Milestone -three

Crop Loan Programme - Phase I -1974



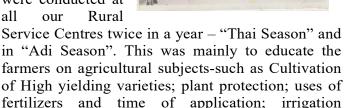
Recovery of loans was found to be the most difficult task because the beneficiaries were found to be in various economic compulsions. While evaluating, it was found that they had borrowed money at high interest to purchase of seeds, fertilizers and hiring of labour. This was an eye-opener which in turn brought about a re-thinking in our approach. Agricultural Service Centres as per the recommendations of the Tamilnad Christian Council Economic Life Committee based on the Evaluation

Report presented by the Rev. Hartmut Hegler in February 1973 were established in important locations to enable closer contact between the beneficiary and the sponsor. The farmers were given short term loans to purchase quality seeds, fertilizers and pesticides for better cultivation of crops through the Rural Service Centres. These Service Centres helped the farmers to get higher return by adopting scientific methods. Six Rural Service Centres were established in the areas where the above Wells and Pumpsets programme was completed namely, Chingleput, Chittoor, Perambalur, Ulundurpet, Nazareth and Salem.

Each Centre was provided with one Power Tiller, two Power Sprayers, and two hand operated Sprayers. The farmers hired these equipments for better cultivation.

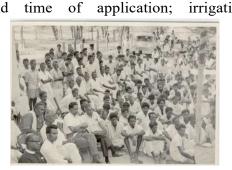


Regular Farmers
Training Courses
were conducted at
all our Rural



methods and conservation of water; proper maintenance of electric motors and oil engine pumpsets; family budgeting.

We strongly believe that conducting these training courses periodically, helped us not only to teach the farmers on scientific aspects of agriculture, but also assist them to solve their practical and day-today problems connected



with cultivation of crops. This was highly appreciated by the farmers and other participants.

Milestone - 4

CASA- Food for Work Programme- 1974-76.



Tamilnadu faced severe drought during the year 1974-75. Tamilnad Christian Council was associated with the Churches Auxiliary for Social Action (CASA) from 1969-70. During the drought period, with the food assistance provided by CASA, both irrigation wells and drinking wells were deepened. - 270 wells were deepened in Aruppukottai, Perambalur, Attur (Salem) and Nazareth areas in 1975, and 368 wells deepened in

Thirukoilur, Erode, Chingleput, Perambalur and Aruppukotai areas in 1976. The Officials and Representatives from CASA regularly visited the areas and guided the Field Staff to implement the work in the best way possible.

The then Programme Officer of CASA in his report mentioned that, "You will be glad to know that I had the opportunity to visit the CASA supported Economic Life Committee project at Perambalur and at Aruppukoittai. My visit was a casual visit and therefore I did not verify the records and reports which have been always good in the past. However, the few wells I saw in the Perambalur area and in the Arruppukottai area were impressive. The green crop around these wells proved that they were well irrigated and the quality of work on the wells seemed high. I wish that the Economic Life Committee should help more of the poorest of the poor farmers and uplift them" Through the wells pumpsets programme, and through the deepening of the wells, more than 1200 acres of lands were brought under irrigation, and 210 villages were benefited.

Wells-Pumpset programme- Phase VI-1977-85

The fourth Phase of wells pumpsets project was commenced during the year 1977. Under this project 130 wells and 130 pumpsets were installed. The Wells-Pumpsets Programmes continued till the year 1985.

Crop Loan Programme – Phase II



Second phase of Short Term Crop Loan Programme was also started in 1977. This project was implemented in collaboration with the Indian Bank and Canara Bank through all our nine Rural Service Centres. In addition to the margin money allotted by the donor agencies which were deposited as collateral security, the recoveries of the previous Short Term Crop Loan programme (6 Rural Service Centres – 74-4-10) were also invested in Long term Fixed Deposits to enable approaching the banks for further financial

support to benefit a larger number of farmers. Our Field Staff in the various Rural Service Centres exercised sufficient care in the matter of selecting the beneficiaries and were also watchful about the recoveries of the loan.

Through the Short Term Crop Loan Programme small and marginal farmers whose land holdings are below 3 acres were exclusively benefited, and by the bank finance more than 4200 acres of lands were brought under cultivation.