

BASIC DESIGN CHALLENGES IN DEVELOPMENT OF RURAL POOR AND INDIGENOUS COMMUNITIES *

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1. Introduction

Poor and Indigenous communities suffer from isolation and powerlessness. This presents design challenges for reaching out to them. Isolation prevents them from appreciating the services offered by the mainstream. They fail to utilize these services due to their ignorance. Interfacing between these communities and mainstream is required for preparing these communities for entry into the mainstream. Any programmes taken for the betterment of these communities will only succeed if the management and ownership of these programmes lies with the local people. The challenge here is to build the capacity of the people to govern effectively. The roles and responsibilities of the different actor in the programme need to be defined very clearly. Technology is usually associated with the twentieth century. However, there exist indigenous knowledge systems that have existed for centuries. These need to be mainstreamed for appreciation, documentation and validation for their continued utility in the present scenario. Information technology can provide applications in providing a fair exchange to the indigenous people for the use of these technologies and practices by outsiders. It can also excite people to work locally instead of migrating to urban areas. Local Resource centers can be developed for the people to upgrade their skills and enhance their knowledge. Providing applications for empowering people with their rights can strengthen peace and justice process at local levels. The task of looking at aggregates dilutes the specificity of the locations diversity and cultural richness. Information technology can provide solutions by addressing regional diversity along with aggregations. The following paragraphs present in detail the challenges enlisted above.

2. Interfaces with Mainstream

The poor and indigenous people, by design or by default are usually left out of the mainstream activities. Long periods of isolation lead to increased alienation of these communities from the mainstream. After a certain point, the language of the mainstream becomes incomprehensible for these communities. Interfacing is extremely important for these communities to appreciate and access the services offered by the mainstream. This interfacing is essentially, the understanding of the requirements of the poor and the services of the mainstream, and using existing know how to fill in the missing gaps. Preparing the community for the mainstream is one of the design challenges while dealing with the communities.

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** DHAN Foundation is a non-profit development professional organization working in the Southern States of India.

The capacities of the communities have to be built to deal with the mainstream. Once their capabilities have reached a minimum threshold, they themselves can come out with a workable model to tap the services on offer with the mainstream. The communities can then create a demand system and call on the mainstream to design products for them.

It then becomes the prerogative of the mainstream to respond positively to the initiatives made by the communities. The response can encourage the communities to become part of the mainstream or to go back to their prior isolation.

If successful interfacing is done, then the mainstream comes out with products specially designed for these people. This will make the system more accountable to a larger spectrum of society. The services offered will also reach more people. DHAN Foundation, in its Community Banking Programme, has successfully demonstrated this interfacing with mainstream. The Community Banking Programme over the past decade has demonstrated to the policy makers that the poor are indeed bankable.

In India, till ten years ago, the poor were outside the ambit of the formal credit system. However, to meet their credit needs, they borrowed at exorbitant rates from the moneylenders. The Community Banking Programme organized the women from among the poorest of the poor in a village or a slum and inculcated savings and credit habits amongst them. The women were able to meet their credit requirements and slowly their dependence on moneylenders reduced. The successful demonstration of the savings and credit practices encouraged bankers to provide loans to the groups on a trial basis. After the successful return of repeat loans, the bankers were convinced that banking with the poor can be profitable. Today the whole banking sector is opening up for allocating funds for micro-finance. However, the design of the services product has to be tailor made to suit the community. The *Kalanjiam* (woman's self-help groups) members today directly approach the banks for loans and demand on the same system that till a few years ago was beyond their reach. *Kalanjiam* is perhaps the only model in the world where the people themselves take the lead in demanding from the banks. The community is empowered to directly deal with the mainstream.

The *Kalanjiam* have created a 'demand system' from the financial resources in the country. They can now call upon and enjoy the fruits of mainstream credit system. At the same time the mainstream also enriches itself both financially and socially. In the process the banking sector has become more amenable and accountable towards the micro-finance groups in the country.

The specialized requirement of the localized communities has to be appreciated by the mainstream while reaching out to them. Local communities will adopt technology only if they find it appropriate to their context and see some value addition in existing operations or activities.

For this to happen, the initial dialogue should take place in a tone and language in which the 'clientele' is comfortable. This has, by far, been the most challenging task facing modern technology. Each innovation brings with it new technical and obscure jargon, that takes the localized groups further and further away from the technology.

In this context, it is pertinent to state that the mainstream applications of information technology may not be suitable for the poor people. The poor first needs to understand the concepts of the technology. They have to be prepared for the introduction of the technology. Capacity building measures to make the technology more amenable for the community need to be undertaken. Once the community understands the concepts, it can throw out the specialized utilities it desires. Applications can be developed to address its specialized needs.

In retrospect, information technology can play a major role in interfacing with the mainstream for other value added services and products.

3. Defining Local Management

Local Management essentially means that the decisions critical to and of due importance to the community stays with the community itself. Any asset, technology or entity that is being used by the community, should be owned, controlled and managed by the community. If they have a stake in its ownership, they will be in a better position to take care and utilize the resource at their disposal. It makes little sense for an asset or services used by the community to be controlled by outsiders who do not have a stake in its use. Without local management, chances of any innovative initiatives fizzling out after a good beginning are very high.

Local management systems need to be clearly defined if sustainability of the programme is to be addressed. Here management means the governance and the bureaucracy involved in the running of the system. The challenge here is in strengthening the governance to keep the bureaucracy in check and accountable. Increased accountability will control the bureaucracy from manipulating the system and ensure that the people in the governance are always in charge.

Centralized administration and governance is necessitated when many localized management systems in different geographic or economic spaces require minimum regulation and support. However, the creation of supra structure bureaucracies' often results in weakening of management at the local level and the concentration of power and control at the higher level. This weakening of the local management pushes decision making to a higher level in the bureaucracy. The bureaucracy at the higher level becomes more powerful. It may take decisions without being conversant with the field realities. These decisions although not impacting the decision maker may prove preposterous for the localized groups. The lives of the local people may get severely affected by these decisions. This is true of most structures created by the Governments in the South. Tanks in South India are an excellent example of poor decision making at higher levels without taking cognizance of the ground realities.

There are some 39,000 tanks in Tamil Nadu State of India. Tanks as units of local water management systems have existed since centuries. Local people who depended on these tanks for their livelihood managed these tanks – farmlands in the command area were irrigated with water from these tanks. The ground water in the command area was high. In the nineteenth century, when the administration came under the control of the British, the water management techniques were centralized. The tanks went into disuse and deterioration, as the local people were not involved

in the management of the tanks. It affected the land and water resources in the command area. Encroachment in the tanks and the waterways for the tanks took place. The local people dependent on the tanks started to struggle for their livelihoods. Today, the government is the major encroacher on most of the tanks. Bus stands, colonies and roads have come up in the tanks and the channels connecting the tanks.

The key design challenge here is to create structures and processes where the onus of decision-making rests with the local communities. The other super structures only need to play a supporting role, providing complimenting technical skills and policy regulating roles. The role should however, be a regulating and not an intervening one. This is imperative for the adoption and successful acceptance of technological innovations at the local level.

The supporting macro structures should constantly aim at building the capacities of the people at the local level so that local management is strengthened and geared up to own & control the micro environment. Their role should not be to bulldoze the local structures with their own ideas and agendas.

Empowering local bodies has been the main focus of DHAN Foundation's activities. In both Tankfed Agriculture Development Programme and Kalanjiam Community Banking Programme, DHAN promotes people's institutions at different levels.

The Community Banking Programme has institutions at three levels – groups, clusters & federation. The primary unit in the Community Banking Programme is the group. A group consists of 15 to 20 poor women living in the same or nearby hamlets. This is an informal body where the women meet once or twice in a month and save a certain amount and lend the same among themselves.

Nearly 15 to 20 groups in geographically proximity, say in a village or closely situated villages form a cluster. A cluster consists of leaders elected from different groups in the cluster. There are 5 to 9 members in a cluster executive committee. All groups pay equity to become part of a cluster. Although the cluster is a supra structure, it is controlled by the groups in the geographic area.

150-200 groups in a development block (Union of Panchayat/Mandals) constitute a federation. It is a formal registered body under the Indian Trusts Act. All groups in a location are members of the federation. The groups pay an entrance fee to become part of the Federation. The federation has a board elected from the members of the controlling groups. The Federation functions like any other NGO and raises money in the form of grants as well as loans from different funding agencies, commercial banks, apex bodies, etc.

In Tankfed Agriculture, DHAN Foundation has been working for the past ten years in reviving the age old local management of these tanks. The farmers in the command area of a tank have been organized into primary groups. These groups have in the recent past undertaken rehabilitation works on the tanks by contributing money from their own sources and by raising local funds. Wherever the management of tanks is in local hands, the rehabilitation works have proved to be successful. Rehabilitation

of the works has led to an increase in the ground water potential and subsequent increase in productivity of land in the command area.

The local management systems prove to be more effective and beneficial for the local people than when things are dictated from a higher end. The challenge here is to build the capacity at the local level to manage the problems at their end. Strengthening the governance of the local management units through appropriate structure and processes is essential for sustaining action at the primary level.

In defining local management the different actors involved need to have a high degree of role clarity.

3.1 Local People: The local people should be the decision-making centers in the whole process. The people should be the prime movers in the process. They need to take decisions on all issues related to their lives and resources that affect their livelihoods. They compose the governance that owns and controls the system. They will decide the policies and deliberate on the strategic issues involved in the running of the system. The bureaucracy that will be responsible for the day to day running of the system will assist them.

3.2 Non Governmental Organization: The role of the NGOs is limited to facilitation only. Equipping governance by undertaking capacity building measures for the people is the prime job of the NGO. The NGOs should also focus on functioning as civic institutions and support activities on behalf of the people.

3.3 Governments: The Central and State Governments should provide a regulatory environment and concentrate on policy making, coordination and fund allocation. They should not undertake the roles where local level decision-making is remote controlled by them.

In this regard, information technology can help in facilitating local management by effective communication of roles and responsibilities at every level. Applications that support the decision systems can form part of the applications to be developed and communicated to the people at the different levels. The key decisions at every level, decision to be taken with consultations with supra structures, the information for decisions to be conveyed to another level –can all form part of the applications of the technology. The ignorance of the local people can be countered by providing information on their resources, helping them to develop capacities for better governance and deal with related issues.

4. Appreciation for Indigenous Knowledge Systems and Validation of Indigenous Technology

Indigenous know how has existed with the people for centuries. Appreciation for these technologies, however, escapes the attention of the mainstream. The design challenge here is in mainstreaming these technologies. Till recently, these innovations never get acknowledged or appreciated by outsiders and by the locals themselves. The local communities are sometimes not aware of the utility of the practice or resource it possesses. A case in point is the use of herbs and non- timber forest produces by the tribals. Although they may be using the same for centuries, the tribals may not be aware of the medicinal utility of their own potions. The same

may, however, be patented by vested interests in the North for commercial purposes without the knowledge of the tribals. Applications for popularizing the health and educational needs of the communities need to be addressed.

Appropriate designs that aim at making indigenous knowledge available to the outside system in a manner that local communities can get a fair price for their knowledge exchange is a challenge. Information to the localized communities through the use of interactive web sites can play an extremely important role in this aspect.

These technologies were developed in response to localized needs. The marginal communities carry out innovations mostly for their survival. In dry-land farming, local communities carry out innovations in farming techniques for producing crops. The communities have developed innovative ways of livestock breeding, seed preservation, etc. Tanks in the dry belts of South India are examples of indigenous technological innovations in response to the acute shortage of water.

Process documentation of these innovations however, does not take place. The design challenge here is to improve the institutional memory of indigenous technologies. The aim is to prolong the life of the technology by developing memories for these technologies. This memory will be more sophisticated and effective than patenting. Strengthening process documentation of innovations is one of the ways of addressing this issue.

Another area of challenge is the validation of these institutional practices and technologies for their continued relevance in today's world where other technological alternatives are available. The process of enriching and adding value to existing technologies is an issue that needs to be addressed seriously. Updating the knowledge of the localized communities by adding value to existing services will benefit them in building on familiar knowledge rather than start afresh.

Most of the technological innovations are made available in a universal language. However, it usually takes one or two generations for the local communities to adapt to these languages. This new generation may not be familiar with the cultural practices in vogue for the past many centuries. This is a direct result of their failure to come to terms with their mother tongues. They fail to realize the importance of their own cultural heritage. The loss of a cultural memory is inevitably linked to the breaking down of the local systems of management evolved over the centuries. The danger here lies in the current generation not taking advantage of centuries of learning and committing the same mistakes as was the case in the past.

Information technology can overcome this problem by developing localized content for applications. This will provide cultural continuity to the generations while absorbing technological innovations or socio cultural changes. From the tribal context, developing localized content would neutralize the bias arising from content in a universal language.

5.Preserving, Developing and Integrating Resources at Community Level

Human Resources: The resources at the local level are always under threat from different exit points. Migration accounts for the exodus of human resource from the villages to the cities. Consider the case of human resources in a village in India. Most of the educated youth migrated out for livelihood to the cities. This is a typical rural to urban brain drain. Most of the productive life of these people is spent away from the village. Only if quality people, trained in the use of the resources, stay back in the area, will be development of the rural hinterland take place. For this to happen, opportunities need to be provided to quality people in the villages itself to pursue their preferred vocations. The design challenge here, is aiming to preserve the human resources in the local area itself. Technology can provide answers in how to excite people to work locally instead of migrating outside for work. Providing access to education locally and undertaking up gradation of skills locally can be provided by technology. For enriching knowledge, localized resource centers can be designed for dissemination of knowledge, education and for addressing social issues.

Financial Resources: Most of the financial resources are taken away from local bodies, centralized and then reallocated. This reallocation may not be judicious or in line with the ground realities. In the South most of the money vanishes in “system losses”. The losers in this reallocation and losses are inevitably the poor and marginalized communities. Process design interventions are required to bring more transparency into the system and to ensure that the marginalized communities get a fair deal in the reallocation of resources.

Natural Resources: Local communities for time immemorial have managed the natural resources in the South. In the colonial era, most of the people lost their traditional rights over their common properties to centralized bureaucracy. Even today, the denial of access to and control of common properties resources for the local communities dependent on the forests continues. The people, however, circumvent regulations to use the resources; even though it is considered illegal by the policy makers.

Appropriate technology design can play an important role in interfacing between the legislators and the users of the common property resources by developing relevant material. The challenge here is in communicating to both the local people and the administrators on the shared vision of sustainable use and preservation. The communication should focus on bringing the two together without the need for intermediaries. Online support system for monitoring the health of the resource can be a technological design intervention.

6.0 Valuing Local Integration for Peace and Justice

The breaking down of local integration points automatically leads to decision making at the higher level. The decision makers may not be conversant with the ground realities. They make their own vested interest in mind. In such situations, decisions taken at a higher level will invariably alienate local communities. A good example here is that of communal tensions. If the design allows dialogue between communities at the localized points, the situation will never get out of hand. However, in the absence of such a design, there are chances of deterioration in the situation. Ultimately, the local folk would be manipulated into violence by vested

interests and a few will sacrifice their lives. The truth may never come out but the faith and goodwill between the communities will be ruined. Technological interventions for addressing peace and justice issues are another area of design challenge. The design should aim at providing mutual appreciation of the constraints faced by each community and the need for a healthy dialogue on issues of contention.

People are mostly not aware of their rights and responsibilities. Most cases exploitation and oppression are a result of the oppressed not being aware of his/her true rights. Information technology can prove to be a powerful tool in empowering the oppressed and ignorant with the knowledge of their rights. Online registration of complaints and public hearing through the media would facilitate speedy justice.

7.0 Looking at Aggregates

In a homogenous, classless society, looking at aggregate can make sense, but in a heterogeneous society where majority of the people are from diverse cultural backgrounds, aggregates may not convey the true picture. Aggregation reduces the scope for addressing local specificity. Due to this, a solution arrived at by looking at the aggregates may become later prove to be a problem at the grass roots. The design challenge here is know where to stop aggregating and addressing specificity.

Information technology intervention can address this issue by looking at specificities of each location in detail. This will ensure that the minorities do not get lost in the maze of aggregation.

DHAN FOUNDATION

1.0 About the Foundation

DHAN (Development of Humane Action Foundation) was initiated in October 1997 and incorporated under Indian Trusts Act (1882), in January 1998. The Trust has been promoted with an objective of bringing highly motivated and educated young women and men to the development sector so that new innovations in rural development programs shall be brought and carried to vast areas of the country and the people, especially the poor.

“Building Institutions for development innovations and upscaling for impacting livelihood to enable poor communities” is the mission of DHAN Foundation. The Foundation works towards bringing significant change in the livelihoods of the poor through innovation in themes and institutions. The three broad purposes for which the foundation stands are:

- Mothering of Development Innovations
- Promoting Institutions to reach scale
- Human Resource Development

DHAN Foundation aims to address poverty directly. It aims to reach out to thousands of poor in Tamil Nadu, Andhra Pradesh and Karnataka and would catalyze development in different parts of the country and elsewhere. Many innovative themes would be developed to address the poverty of the masses in rural, urban and tribal environments. Currently, DHAN Foundation is working with three themes, Kalanjiam Community Banking Programme, Vayalagam Tankfed Agriculture Development Programme and DHAN Academy. Information Technology as a new theme would be added in the current year.

2.0 The Staff And Reach

DHAN Foundation is a development organization in South India. Highly qualified professional both men and women with commitment to the cause of serving poor communities in livelihood promotion work with this organization with varying years of experience in the field of micro- finance, tankfed agricultural development program, Human Resources Development and Research and Resources Documentation centre. DHAN Foundation has its operation from about 36 locations as on December 2000 falling in Tamil Nadu, Andhra Pradesh, Karnataka and Pondicherry. Over a decade of service, the organization works with 75,000 poor, of which about 80% are women.

The programs of DHAN Foundation in South India were nine years old and were inherited from one of the national NGO named PRADAN based in New Delhi with the same set of staff. The national and international government and non-government donors have been appraised about these efforts and they have welcomed the decisions. These efforts of DHAN Foundation are now supported by the National Philanthropy Sir Ratan Tata Trust, Mumbai and different commercial banks & corporations and International Agencies like Ford Foundation and the Novib, Netherlands along with the government.

3.0 The Programs

The Foundation operates two major field based programs in tune to its Mission and Objectives. The Tank Program aims at Conserving and Developing Tanks through Local Management to benefit the tankfed agriculture. The Community Banking Program aims at establishing Community organizations at village, Panchayat and Block level aiming at providing Savings, Credit and Insurance activities. As the organization believes in the placement of highly qualified professionals at the grassroots work it runs a Human Resources Development Program to groom professionals. The Research and Resource Center of the organization documents and bring out quality publications on the two themes as a measure of dissemination and influencing the mainstream.

3.1 Community Banking Program

DHAN Foundation is involved in implementing a Community Banking Program through which alternative banking efforts by the locally formed self-help groups are promoted. The program promotes collaborations with Apex Banks like National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI), Housing and Urban Development Corporation (HUDCO), Government Women Development Agencies and other commercial banks. Presently seventy staff, most of them are professionals from the country's management institutions, Engineering and Agricultural colleges are involved.

The Program has spread over 37 locations in Andhra Pradesh, Tamil Nadu and Karnataka. The activities in locations are integrated at the district level through decentralized regional office and at program level by the program office. Presently four regional offices were functioning at Madurai, Theni, Ramanathapuram and Chengalpet. A decade of Kalanjiam Community Banking experience has resulted into a people led movement. It has culminated into a movement of the poor for providing credit and other services in a sustainable way. The primary focus of the program is built around the sustainability revolving around the enabling and empowerment approaches. Over a decade of operation in South India, this Program led to formation of 10 Women managed self-help group federation at block level. Federations at Tirupathi, Appanthirupathi, Kadamalai, Alanganallur, Kottampatti and Kamudhi are Self-sustained and self-managed.

As on end March 2001, there are around 80,000 women are being organized under the program in 5104 groups and get benefit Savings, Credit and Insurance and other Financial Activities. The Programs are in operation in Tribal, Rural and Urban Context.

3.2 Tankfed Agriculture Development Program

DHAN Foundation's tank program came into being from the analysis of rural situation in the chronically drought prone areas of Tamil Nadu. Ford Foundation has supported the program by way of funding from the beginning. The tanks need to be saved from extinction for many reasons, and our efforts in working with the small and marginal landholders for the restoration of tank irrigation and regeneration of farmers' management have met with success. Through the years DHAN Foundation has undertaken several works such as tank rehabilitation, community well construction, drinking water development works and watershed development. These works cover

nearly 15,000 farmers and benefit their small holdings in the dry areas of South India through Tank Farmers Associations and Federal Associations.

Water as the basic input for farming in dry tracts brings tremendous benefits in the life of farming communities. The farmers are organized around the tanks with our efforts to conserve the tanks and improve their performance. Initially the project was initiated with the objective of rehabilitating a few tanks so that their storage capacity could be increased and water feeders to the crops would be made reliable. The experience we gained from this phase gave us the realization that the program should be a multifaceted and that we need to work with various other actors concerned with tank systems. And so the project involved constant interaction with the local and state government agencies for funding, approving project proposals and changing their perspectives and policies for a better tank administration in the second phase.

3.3 Human Resource Development Program

DHAN Foundation is able to continuously attract good quality professionals, groom them for a carrier in Rural Development successfully by having its Human Resources Development Program in place. The Program organizes various events and activities in grooming the young people joining the organization towards a carrier in Rural Development. It offers a Development Internship of a month or two for the interested students in the Final year of their studies in Engineering and Agricultural Universities, so that the voluntary sector would be exposed to them. The program offers Development Internship for the graduating students who would like to explore the sector as their carrier. This program is for a period of three months without any obligation to join or leave. The interested candidates who would like to continue the Rural Development as their profession are offered Development Apprenticeship for a period of a year. This approach based on the "Learning while Doing" methodology is done through mentoring the newly joined by those who are experienced. They are being trained for their technical and social organising competency and exposed to the hardships in doing the village development work. In the last three years DHAN Foundation could attract around 50 such professionals and the professional manpower has risen to 107 at the end of December 2000.

3.4 DHAN Academy

DHAN Academy offers quality Development Management Education to young individuals with high social concern to participate in the development process. The Academy is promoted by ***Development of Humane Action (DHAN) Foundation*** with the support of ***Sir Ratan Tata Trust (SRTT)***, Mumbai.

Purpose: DHAN Academy aims at achieving the identity of a unique academic institution of Social Development and Management of national and international repute.

Objectives:

The objectives of the Academy are to:

- ® Induct and groom young or fresh graduates into Development Professionals through specially designed long-duration programme.

- ④ Groom professionals possessing not only managerial abilities but also the skills, attitudes, values, empathy and knowledge to work with rural communities to build their own self-managing, democratic organizations.
- ④ Initiate processes and evolve systems commensurate with the application of knowledge and to use that knowledge to the development of knowledge.
- ④ Identify and follow ways of generating/mobilizing the resources to interpret and adjust global knowledge to the Indian context.
- ④ Enable the world of practice, both practitioners and potential, to use this knowledge; also to disseminate it to other organizations and educational institutions in the field with which it is concerned.

The Academy offers a full time one year Post Graduate Diploma in Development Management and several short duration Management Development Programmes for Development Professionals.

ABOUT THE AUTHORS

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He has traveled widely within and outside India. He has organized several national and international workshops on the themes of Natural Resource Management and Micro-finance and has participated presented papers on these themes at many national and international forums.

He has also held various positions in national and international forums, working groups, task forces and missions on these themes.

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Devanshu Chakravarti is an agricultural engineering graduate and a post-graduate from the Indian Institute of Forest Management, Bhopal. He is presently a Project Executive working with DHAN Foundation's Kalanjiam Community Banking Programme. He has nearly four years of experience in this sector. He worked earlier as a young professional with CAPART, a national funding agency. He also worked as a Research Associate in an Agricultural University for a short period of time.

Seenivasan, R.

R. Seenivasan is an agricultural engineering graduate and a post-graduate from the Institute of Rural Management, Anand. He is presently a Programme Leader heading DHAN Foundation's Tankfed Agriculture Development Programme in Tamil Nadu, Andhra Pradesh and Pondicherry. He has over 10 years of experience in this sector. He worked earlier as an irrigation community organizer in the Lower Bhavani Irrigation Project of the Government Agricultural Engineering Department. He has been a Research Associate working on performance of tanks and wells.

He has attended / conducted a number of workshops and seminars on participatory development and tank systems at the national and international level.

He has written a number of articles on irrigation tanks and related areas.

Narender Kande

Narender Kande has a bachelor's degree in Dairy Technology. He is a post – graduate from the Institute of Rural Management, Anand (IRMA). He is presently a Programme Leader in DHAN Foundation heading its Community Banking Programme reaches about is thousand poor families in Tamil Nadu and Andhra Pradesh. He was instrumental in initiating one of the first federations of SHGs in India at Tirupati, Andhra Pradesh.

His current responsibilities are strategic management, collaboration with mainstream development institutions, resource mobilization and networking with national and international agencies, training and capacity building of people, bankers, NGOs etc., and policy advocacy efforts.

He has participated in and conducted national and international seminars and workshops on Micro-finance. He is one the Board of the SIDBI Micro-finance Foundation. He has over twelve years of experience in the micro-finance sector in various capacities.