling model of DHAN has been successfully implemented.

Though the livelihoods of the affected community have been restored, there are larger issues which the communities have to face and overcome. The dependence of coastal resources i.e., marine and terrestrial resources has increased many folds in the recent years. It needs immediate attention to curb over exploitation of the limited resource, which would otherwise affect the vulnerable sections in the coastal areas. It becomes essential to sustain and manage the coastal natural resources to sustain the livelihoods.

In the fishery sector, based on the landing data it is inferred that the total catch per annum has almost stabilized indicating threshold level being reached. Any increase in crafts beyond the present status will lead to over exploitation of the marine resources. On the contrary the decadal increase in coastal population is at an alarming level of 40% over a decade. There is a definite need to explore on marine based alternate livelihood options for the coastal community and reduce their dependence on marine resources. With the present slow rate of technology transfer, there is an imminent need for establishing extension centres that can take up action oriented field research and come out with alternate livelihood options which can be taken up by the community. Necessary forward and backward linkages need to be established to realize a better market price for the product. In order to meet the above demand DHAN has planned to establish Fisheries Vigyan Kendras (FVK) in the coastal areas.

In coastal agriculture, the role and importance of CARC has been well established. In the coming years it is necessary to strengthen the centres and take up more extension activities so that the livelihoods of the coastal agriculture community gets strengthened and stabilised.

The VIC's centres will play a pro active role in knowledge dissemination, networking and as

early warning systems to reduce disaster risk reduction in coastal areas. It will play an active role in creating awareness on coastal natural resources and the importance to restore, conserve and manage them for livelihood sustenance. The ICT will also play an active role in the creating awareness on HIV AIDS in the coastal villages in future.

All the above interventions will be done with active community participation and along with

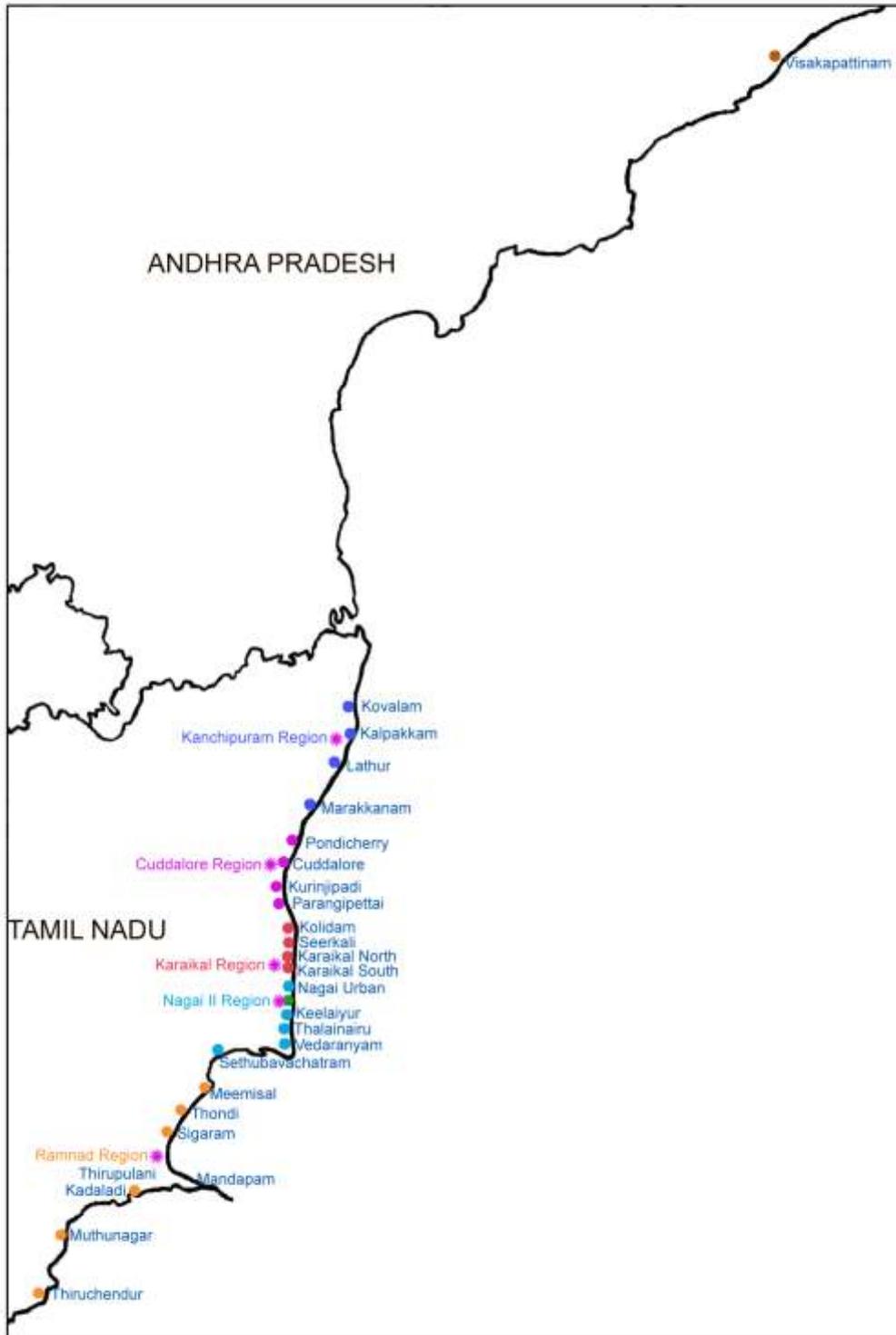
the respective departments of the State and Central Government. DHAN has already started the process of establishing linkages with such mainstream institutions so that in the long run the people institutions in the coastal areas can interact and get the benefits directly from these institutions. The people institutions over a period of time will evolve a community based coastal resource conservation and management system in the coastal areas.

List of Registered Federations 2006 - 2007

S. No.	Name of the Location	Name of the Federation
Kalpakkam Region		
1	Kalpakkam	Kalpakkam Vattara Meenavar Kalanjiam
2	Lathur	Lathur, Chittamoor Vattara Meenavar Kalanjiam
Cuddalore Region		
3	Pondicherry	Pudhucherry Magalir Vattara Kalanjiam
4	Pondicherry	Pudhucherry Meenavar Vattara Kalanjiam
5	Kurinjipadi	Kurinjipadi Vattara Vayalagam
6	Kurinjipadi	Kurinjipadi Magalir Vattara Kalanjiam
7	Cuddalore	Cuddalore Magalir Vattara Kalanjiam
8	Cuddalore	Cuddalore Meenavar Vattara Kalanjiam
9	Parangipettai	Parangipettai Magalir Vattara Kalanjiam
10	Parangipettai	Parangipettai Meenava Vattara Kalanjiam
Karaikal Region		
11	Karaikal North	Neithal Vattara Meenavar Kalanjiam
12	Karaikal North	Karaikal Vattara Vayalagam
13	Karaikal South	Karaikal Vattara Kalanjiam
14	Sirkali	Sirkali Vattara Vayalagam
15	Sirkali	Sirkali Kalanjiam Vattaram
16	Kollidam	Kollidam - Sirkali Vattara Meenavar Kalanjiam
Nagapattinam Region		
17	Nagai urbhan	Nagapattinam Vattara Kalanjiam
18	Keelaiyur	Keelaiyur Kizhakku Vattara Vayalagam
19	Thalainaiyuru	Thalanayar Kizhakku Vattara Vayalagam
20	Vedaranyam	Vedaranyam Vattara Kalanjiam
21	Vedaranyam	Vedaranyam Uzhavar Mamandram

S. No.	Name of the Location	Name of the Federation
GoM Ramnad Region		
22	Ervadi	Valampuri Vattara Kalanjiam
23	Thondi	Thuraimugam Vattara Kalanjiam
24	Mimisal	Pudugai Vattara Kalanjiam
25	Mandapam	Valaikuda Vattara Kalanjiam
26	Thiruchendur	Porunai Vattara Kalanjiam
27	Rameswaram	Rameswaram Vattara Kalanjiam
28	Thirupulani	Thirupulani Vattara Kanmai Vayalaga Kootamaippu
29	Vilathikulam	Vilathikulam Vattara Kanmai Vayalaga Kootamaippu
30	Kadaladi	Kadaladi Vattara Kanmai Vayalaga Kootamaippu
Vizhag Region		
31	Vizhak Fisherman	Visakha Matsyakarula Kalanjia Samakhya

DHAN in Tsunami affected Locations



Overview of DHAN Foundation

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 9,000 villages in nine Indian states reaching 500,000 poor families. Tata-Dhan Academy promoted jointly with Sir Ratan Tata Trust offers development management education. DHAN is working on new themes such as Information and Communication Technology for poor, Rainfed Farming Development and Working with Panchayats. DHAN represents a number of national and international networks and policy making bodies on Water and Microfinance.

DHAN Foundation is working in the Tsunami affected coastal districts of Tamil Nadu, Andhra Pradesh and Puducherry with a long term vision of building peoples' institutions to promote sustainable livelihoods with disaster preparedness and conservation focus. These peoples' institutions address the diversified needs of community such as livelihood security, health, education, conservation of natural resources, disaster preparedness and early warning. In addition they collaborate with mainstream institutions such as government, banks, insurance agencies, research and academic institutions to converge all the resources at the grassroots. This annual report is an update of all the initiatives of DHAN Foundation.



DHAN Foundation

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