

Collaboration for Development Action



Annual Report 2001
DHAN Foundation

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DHAN Foundation
Madurai

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Abbreviations and Acronyms

BDOs	Block Development Officers
CAPART	Council for Advancement of People's Action and Rural Technology
DHAN	Development of Humane Action
DRDA	District Rural Development Agency
DWCRA	Development of Women and Children in Rural Areas
FRC	Financial Responsibility Centre
HDFC	Housing Development Finance Corporation Ltd.
HRD	Human Resource Development
HUDCO	Housing and Urban Development Corporation
MFG	Micro Finance Groups
MSSRF	M.S.Swaminathan Research Foundation
NABARD	National Bank for Agriculture and Rural Development
NGOs	Non-Government Organisations
NOVIB	Netherlands Organisation for International Development Co-operation
RMK	Rashtriya Mahila Kosh
RRC	Research and Documentation Resource Centre
SGSY	Swarna-jayanthi Gram Swarozgar Yojana
SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SRTT	Sir Ratan Tata Trust
TFA	Tank Farmers Association
VADC	Vayalagam Agriculture Development Centre
VVV	Vikas Volunteer Vahini

DHAN Foundation

An Introduction

Development of Humane Action (DHAN) Foundation, a not-for-profit developmental organization, was initiated in October 1997 and incorporated under Indian Trusts Act (1882), in January 1998. DHAN Foundation is a spin off institution of PRADAN (Professional Assistance for Development Action based at New Delhi) one of the country's foremost development agencies. 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 can be brought and carried to vast areas of the country and the people, especially the poor.

Mission

DHAN Foundation's mission is *"Building Institutions for development innovations and up scaling for impacting livelihood to enable poor communities"*.

Purpose of DHAN Foundation

The Foundation works towards bringing significant changes in the livelihood of the poor through innovation in themes and institutions. The three broad purposes for which it stands are given below:

"Mothering of Development Innovations: The institution aims to promote and nurture new ideas on different development themes in the region. Senior colleagues would anchor the new themes by committing themselves for a longer period.

"Promoting Institutions to reach scale: Exclusive thematic organizations will be promoted to undertake development work with a subsectoral focus. The primary role of these institutions is promotional 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 into the development sector and provide them an opportunity to practice and develop practical knowledge about the development sector. Focus will be given to build required skills and competence to undertake development work for long-items.

The guiding principles that are fundamental to the institution are:

1. High quality human resource will be engaged at the grassroots work. The focus of the work will be on enabling rather than delivering through direct action.
2. Value collaboration with mainstream institutions and government to demonstrate new and effective ways of development intervention and to build viable linkages between people and mainstream.
3. Promoting people's organizations at various levels, with focus on one particular theme for sustainability.
4. The strategy for growth is towards enriching the themes and retain subsectoral focus

DHAN Foundation at a Glance as on	March 2000	March 2001
Reach		
No. of Families	71,806	103,186
No. of Primary Groups	4,055	5,559
No. of Clusters	256	425
No. of Federations	14	20
No. of Villages	1,609	2,151
No. of Districts	13	17
Staff		
No. of Professionals	88	106**
No. of Programme Staff	46	69
No. of People Functionaries	975	1,215
Finances	Rs. in lakhs	
a. Programme Funds		
People	818	1,357.5
Banks	425	974.20
Government	178	154.9
Donors	22	
Sub Total	1443.00	2,486.6
b. Programme Management		
People	115	124.6
Government	5	16.22
Donors	167	348.03
Sub Total	287.00	488.87
Grand Total	1730.00	2,975.47

Note: ** Includes staff on contractual basis.

The Year 2000 – 2001 - DHAN Foundation

OVERVIEW

The year 2000 – 2001 was one of consolidation and building on it. The collaboration with other agencies on several fronts – funds, policy formulation, policy advocacy, training, consultancy, networking etc. got strengthened and reinforced. The Community Banking Programme took the shape of a movement with leaders and people taking an increasingly larger role in reaching out to more poor. The Stree Shakti Puraskar awarded to Ms.Chinnapillai by the Prime Minister was indeed recognition to the indomitable will and courage of the poor women taking charge of their own development.

The year saw the launch of the two new themes – DHAN Academy a development management institute and a pilot project on Information Technology for the poor. The corporate plan for the next 10 years got concretised after wide discussions within and consultations with other stakeholders of DHAN Foundation.

The collaboration with M.S.Swaminathan Research Foundation (MSSRF) in the Gulf of Mannar Project and with Kalakkad Mundanthurai Tiger Reserve Project has opened up new frontiers in addressing conservation through micro finance to the Community Banking Programme. There were a number of opportunities and scope to use our experience and expertise in grassroots action for taking up policy initiatives. There was a lot of success in this area in both the programmes. DHAN Foundation gained recognition as one of the pioneers and resource institutions on these two themes.

COMMUNITY BANKING PROGRAMME

The Community Banking Programme took a movement perspective with the Kalanjiam leaders and members taking an increasingly major role in all activities related to Kalanjiams. The awards received by Mrs.Chinnapillai gave recognition to the people's involvement and ownership of Kalanjiam. The Kalanjiam Movement Day was celebrated on November 16 with a lot of enthusiasm and in different ways by the members to express their solidarity and concern for other poor and less privileged.

The collaboration with banks and apex institutions was significant. Various mechanisms at federation and programme levels were set up to institutionalise the linkages. The process of decentralisation in the programme management was established and strengthened. An effective on line management information system was set up at the programme. Other systems such as auditing at different levels was ensured and completed in record time.

Expansion

The Community Banking Programme reached out to another 23,582 poor families through 1462 Kalanjiams during the year taking the total reach to 80,263. The programme was initiated in 9 new locations in four new districts of Kancheepuram, Tanjore, Bangalore Rural and Pondicherry. A project in collaboration with DRDA's in Adilabad and Nalgonda in Andhra Pradesh was taken up for revival of DWCRA groups. The programme was initiated in the Gulf of Mannar area and Kalakkad

Mundanthurai in collaboration with MSSRF and the Kalakkad Mundanthurai Tiger Reserve Project to work on the theme of micro finance and conservation. One new location, Thoppampatti in Dindigul district, Tamil Nadu was promoted exclusively with contributions from Kalanjiam members in other places.

Financial services

The savings made by the members during the year was Rs.4.25 crores taking the cumulative savings to Rs.10.6 crores. The savings of members in the Kalanjams is the major source of funds for on lending to its members and for leveraging loan funds from banks and apex financial institutions. In fact the savings of the members are more than the loan outstanding with them from external sources.

The loan funds for members of Kalanjams are mobilised through linking the groups with local branches of commercial banks and the federations with the apex financial institutions. The direct linkage between Kalanjams and banks was achieved in 870 Kalanjams with 1318 loans amounting to Rs.4.07 crores. Of these, many were repeat loans in some Kalanjams. The number of banks and number of branches involved in SHG linkage with Kalanjams increased significantly during the year. The numbers increased from 7 banks and 25 branches to 21 banks and 65 branches during the year. Of them several branches have intensified the linkages linking more than 75 Kalanjams with cumulative disbursals of over Rs.50 lakhs.

The Chairman cum Managing Directors of Canara Bank and Indian Overseas Bank visited the branches, which had made the highest number of linkages and participated in the special events organised by the respective branches to celebrate the intensive linkage and collaboration with the Kalanjams. This is in recognition of the Kalanjams for their excellent banking performance.

All locations having Kalanjams for more than one year have initiated linkages with the banks. The response for linkage from banks was encouraging in many new locations. In spite of the significant advances made in the linkage with banks, the gap between the needs of the Kalanjams and loans provided by the banks remains quite wide.

The programme intensified its collaboration with Indian Overseas Bank, Pandyan Grama Bank, Union Bank of India, Bank of Baroda, State Bank of India and Saraswathi Grameena Bank during the year. This is in addition to existing intensive collaboration with Canara Bank. Pandyan Grama Bank added new branches in locations where the Kalanjams have been promoted. The programme had organised Bank specific steering committee meetings, which were instrumental in strengthening the collaboration.

Bulk lending to federations

The bulk lending to federations by apex financial institutions was instrumental in providing loans to Kalanjams who were unable to get loans from the local bank branches for various reasons. This support was critical to ensure timely and adequate credit to the Kalanjams. HDFC and Pandyan Grama Bank continued to be the main lending agencies for micro finance and HDFC and HUDCO for housing. The programme took efforts to strengthen collaboration with RMK and SIDBI Foundation. A series of negotiations was held with these two institutions. A total of Rs.5.39 crores was mobilised by the federations during the year.

Insurance services

The older federations are offering insurance services for their members. The range of services offered by them is (i) life insurance for member and husband (ii) health insurance for family

(iii) livestock insurance (iv) housing insurance. The federations are offering, all or a combination of the above services to their members. These services are run by the federation itself or in collaboration with the insurance companies. Four federations initiated this service during the year in addition to the five already offering it. The life insurance coverage in the year was 21,232, which is more than double the previous year figure of 8,515. Health insurance was offered for the first time by two federations, of which one is self-managed and the other in collaboration with the insurance company. This is in addition to one federation, which had initiated the health insurance programme earlier. Sixty-nine claims for life insurance totaling Rs.7.38 lakhs and 91 claims for health insurance totaling Rs.2.7 lakhs were disbursed during the year.

The federations are experimenting with various insurance products and product mixes to meet the needs of their members. The insurance services in conjunction with the savings and credit products help to reduce the vulnerability of the members and their families. It increases the confidence and risk-taking abilities of the members and the long-term sustainability of the savings and credit activities.

Housing

The housing programme for the Kalanjiam members has been taken up in seven federations. HUDCO and HDFC are the major sources of funds. A total of Rs.204.60 lakhs was mobilised for this programme. 298 loans for new house construction and 1332 loans for upgradation of houses were disbursed. The items under upgradation of houses included extension of houses, roofing, flooring, construction of toilets, access to electricity etc. The programme set up Building Material Production Centres at two places for the production of quality building materials.

The collaboration with HDFC and HUDCO continues on other fronts as well. The representatives of these two institutions interacted with DHAN Foundation on various issues related to housing for the poor and operational aspects of lending to federations.

Building People's Organisations

The major approach of the programme in meeting its objectives is through the promotion of people's organisations at different levels. The programme was successful in promoting an additional 1462 Kalanjiams, 111 Cluster Development Associations and six federations. The programme has evolved various approaches and developed mechanisms and systems to support these organisations. The most important role of the programme in these people's organisations is that of building the capacities of the leaders, members and their staff.

The experience of placing specially selected and trained women as Kalanjiam movement workers was successful. Nearly 250 women in nine batches underwent the training and were placed in different locations. The cultural team set up in Ramnada contributed in a significant manner to the expansion and strengthening of people's organisations.

By intensifying the events such as Annual Mahasabha meetings for solidarity at Kalanjiam and federation levels and institutionalising certain cultural practices, movement can take place naturally by people.

Resource Centre

The programme has become a resource centre for micro finance and there is high demand from external agencies to learn from it. The demand has been from other NGOs, Bankers, Government

agencies, training institutions, academic and research institutions, national and international funding agencies etc. for exposure visits, training programmes, undertaking studies etc.

The programme continued the regular Bankers' training events organised in collaboration with NABARD. Bankers from 37 banks in four States of India participated in them. The impact of the training was dramatic for the programme at Salem and Tanjore resulting in SHG linkage with Banks.

In Tamil Nadu, the State Government sought the support of DHAN Foundation to provide training to all the Block Development Officers (BDOs) in the State on SGSY scheme. The training team designed a training programme for three days exclusively for this purpose. 630 BDOs in 19 districts underwent this training. The programme also benefited by way of increased cooperation from the BDOs in several districts in the implementation of the SGSY scheme for the Kalanjiam members.

The regional team took up a comprehensive skill survey in Madurai District at the request of the DRDA. It was useful for the programme as it offered good insights into the existing skills with people and scope for skill building for potential activities.

Policy initiatives

The committee for the formulation of guidelines for the government's SGSY scheme had discussions with the programme senior staff in this regard. The micro finance seminar organised on behalf of CAPART at Madurai saw the launch of CAPART's micro finance programme. DHAN Foundation's role in formulating the guidelines was substantial. DHAN Foundation represented by the Programme leader as member of their new foundation's board

played a key role in SIDBI's policy group. The programme team members participated and presented papers at many national seminars, consultation meetings and policy on housing of HDFC and HUDCO. The Community Banking Programme is recognised as one of the important programmes in the sector working on housing for poor at the national level. The programme could make substantial contribution at the macro level for the cause of micro finance for the poor.

VAYALAGAM TANKFED AGRICULTURE PROGRAMME

The major initiatives of the programme during the year were formation of tank cascade or cluster associations for strengthening the individual associations and resolving conflicts. A tank endowments programme to create common fund at village level at the disposal of farmers was set up with the support of SRTT, for tank maintenance. A focused effort on improving agriculture was made by setting up the Vayalagam Agriculture Development Centres in the federations. Another initiative, which got strengthened during the year, was the micro finance groups within the tank associations. Focussed initiatives on policy advocacy were taken which had a good impact.

Expansion

The programme extended its reach to another 8000 farmers organised in 148 Vayalaga Tanks Farmers Associations (TFAs) taking the total reach to 22,923 farmers in 365 TFAs. With the initiation of the programme in Kanakapura, Karnataka, the programme is now working in nine districts in three states - Tamil Nadu, Andhra Pradesh and Karnataka - and in Pondicherry. Its work is in varied topographical, hydrological and agricultural contexts. The concept of Micro finance Groups

(MFGs) within the Tank Farmers Associations gained wider acceptance among farmers, which is reflected in the formation of 77 MFGs in addition to 12 earlier formed ones. In Chittoor where the programme is being implemented in tank-based watersheds, an additional 18 Dryland Farmers Associations have been formed.

Activities

In earlier days, the village level institutions maintained the tanks with support from local philanthropists. Today inspite of tanks being the lifeline in areas where there are no perennial river systems, they are becoming defunct and not serving their original purpose.

Sir Ratan Tata Trust, Mumbai, came forward to provide endowment / corpus funds to Vayalaga Tank Farmers Associations through DHAN Foundation. So far 46 tanks farmers associations have benefited from this support to the tune of Rs.5.18 lakhs.

The programme teams in different locations took up and completed various tank development works worth Rs.78.34 lakhs during the year. The farmers' contribution in this was Rs.16.56 lakhs. The plan of the programme to execute physical works worth over Rs.1 crore could not be achieved due to the lukewarm response from the DRDAs at Theni and Pondicherry.

Seventeen Vayalagam Agriculture Development Centres (VADC) set up during the year, could not make a major impact due to the failure of the monsoons. Crop production training, supply of quality seeds and inputs, crop loans, soil testing and recommendations based on it, exposure visits to agriculture related resource institutions were some of the activities taken up in the VADCs.

The programme undertook two research studies at basin level sponsored by the Institute of Water Studies. A five-member team was set up for this purpose. A training cell has been set up at the programme level to design and implement various training programmes for staff, vayalagam workers, leaders and farmers.

The World Water Day on March 22 was celebrated in various ways in the locations to create awareness among the farmers and the public on the importance of water and the need to conserve it.

Resource Mobilisation

The programme continues to depend on the mainstream agencies namely the DRDAs for funds to carry out the renovation works. When the co-operation from the DRDAs is not upto the expected levels the teams are unable to proceed as per the plan. The response from the Government in Andhra Pradesh far exceeds the team's capacity to undertake the work whereas the reverse is true of Tamil Nadu. The programme has submitted a number of proposals to various agencies and is doing very rigorous follow-up, but they are yet to be sanctioned. A few federations have received support from CAPART and SRTT directly for implementation of renovation works. Some Tank Farmers Associations were successful in obtaining linkage under the SGSY Programme.

Building People's Organisations

The concept of MFGs and VADCs had very good impact in strengthening the Tank Farmers Associations. Farmer leaders in Theni, Ramnad and Madurai were actively involved in disseminating the programme concept in new villages and thereby created an effective demand from the people for the TFAs. They also provided

support to the younger locations. The Vayalagam workers' appraisal was held and a personnel policy for them at the federation level was finalised.

A new thrust area on gender and water was done on a pilot basis. The goal was to develop water as a tool for both gender balance and poverty reduction through the active participation of women in planning and implementation of tank and watershed development works. Seven tanks and four watershed associations were formed including the women as members and also holding leadership position. Once the women were facilitated to become members, they took a very active role in the implementation of the programme. The preferences and needs of women were brought into focus during the planning stage and were given due consideration. The women who took up the position of the treasurer of the associations could demonstrate honest and transparent accounting systems. A small beginning in bringing women to the forefront of the development works has been made.

Policy Initiatives

The Executive Director was invited to be a member of the Water Conservation Mission in Andhra Pradesh. Three rounds of discussions took place during the year and DHAN Foundation's contribution was the preparation of guidelines for drought relief works with a focus on revival of water bodies.

DHAN Foundation has been requested to prepare guidelines for implementing watershed programs by Panchayats in Tamil Nadu based on Government of India guidelines by the Director of Rural Development, Tamil Nadu. The Executive Director has been identified as a member of the Planning Commission to draft two chapters on local management of minor irrigation resources and regulatory framework formulation for the Tenth

Five Year Plan of our country. The DHAN Foundation is recognised as a member of the steering committee mooted by NABARD, Chennai to sanction the Watershed Development Fund.

DHAN Foundation has promoted a pressure group consisting of eminent scientists, bureaucrats, economists and development specialists in Tamil Nadu. The pressure group has been named as Council for Conservation of Small-Scale Water Resources (CoCoSSWAR). This council will represent the issues related to tanks. Two meetings have been conducted and the detailed action plan and mechanisms for it have been worked out.

DHAN Foundation is working on bringing out a separate bill to overcome the discrepancies in "The Tamil Nadu Farmers' Management of Irrigation Systems Act 2000".

Policy Workshops

A Farmers Convention was organised jointly by DHAN Foundation and the District Tank Farmers' Federations in September 2000 at Chennai. The theme of the Convention was "Water and You" focusing on "Tanks and Ponds: Yesterday, Today and Tomorrow". Around 200 farmers participated in the convention and presented 59 papers on five major themes related to tanks. This was an opportunity for the marginalised farming community to share their experiences, emotions and expectations from the tanks and other small water bodies in the midst of researchers, bureaucrats and policy makers. This would lead to shaping farmers perspective in conserving and developing the tanks and other small water resources for the future. (More details in Annex 1).

A policy workshop on "*Encroachments and eviction in tanks: Experiences from the grassroots, exploring effective policy and implementation*" was held in January 2001 at Chennai. The main objective of

the workshop was to highlight the damage caused by encroachments to the tanks and tankfed agriculture in the state and exploring new ways and means for dealing with it. The participants were from all over Tamil Nadu consisting of eminent scientists, researchers, Government officials, NGOs and farmers who had successfully evicted the encroachments from the tanks.

Senior team members participated in a discussion forum held at the International Water Management Institute, Colombo, as a regional follow-up of the World Water Forum.

HUMAN RESOURCE DEVELOPMENT (HRD)

One of the core purposes of DHAN Foundation is to attract young talented professionals to work in the development sector. HRD takes up the role of identifying motivated young professionals and providing space and opportunity to build the required skills and competence for working long-term in this sector. The guiding principles for HRD at DHAN Foundation are:

Placing of high quality professionals at the grassroots. Nurturing young professionals through a systematic process of grooming. Ongoing professional development programmes for the growth of professionals. Rooting professionals to location and themes and building a constellation of professionals around each theme. Creating scope for experimentation to nurture innovations at the grassroots. Focusing on self-learning by ensuring learning environment and proper mechanisms for guidance. Creating a value-based and self-regulated culture in the organisation.

Programmes

HRD offers two structured and well-designed programmes for new entrants to the sector -- a

three-month Development Associateship followed by a one-year Development Apprenticeship Programme. The purpose of the Associateship Programme is to provide an opportunity for young professionals to explore the challenges and ground realities in working in this sector. This programme is offered four times in a year in batches. Thirty-eight young professionals utilised this opportunity during the year.

The one-year Development Apprenticeship programme provides the professionals scope to learn and build their skills through action in the field. This is further facilitated through specific classroom modules for reflection on action and building their knowledge base. Twenty-six young professionals took up this programme during the year. They include three from CAPART's Young Professionals programme. They were placed in different locations of DHAN Foundation's action programme under the guidance of senior professionals. The regular capacity building programmes organised for them during the year were village study workshop, people's organisation workshop and exposure visits to other NGOs.

The Development Internship programme for one month was offered to students in the prefinal year of graduation or post graduation. This one-month provides the students an exposure to development work and kindle their interest to choose a career in this sector. The students take up study on a specific topic during the one-month, which is of use to the programmes. Twelve students took up the internship from the Agricultural University. Students from premier management institutes opt for the Management Traineeship Segment projects with DHAN Foundation. HRD facilitates this process and places the students on specific projects in the different programmes. Six students from three institutions took up various projects during the year.

The HRD programme facilitated the ongoing professional development of the staff by various means such as participation and presentation of papers in various internal and external seminars and workshops by small teams of professionals, deputing staff for various short and long duration training programmes, exposure visits to other agencies etc.

HRD takes the responsibility of organising the induction programmes for all levels in DHAN Foundation. Special longer duration induction-cum-orientation programmes were organised for new entrants with prior work experiences. The annual appraisal system for all staff members was initiated in the previous year. This year it was made more systematic and key performance areas for each level was worked out. This was useful in helping the staff to look at their own roles and responsibilities in different areas and perspectives. The process of appraisal by self, peer group and panel was continued.

HRD team took a major role in the promotion of DHAN Academy, a new theme of DHAN Foundation. This experience also helped HRD to standardise some of its selection and placement systems in the regular stream of entry of professionals.

RESEARCH AND DOCUMENTATION RESOURCE CENTRE (RRC)

The RRC in DHAN Foundation was initiated with the following objectives: Support to HRD in building the capacity of development professionals and support to action programmes in achieving significance. Initiation of internal learning systems for the programmes and people's organisations and be a resource centre for both internal and external users on the two action programmes of DHAN Foundation.

The Kalanjia Seidhi Madal for the Kalanjiam members and Vayalaga Seidhi Madal for the farmers are for sharing experiences, learnings, new initiatives, new ideas etc. among themselves. The two newsletters are being brought out regularly for the past 8 years. The RRC team made significant improvement in the quality of contents and production of the Tamil newsletters brought out by the two programmes. The DHAN Newsletter for internal circulation among the staff members for a similar purpose is being brought out every month.

A set of thematic posters depicting the various concepts and components of the Community Banking Programme was brought out. Similarly, a monthly calendar honouring the contemporary farmers, leaders, scientists, academicians, and researchers etc. who have worked for the cause of water conservation and development in Tamil Nadu was published.

The RRC team provided support to the programmes to bring out a few manuals for training, expansion etc. It also helped document and publish proceedings and papers of important workshops and conferences organised by the action programmes. The RRC team facilitated media relations during various events organised by the programmes and organised press meets for the programmes.

The audio video unit of the RRC did the video documentation of major events and seminars organised by DHAN Foundation such as the Micro finance Seminar on behalf of CAPART, Farmers convention on Tanks, Federation inauguration events, Federation Mahasabha Meetings etc. The team produced a short video documentary on the drinking water problem in Ramanathapuram district. A 20-minute module on participatory rural appraisal for use in training programmes was

brought out. An audiocassette on Kalanjiam songs composed and sung by a Kalanjiam member on its purpose, values, impact etc. was brought out.

The RRC team took an active role in the initiation of DHAN Academy and also coordinated its first Development Management Programme.

CENTRAL OFFICE

The central office played a major role in strengthening the existing programmes by support in resource mobilisation and its management, strategic guidance in thematic areas, feedback on implementation, programme efforts at policy advocacy etc. The central office took up a new initiative of setting a Decision Support System (DSS) in view of the rapid expansion of the themes and geographical spread of the programmes. The design of the DSS is planned in such a way as to strengthen the functioning of DHAN Foundation as a self-regulating organisation.

The central office was successful in steering the various processes involved in launching the two new themes of DHAN Academy and Information Technology for the poor in the year. In DHAN Foundation typically a new theme before the actual launch goes through a series of steps such as conception of idea, setting up a think tank team for it, identifying anchor person, setting up a core team, pilot testing, mobilisation of resources etc.

The preparations for the 10-year corporate plan of DHAN Foundation were initiated the previous year. A working group was set up at the central office to work on the final document. It was finalised after a series of discussions, consultations and workshops at different levels and with different stakeholders.

In the area of financial management, the decentralisation through Financial Responsibility Centres (FRC) was established and strengthened

during the year. Two new FRCs were added. The placement of staff and proper systems at all FRCs was done. Three internal auditors were appointed to ensure that all systems were in place and the various legal requirements at DHAN Foundation and the people's organisations were complied with.

NEW INITIATIVES

DHAN ACADEMY

The DHAN Academy was promoted with the aim of achieving the identity of a unique academic institution of Social Development and Management of international repute. This institute would further realise the core purpose of DHAN Foundation of bringing in more talented and motivated young professionals to the development sector and build the capacity of those already working in the sector. Sir Ratan Tata Trust, Mumbai, provided the support for this new theme.

The inspiration for DHAN Academy was drawn from the "Rural University: Experiment in Educational Innovation" that was initiated in the early eighties. It was further reinforced by the grassroots experience of PRADAN / DHAN Foundation over the last two decades.

A think tank comprising senior professionals in DHAN Foundation concretised the concept of DHAN Academy after a series of deliberations over a year. The core group was set up for the academy and it worked under the guidance of Prof. Ranjit Gupta. A well-equipped DHAN Academy campus was set up at a serene spot at the foot of the Nagamalai Hills, 12 kms from Madurai.

Two programmes of the Academy were launched during the year. The first was a short duration (21 days) Development Management Programme on

“Building Social Development Research Capacity for NGOs, researchers, academia and civil servants”. This programme was organised in collaboration with the University of London and University of Wales, U.K., with the support of Department for International Development (DFID). The resource persons for this programme were drawn from various reputed institutions.

The second was the one-year postgraduate programme in Development Management in January 2001. The offer of admission was made to candidates after a rigorous selection process. The unique features of this course are its design, which lays emphasis on learning in classroom followed by fieldwork and the faculty. The development practitioners are the faculty handling the courses. These students would be well equipped to work directly in the field after completion of the course and would not require to undergo any apprenticeship. (More details in Annex 2).

INFORMATION TECHNOLOGY FOR THE POOR

A new theme - Information technology for the poor - is in the pilot phase in DHAN Foundation. A think tank was set up for this theme and it went through a series of deliberations to work on the underlying concepts and for detailing the operational steps in the pilot phase. The theme envisages providing Internet connection to the villages, and working on applications that will be beneficial for addressing livelihood and information-related needs of the poor and the marginalised communities.

In collaboration with Indian Institute of Technology (IIT), Chennai, in the Sustainable Access in Rural India (SARI) a project was undertaken during the year. The Kalanjiam federation at Melur was selected for the implementation of the programme.

The installation of the tower and boosters with Wireless in Local Loop(WLL) technology has been completed. All the cluster offices in the federation have been connected via a local area network, which covers 17 villages.

Another initiative in this theme is the promotion of the Community College concept on a pilot basis in three federations. The first programme of the Community College was a 45-day training programme for youth equipping them to operate the rural Internet kiosks when they are set up.

Institutional Development

One of the prime features of DHAN Foundation is effective decentralisation. This is important in view of the thematic and technological diversity, different contexts of work, need for autonomy of the teams, geographical spread etc. This decentralisation has been effective in getting the involvement of staff and people, local innovations and quick responses to local realities etc. DHAN Foundation has set up innovative integrating mechanisms to achieve integration at the organisational level. The strategic forum, the consultative forum, annual retreats and short term working groups and task forces are some of them.

The Strategic and Consultative Forums played a major role in concretising the corporate plan and launching the new themes. It also met at frequent intervals to guide the institution and programmes on strategic and operational areas.

The Annual Meeting of the Board of Trustees and two Governing Body Meetings were held during the year. The foundation day was celebrated on 2nd October. Dr.G.Venkatasamy, Chairman and Founder of Aravind Eye Hospitals, Madurai was the Chief Guest. He delivered a guest lecture on “Team Building in Development Sector”.

Acknowledgements

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Financial Statements

We have examined the Balance Sheet (foreign contribution) of **DHAN (Development of Humane Action) Foundation**, 18, Pillaiyar Koil Street, S.S.Colony, Madurai - 625 010, Tamilnadu, India as at 31 March 2001 and the Income and Expenditure Account (foreign contribution) for the year ended on that date which are in agreement with the books of account maintained by the said trust.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office of the trust so far as appears from our examination of the books.

In our opinion and to the best of our information and according to the information given to us, the said accounts give a true and fair view:

- i) in the case of the Balance Sheet (foreign contribution) of the state of affairs of the above named trust as at 31 March 2001 and
- ii) in the case of the Income and Expenditure Account (foreign contribution) of the excess of income over expenditure of its accounting year ending on 31 March 2001.

for SUNANDA & SHESHADRI,
Chartered Accountants,

Place : Bangalore
Date : 21 July 2001

K. SHESHADRI,
Partner.

DHAN (Development of Humane Action) Foundation

CONSOLIDATED BALANCE SHEET

		As at March 31, 2001	As at March 31, 2000
	Schedule	(in Rupees)	
ASSETS			
FIXED ASSETS			
Written off as per contra	1	8,173,695	6,083,371
INVESTMENTS	2	1,500,000	0
CURRENT ASSETS, LOANS AND ADVANCES			
Current Assets	3	11,256,853	3,985,997
Loans and Advances	4	<u>2,011,126</u>	2,589,244
Total		<u>22,941,674</u>	<u>12,658,612</u>
LIABILITIES			
CORPUS AND CAPITAL FUND	5	5,953,300	3,456,067
SPECIFIED FUND	6	7,547,949	2,312,415
CURRENT LIABILITIES & PROVISIONS	7	1,266,730	806,759
Fixed Assets Written off as Per Contra	1	8,173,695	6,083,371
Total		<u>22,941,674</u>	<u>12,658,612</u>
Notes on Accounts	12		

Schedules 1 to 7 & 12 form an integral part of the Balance Sheet

Chairman

Treasurer

As per our Report of even date
for **Somanda & Sheshadri**
Chartered Accountants

Executive Director

K. SHESHADRI
Partner

Madurai
Dated July 21, 2001

DHAN (Development of Humane Action) Foundation

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED		March 31, 2001	March 31, 2000
	Schedule	(in Rupees)	
INCOME :			
Grants Received	8	37,848,291	22,754,549
Techno Managerial Services Receipts (TMS)		3,774,813	3,785,830
Other Receipts	9	303,665	418,122
	Total	<u>41,927,769</u>	<u>26,958,501</u>
EXPENDITURE :			
Community Banking Programme			
Programme Implementation and Administration	10	17,946,067	10,848,473
Capital Expenditure	1	<u>1,077,585</u>	4,403,185
Tank fed Agriculture Programme			
Programme Implementation and Administration	10	8,014,285	4,958,122
Capital Expenditure	1	<u>153,758</u>	1,236,991
Other Programmes			
Programme Implementation and Administration	10	3,199,319	1,044,428
Capital Expenditure	1	<u>685,711</u>	0
Central office Administration			
Administration	10	2,038,500	2,589,167
Capital Expenditure	1	<u>304,702</u>	510,914
Excess of income over expenditure		7,697,767	1,369,221
	Total	<u>41,927,769</u>	<u>26,958,501</u>
Appropriation of Excess of income over Expenditure Account	11	7,697,767	1,369,221
Notes on Accounts	12		

Schedules 1 & 8 to 12 form an integral part of the Income and Expenditure account

Chairman

Treasurer

As per our Report of even date
for **Sumanda & Sheshadri**
Chartered Accountants

Executive Director

K. SHESHADRI
Partner

Madurai
Dated July 21, 2001

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2001

Schedule 1 : Fixed Assets

Community Banking Programme

(In Rupees)

Particulars	C	O	S	T
	As at	Addition	Deletion	As at
	Apr 1, 2000			Mar 31, 2001
Furniture and Fixtures	428,803	80,878	0	509,681
Office Equipments	135,888	28,660	0	164,548
Professional Equipments	1,485,791	303,483	1,695	1,879,559
Electrical Fittings	114,383	51,890	0	166,273
Vehicles	1,728,982	418,380	0	2,147,362
Staff Vehicles	181,853	75,309	101,832	155,330
Freehold Land	373,851	32,000	0	405,851
Plant & Machinery	1,950	0	0	1,950
Total I	4,348,791	1,677,590	102,727	5,323,554

Tank Fed Agriculture Programme

Particulars	C	O	S	T
	As at	Addition	Deletion	As at
	Apr 1, 2000			Mar 31, 2001
Furniture and Fixtures	209,614	10,642	0	220,256
Office Equipments	7,560	8,950	0	14,510
Professional Equipments	209,831	58,375	0	268,206
Electrical Fittings	75,727	1,148	0	76,875
Vehicles	499,857	0	0	499,857
Staff Vehicles	38,500	78,343	38,500	78,343
Total II	1,041,104	157,758	38,500	1,159,362

Other Programmes

Particulars	C	O	S	T
	As at	Addition	Deletion	As at
	Apr 1, 2000			Mar 31, 2001
Furniture and Fixtures	0	70,790	0	70,790
Office Equipments	0	18,660	0	18,660
Professional Equipments	0	543,334	0	543,334
Electrical Fittings	0	62,927	0	62,927
Total III	0	695,711	0	695,711

Central Office

Particulars	C	O	S	T
	As at	Addition	Deletion	As at
	Apr 1, 2000			Mar 31, 2001
Furniture and Fixtures	41,345	68,888	0	110,233
Office Equipments	25,330	20,430	0	45,760
Professional Equipments	146,889	210,861	0	357,750
Electrical Fittings	20,552	4,538	0	25,090
Freehold Land	457,350	0	0	457,350
Total IV	691,566	304,707	0	996,273

Total (I+II+III+IV)	6,083,371	2,331,761	141,227	8,173,895
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Chairman

Treasurer

Executive Director

Madurai

Dated July 21, 2001

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

AS AT MARCH 31,	2001	2,000
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(In Rupees)

Schedule 2: Investments

Corpus Deposits with:			
Andhra Pradesh Power Finance Corporation Ltd	1,000,000		0
Housing & Urban Development Corporation Ltd	500,000		0
Total	<u>1,500,000</u>		<u>0</u>

Schedule 3 : Current Assets

Bank Balances			
In Savings accounts	5,160,029		2,525,997
In Fixed Deposits	6,061,330	11,221,359	1,400,000
Postage Stamps		1,557	0
Stock			
(Lower of Cost and realisable value)			
Raw Material	10,008		0
Finished Goods	23,929	33,937	0
Total		<u>11,256,853</u>	<u>3,925,997</u>

Schedule 4: Loans and Advances

Loans			
Staff Loans		61,405	234,160
Advances Recoverable:			
Project Advances to staff	109,766		0
Advances to Staff	19,416		1,770
Deposits	1,160,429		551,559
Other Advances Recoverable	660,110	1,949,721	1,801,735
Total		<u>2,011,126</u>	<u>2,588,244</u>

Chairman

Treasurer

Executive Director

Madurai

Dated July 21, 2001

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

	AS AT MARCH 31,	2001	2000
		(in Rupees)	
Schedule 5 : Corpus and Capital Fund			
Corpus			
Opening Balance	500,000		1,000
Add: Receipt during the year	35,000		111,153
Add: Appropriation from Income & Expenditure a/c	<u>1,005,000</u>	1,540,000	<u>387,847</u>
Capital Fund			
Balance brought forward from last year	2,956,087		1,712,994
Add: Surplus during the year	<u>1,457,233</u>	4,413,300	<u>1,243,073</u>
Total		<u>5,953,300</u>	<u>3,456,067</u>
Schedule 6 : Specified Funds			
Donors Account			
Opening balance	702,950		2,374,113
Add: Surplus / (Deficit) during the year	<u>5,747,876</u>	6,450,826	<u>(1,671,163)</u>
Sr Ratan Tata Trust Fund for Corpus grants to Tank Farmers Organisations.			
Opening balance	1,340,087		
Less: (Deficit) / Surplus during the year	<u>(603,822)</u>	736,265	<u>1,340,087</u>
Sr Ratan Tata Trust Revolving Fund			
		200,000	200,000
Book Fund			
Opening balance	69,378		0
Add: Appropriation from Income & Expenditure a/c	<u>91,480</u>	160,658	<u>69,378</u>
Total		<u>7,547,949</u>	<u>2,312,415</u>
Schedule 7 : Current Liabilities & Provisions			
On Government Programmes	1,176,055		491,979
Others	<u>90,675</u>		<u>314,780</u>
Total		<u>1,266,730</u>	<u>806,759</u>

Chairman

Treasurer

Executive Director

Madurai

Dated July 21, 2001

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

AS AT MARCH 31,		2001	2000
(in Rupees)			
Schedule 8: Grants Received			
Grants Received from Foreign Agencies			
Novib - The Netherlands	10,377,371		8,914,749
Professional Assistance for Development Action (PRADAN) - New Delhi	3,700,000		4,860,377
Ford Foundation - New Delhi	2,238,548		0
Institute for Socio Economic Development - ISED	<u>1,000,000</u>	17,315,919	0
Grants received from Indian Agencies			
Sir Ratan Tata Trust	9,225,000		7,200,000
Less: Transfer to Revolving fund	-		<u>(200,000)</u>
	<u>9,225,000</u>		<u>7,000,000</u>
Ministry of Rural Development / UNDP	8,300,000		0
Council for Advancement of People's Action and Rural Technology (CAPART)	1,423,021		1,000,000
Housing Development Finance Corporation			501,000
Municipal Corporation - Visakhapatnam	978,000		0
Drought Prone Area Programme (DPAP)-Punganur	160,000		88,724
Public Works Department (PWD)	24,750		209,899
Institute of Water Studies - Chennai	260,000		0
District Rural Development Agency - Chittoor	200,000		182,000
Kalanja Movement	<u>82,601</u>	<u>20,533,372</u>	<u>0</u>
Total		<u><u>37,849,291</u></u>	<u><u>22,754,549</u></u>
Schedule 9 : Other Receipts			
Other Receipts	105,965		193,104
Interest from Banks	<u>187,670</u>		<u>223,018</u>
Total		<u>303,635</u>	<u>416,122</u>

Chairman

Treasurer

Executive Director

Madurai

Dated July 21, 2001

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

AS AT MARCH 31, 2001 2000

(in Rupees)

Schedule 11: Appropriation of Excess of Income over Expenditure

Excess of Income over Expenditure	7,657,767	1,368,221
Transfer to :		
Corpus fund from TMS Receipts	1,006,000	387,847
Book Fund from Other Receipts	91,490	69,378
Balance carried to Balance sheet		
Donor's account		
Sri Sultan Tara Trust Fund for Corpus grants to		
- Tank Farmers Organisations (Deficit) / Surplus	(903,822)	1,340,087
Others - Surplus (Deficit)	5,747,876	(1,671,164)
Capital Fund - Surplus Total	1,457,233	1,243,073
	7,657,767	1,368,221

Chairman

Treasurer

Executive Director

Masura
Dated July 21, 2001

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

	AS AT MARCH 31,	2001	2000
			(in Rupees)
Schedule 11: Appropriation of Excess of Income over Expenditure			
Excess of Income over Expenditure		7,697,767	1,368,221
Transfer to :			
Corpus fund from TMS Receipts	1,005,000		387,847
Book Fund from Other Receipts	91,480		68,378
Balance carried to Balance sheet			
Donor's account			
Sir Rattan Tata Trust Fund for Corpus grants to			
-Tank Farmers Organisations (Deficit) / Surplus	(603,822)		1,340,087
Others - Surplus (Deficit)	5,747,876		(1,671,164)
Capital Fund - Surplus	<u>1,457,233</u>		<u>1,243,073</u>
Total		7,697,767	1,368,221

Chairman

Treasurer

Executive Director

Madurai

Dated July 21, 2001

DHAN (Development of Humane Action) FOUNDATION

Schedules to Consolidated Balance sheet & Income and Expenditure account for the year ended March 31, 2001

Schedule 12. Notes on accounts:

1. The guiding principles that are fundamental to the institution are:

- 1.1. High quality human resources will be engaged in grassroots work. The focus of the work will be on enabling rather than delivering through direct action.
- 1.2. Value collaboration with mainstream institutions and government to demonstrate new and effective ways of development intervention and to build viable linkages between people and mainstream.
- 1.3. Promoting people's organisations at various levels, with focus on one particular theme for sustainability.
- 1.4. The strategy for growth is towards enriching the themes and retain subsectoral focus.

2. In pursuance of its objects and based on the guiding principles set out in para 1 above the trust:

- 2.1 undertakes projects and facilitates government and private local institution sponsored projects for promotion, renovation and maintenance of irrigation systems, and of natural resources, by land treatment, watershed management, afforestation, waste land development and management and also housing/housing finance for the needy.
 - 2.2 promotes women's mutual credit and savings groups, associations of such groups and federations of such associations to enhance the savings and borrowing power of the poor to promote income generation activities for their livelihood.
 - 2.3 works with the poor through locally active groups, informal and otherwise, in the accomplishment of its objectives.
 - 2.4 provides technical and management assistance to similar voluntary agencies, institutions, government departments and funding agencies involved in developmental work in India. The reimbursement of cost/services in the form of fees are accounted under the head Techno Managerial service receipts & other receipts.
3. In the course of implementing the development projects the trust facilitates the mobilisation of substantial resources from various rural development schemes of the government and banks and through participants' own contribution, which are directly channeled to the participants. These have no monetary impact on the accounts of the trust. This is in keeping with the Trust's policy of progressively strengthening the capability of the weaker sections to deal effectively with development agencies and to manage development activities themselves. The administrative overheads incurred on account of the technical managerial support extended are charged as expenditure of the trust.

4. In the case of informal savings and credit groups and other income generation activities flowing there from, the trust provides inter alia revolving fund grants & working capital loans, as per the mandate of the donors to the beneficiaries and the same are separately accounted for through the Balance Sheet, held in trust and administered. All other grants, including capital grants, are taken as revenue receipts of the trust in the year of receipt
5. The trust follows cash basis of accounting.
6. Fixed assets are written off in the year of acquisition as an expenditure in the income and expenditure account and the cost of such assets are shown as contra on both the assets and liabilities side of the Balance Sheet.
7. Fixed Assets include Rs.46,967/- (previous year nil) consisting of Motor Vehicle Rs.34,697/- and Furniture and Fixtures Rs.12,270/- being assets acquired out of grants received from the United Nations Development Programme (UNDP), for a programme titled 'Promotion of alternative livelihoods for the poor in the biosphere of Gulf of Mannar' through the Ministry of Rural Development, Government of India (executing agency) and the M.S. Swaminathan Research Foundation, Chennai (Implementing agency). These assets remain the property of UNDP and disposal transfer would take place at the end of the project.
8. Fixed deposits of Rs.2,60,000/- (previous year nil) are under lien with Pandyan Grama Bank as security for the bank guarantee issued by them in favour of the Chief Engineer & Director, Water Resources Organisation, Public Works Department, Government of Tamilnadu.
9. Corpus Fund includes Rs.35,000/- (previous year Rs.1,11,153/-) received as corpus donations from various persons and Rs.10,05,000/- (previous year Rs.3,87,847) transferred from the income & expenditure account from Techno Managerial service receipts.
10. Amount realised on sale of manuals & programme related literature are transferred to a separate book fund to publish / acquire further literature / manuals.
11. Previous years figures have been regrouped/reclassified wherever necessary
12. Consolidated accounts mean and represent the consolidation of the accounts relating to foreign and local contributions.

Chairman

Treasurer

Executive Director

Madurai

Dated July 21, 2001

The Year 2000-2001 - People's Organisations

OVERVIEW

The Kalanjams and Vayalagams (Tank Farmers Associations) at the village level are federated at the block or district level as federations. These federations are registered under the Trust or Societies Act. The federations provide economies of scale, better bargaining and negotiating power with government and other outside agencies, local initiatives, leadership development etc. They help to address other needs of members and make the development intervention to provide benefits for future generations also.

Movement taking shape

The Community Banking Programme after a decade's experience has taken the shape of a Kalanjiam Movement. The Kalanjiam members have started taking a major role not only in managing their own Kalanjams but also in reaching out to more number of poor people. The Kalanjiam Movement has taken a concrete shape with the formation of its Executive Committee comprising experienced and committed leaders from different federations. They meet regularly every month to review the progress and come out with innovative programmes to reach more poor.

The year saw the launch of three of their programmes – Kalanjia Jothi Thittam, Pidi Arisi

Thittam and Kanikkai Kudam. In the Kalanjia Jothi Thittam, the members contribute Rs.11 each as a gesture of their gratitude towards the Kalanjiam and to bring more number of poor under the Kalanjiam fold. With the money contributed through this programme, group promotion was initiated in a new location, Thoppampatti in Dindigul District. The movement leaders put in a lot of time and efforts in the promotion of Kalanjams in this location.

In the Pidi Arisi Thittam, the members put aside a handful of rice during their regular meetings. The rice thus collected is distributed on special occasions to the needy and the poor in their area. This is a way for the Kalanjiam members to show their concern for those less privileged than themselves. Similarly, the Kanikkai Kudam (pot) is for the members to put in their offerings in cash into the Kudam for use in any way the Kalanjiam decides for those poorer than themselves. These two programmes were implemented in select clusters in different federations on a pilot basis. The response from the Kalanjiam members has been positive and encouraging.

During the last year six new federations were promoted taking the total number of federations to 15.

A MEMBER'S VOICE

I am a member of Mahalakshmi Kalanjiam. My husband, a washer man, died 20 years ago. I have two sons. They do not support me. I am living on my own in a hut. I work as an agricultural labourer. I have half an acre of land. If the harvest is plenty, I can manage or otherwise I will be in difficulty. I save Rs.30 every month in the Kalanjiam. I take small loans ranging from Rs.100 to Rs.200 and clear them in installments. I have no relative to speak of. The members treat me as my relatives. I have the Kalanjiam. So I don't need anything else.

Mrs.Kumarayee, Maranthai village, Kadaladi, Ramnad District, Tamil Nadu

Two federations, one at Madurai West and the other at Kottampatti invited non-members to participate in their annual day celebrations. Nearly 600 non-members attended the function. The impact was the non-member's request to the federations to initiate Kalanjams and take them into their fold. The Kalanjiam members themselves formed nearly 219 Kalanjams in Madurai and 231 Kalanjams in Ramnad Region. The movement workers supported them.

Farmers from non-TFA (Tank Farmers Association) villages were also invited to participate in the

Farmers Convention at Chennai, the Annual Day Celebrations, World Water Day Celebrations, Focus Group Meetings on Water etc by the tank federations. The farmers from the non-TFA villages took interest to form Associations in their villages.

The new executive committee members who took charge this year in the Madurai tank farmers federation were fully involved in the expansion of the programme in the neighbouring district of Sivagangai. The number of TFA's formed in this district is 14. In all federations the leaders took a lot of interest in the formation of TFAs in new villages.

PERIYAPUDUKULAM KANMOI - COMMUNITY MOBILISATION

Periyapudukulam Kanmoi is situated at Kunnarampatty Panchayat of Kottampatty Union, Madurai district. It has 21 ayacutdars with total ayacut area of 20.55 acres. For the past 32 years, the tank was silted up and the water spread area was overgrown with prosopis juliflora bushes. The ayacutdars were getting water from the tank for 3 1/2 months, which was just sufficient for a single crop. There are 5 open wells in the ayacut area, which serve as the water source for next 5 months.

In 1993, there was a breach in this tank embankment. The ayacutdars expected the Government to renovate the tank. They heard about the work done by the Tank Farmers Associations in the nearby villages. They approached the district federation leaders and DHAN Foundation to take up work in their tank. They were ready to contribute their share of the cost for the work. With the support from CAPART, work at an estimated cost of 0.83 lakhs was taken up. The work included a sluice reconstruction and desilting. The ayacutdars decided to collect Rs.1,000 per acre as people's contribution. Though the ayacutdars are from three villages, they came forward to work on it.

In their association, the leaders Mr. Kalanjiam, Mr. Manickam, Mr. Needhi and Mr. Selvam were fully involved in 27 days of work execution. Because of that they completed the work with quality and could undertake additional work within the same budget. The labourers were also from the villages where the ayacutdars reside.

15 ayacutdars have done "Shramadan" (voluntary labour) for desilting the field channel to a length of 200 metres. This is a very good example of how people's participation in the execution enhances the efficiency of the work.

Collaboration with Resource Agencies

Six Kalanjiam federations approached CAPART and SRTT for support in promotion of new groups, capacity building programmes for leaders, members, staff and other special initiatives by the federations. CAPART and SRTT responded positively and provided grants for the above purposes. The special initiatives taken up by them include de-addiction, legal aid, housing, promotion of orchards, referral schools etc.

In addition, the Kalanjams federations established linkages with the local DRDAs and other institutions for implementing various developmental programmes. The Kamudhi Federation has constructed a People-Learning Center with Rs.6 lakhs support from DRDA and 2 lakhs from the members. The Vathalagundu Federation implemented sanitation, housing and SGSY programmes in collaboration with the block development office.

KADAMALAI KALANJIA VATTARA SANGAM – SGSY LINKAGE.

Twenty Kalanjams in this federation got linked in the SGSY Programme under Revolving Fund Assistance Scheme. 73 members have so far benefited from it. 19 members purchased milch animals, 23 members for calf rearing, 12 members for business and 16 members for the marriage of their children.

10 Kalanjams got linked in the SGSY Programme under the Economic Assistance Programme. 114 members have benefited from it. Two Kalanjams purchased a maxi cab and a tractor. 54 members have taken up calf rearing, 20 members have taken up rearing milch animals and four have taken up agricultural activities.

Creativity enhancement training was given to artisans at Bommala quarters at Tirupati by the Handicrafts Department, which was sponsored by NABARD. With inspiration from DRDA, Chittoor,

a programme called “Manakosam Manam” (We for ourselves) was initiated which was successful in focusing on the problems of women through role-plays.

In Chittarkalnatham village in Nilakottai block, Dindigul district there are five Kalanjams. There is a government school with 300 students and one teacher. The teacher was doing an excellent work and had won the appreciation and gratitude of the people in the village. He was transferred to another school in Usilampatti. On hearing the news, the Kalanjiam members went to the District Collectorate in 3 vans. They made a request to the Collector not to transfer the teacher. The Collector was moved by their sincere plea and cancelled the transfer order. The members were very happy that their collective effort had borne fruit

Both tank federations and associations have been successful in mobilising funds directly from development agencies such as CAPART, DRDA and NABARD etc. The TFAs at Vellinipatty and Alampatty in Madurai got funds directly from CAPART for implementation of works.

The Madurai Tank Farmers federation had promoted Vikas Volunteer Vahini (VVV) clubs with initial support from NABARD. These clubs are undertaking various activities for the benefit of their members

The Madurai federation carried out tank rehabilitation work which included desiltation,

sluice reconstruction, surplus weir repair, supply channel clearance, Oorani deepening etc. under the Namakku Namae (we for ourselves) programme with support from DRDA. A community well construction was also completed with their support. Other federations took up similar initiatives.

Linkage with banks

The federations were very active in facilitating linkage of Kalanjams with the branches of the commercial banks in their area. They have built a very strong collaboration with the respective branches on an ongoing basis. Many of them have linked more than 150 groups and have exceeded disbursements of more than Rs.50 lakhs. The Kadamalai Federation has crossed the one-crore mark and reached Rs. 1.12 crores. Chairman-Cum Managing Directors of Canara Bank and Indian Overseas Bank visited the branches at Alanganallur and Appantirupati respectively during the special events organised by them. The bank branch offices had organised an event to celebrate the intensive linkages and invited the federation and Kalanjiam leaders and members for it. The Alanganallur branch of Canara bank had made the 400th linkage to the Kalanjams. It is indeed recognition to the federations and Kalanjams for their performance and ample proof that the poor are bankable on a large and sustainable scale.

All the nine federations were successful in mobilising bulk loans from apex institutions such as HDFC, HUDCO, Pandyan Grama Bank, NABARD, RMK AND SIGBI to the tune of Rs.5.39crores. The federations at Vathalagundu and Tirupati were successful in mobilising more than Rs.1 crore during the year. Most of the apex institutions have started their commercial bulk-lending operations to people's organisations with the Kalanjiam federations.

The executive committee and leaders of the Kalanjiam federations were involved in preparing the proposals and negotiating with the financial institutions for linkage. The leaders attended many of the steering committee and advisory forum meetings with the banks and presented their observations and opinions on linkage. All the Kalanjiam federations have got good track record with each of the apex banks.

The 28 MFGs in Ramnad TFAs through the federation mobilised Rs.2 lakhs as loan from the Pandyan Grama bank for on lending to the members. This loan was primarily used for agricultural purposes.

Financial services

Savings products: The savings by the members is increasing and this is now becoming a major asset in the woman's name. It is a source of security and useful for leveraging bigger loans from the Kalanjams for undertaking business activities and housing loans. In most of the older federations, the members have more than Rs.6,000 each as their own savings.

The Vathalagundu federation introduced Diwali savings, which would be returned in kind before the festival. There was an overwhelming response with more than 80% of the members joining.

Loan Products

The federations through facilitating linkages with commercial banks and apex federations could increase the credit availability to the members to a very large extent. This enabled members to go in for income generation activities, asset creation, housing etc.

SUPPORT TO SMALL ENTERPRISES BY KALANJAMS

Many enterprises undertaken by villagers especially women for Income generation, have been declining gradually due to inadequate capital. If money borrowed from the moneylenders is invested in such an enterprise, the interest eats into the income and capital. In Melur block, Madurai district in Tamil Nadu, after the advent of Kalanjams, loan assistance has been given to women taking up small enterprises ranging from Rs.5,000 to Rs.10,000. Since loan is given at a lower rate of interest, income from enterprise is increased.

Mrs.Puspham is a member of the Chukkampatti Kalanjiam in Melur Vattaram. Her enterprise is making coconut leaf thatches. The loan of Rs.5000/- from the Kalanjiam has given a new life to her enterprise. What is more encouraging, she has given job opportunities for 15 persons. As she is doing well, she is repaying Rs.1000 every month to the Kalanjiam. She gratefully acknowledges that the suffering she had undergone when she ran the enterprise by borrowing money from others is now over.

Mrs.Murugeswari, a member of Thiruvathavur Dhroupathi Amman Kalanjiam, has taken up the business of paddy processing. After the death of her husband, she started the business by borrowing Rs.10,000 from the Kalanjiam. She buys paddy, converts it into rice and makes a profit of Rs.60 per bag. Members who started petty shops have now expanded it to grocery shops. Some members who got training in tailoring have taken loans from the Kalanjams for the purchase of sewing machines

Insurance products

All the nine older federations offered insurance services to their members. Each of the federations offered different combinations of products to their members.

Besides strengthening the banking activity, the insurance service creates a social security among the members and a source of emotional and financial support at the time of crisis in the lives of the members. The federations have been successful

in accepting, processing and disbursing the claims within a week to ten days to the affected families. They have set up committees at both Kalanjiam and federation levels for speedy settlement of claims. Also they have ensured proper end use of the money. In cases where the insurance cover is provided in collaboration with insurance companies, the federations have been successful in follow up with the companies for speedy disbursement. The Vathalagundu federation provided Rs.500/- for maternity expenses to the members covered under the health insurance.

LIFE INSURANCE

Packiam, 24, has been a member of Petchiamman Kalanjiam for the past four years in Kadamalaikundu, Theni district in Tamil Nadu. Her husband Paraman was 33. He had worked in the Kalanjiam dairy in Muthalamparai cluster. She has two children – a boy and a girl. The boy is eight and the girl is seven years old. Destiny was not kind to her. Her husband was killed in a motorbike accident in November 2000. Luckily she had joined the Kalanjiam insurance scheme in April that year, seven months before her husband's death.

Under the accidental death coverage scheme offered by the federation in collaboration with an insurance company, the Kalanjiam helped her to get Rs.25,000 in the very next week. She took Rs.12,000 from it and cleared the loan outstanding she had with the Kalanjiam. She has used Rs.3000 for meeting her family expenditure. Now she has no outside loan. Rs.10,000 has been put in fixed deposit in Kalanjiam itself for the future use of the family. She is running her family happily.

HEALTH INSURANCE

Rasamma's husband Pounraj in Kanavaipatti, Vathalagundu block of Dindigul District in Tamil Nadu got paralysed and had to undergo treatment for which Rs.20,000 was spent. This happened in September 2000. But only Rs.5000/- could be obtained through mediclaim, which the federation had initiated in collaboration with the insurance company. Although it did not solve their problem it contributed to reducing the burden on the family. Today her husband is running a petty shop in the village itself with a loan from the Kalanjiam. They have also paid off the loan taken from the Kalanjiam for his medical expenses. They have four children (3 boys and girl). All the children are in school. Rasamma works as an agricultural labourer during the agriculture season and as construction worker in the off-season.

Housing

In seven Kalanjiam federations the housing programme has been undertaken in collaboration with HDFC and HUDCO. 298 loans for new house construction and 1332 loans for up gradation of houses were given. Six federations have established an exclusive housing cell coordinated by a trained civil engineer. A clear system of application

generation, loan appraisal, technical feasibility, sanction, execution, supervision and post execution monitoring are being initiated and followed in each federation. The federation at Tirupati has set up a building material production center for producing solid blocks. This has resulted in reduction of cost and introduction of appropriate technology to members.

A HOUSE AND A DREAM COME TRUE

Mrs. Karupayye is a quarry worker in M.Vadipatti village in Vathalagundu, Dindigul district. She was inspired to join the Kalanjiam by the words “your money will always be with you”.

Her mother-in-law had pushed her out of the house with her family at midnight. She took a loan of Rs.500 from another villager and bought 2 cents of land on the outskirts of the village and put up a small hut. The heavy winds had many times blown away the roof and even the sheets. It was at this time that the Kalanjiam housing programme came as a boon to her. She got a loan of Rs.40,000 and completed the construction of a house. She is very happy and secure in her own house. She says “Kalanjiam has made it possible for me to have proper food and shelter”

Benefits to members

The Kalanjiam federations at Alanganallur and Appantirupati took up a special programme on de-addiction for the members’ husbands. The alcoholics were identified and they were specifically motivated to undergo the de-addiction treatment. This programme though it covered only a small number in relation to the total number of alcoholics, has made a significant impact on lives of the member’s families (62 members). The beginning for a larger and more tangible change in quality of life of the members has been made.

Two federations at Appantirupati and Tirupati continue to run a primary school out of their own funds. Both Kalanjiam members’ children and other children in the area are benefited through it.

All Kalanjiams and the staff took part with interest in the Akshara Sankaranthi Programme of the Government to improve their functional literacy at Tirupati and Vizagapatnam in Andhra Pradesh.

The Kalanjiam members in Tiruvathavur village took up a continuous struggle for getting a hospital in their village. They were not satisfied with a doctor and nurse visiting the village once a week. As a result of their efforts, a five-bed hospital has been set up in the village. They made the seemingly impossible into possible.

The Primary Health Centre at Kallanthiri organised a pulse polio campaign in 88 villages. The Madurai East federation members and staff took an active role in making the campaign benefiting around 20,000 children a success.

The Vathalagundu federation donated Rs.10,000 to the Government High School at Viriveedu to get it authorised as an SSLC exam center and so for getting permission to start higher secondary classes. This would benefit a number of children of the Kalanjiam members. The children would otherwise have to travel long distances and leave home early and reach back late evening. Many children, especially girl’s dropout of school as they have to go to nearby bigger towns for continuing their education.

The Tirupati Federation initiated the Aarogya Deepam, a health programme focusing on Mother and Child health. A total health checkup and hundred percent immunisation of children were done. HIV counseling was done in 7 clusters. A batch of 17 health volunteers were identified and given training in identifying common ailments. The patients were also sent to referral hospitals for specialised treatment and surgery.

Four federations sent selected local youth for the 15-day barefoot veterinarians training in collaboration with University Training and Research Centre, Madurai. The youth were trained to provide first aid to the animals, identify problems related to their health and also treat them. Their

services were made available to the Kalanjiam members.

The Vathalagundu federation has started a tailoring training unit for Kalanjiam members and their children. This training is for a period from 6 months to one year. Nine girls have already completed the training and are working on their own in their villages. Another 14 girls are undergoing the training. They have a plan to introduce training on various other skills for self-employment.

The following table gives a quick overview of the benefits to members of the Madurai East federation (Vaigai) during the year.

Benefits to members during the year.

Details	Members	Amount (in lakhs)	Members benefited
Dairy	43 milch animals	3.93	43
Jewel redemption	178 (Sovereigns)	6.19	179
Land leasing	12.25 (acre)	1.59	30
Old debt (Rice seed)	810 (bags)	17.54	455
Land lease (redemption)	52.05 (acre)	6.21	66
Goat rearing	117 (goats)	1.27	71
Housing	123 (house)	7.27	123
Shops	81 (shops)	4.98	81
Income Generating Activity	82	6.39	82
House (redemption)	30 (plot & house)	1.98	30
Total		57.35	1160

(1 sovereign is equivalent to 8 Gms of gold.)

The members at Azhagankulam village with the support of the federation were successful in resolving the patta issue. They got the pattas and ration card after a lot of efforts.

One of the Kalanjiam members in Melur had leased out her 50-cent piece of land. She was unable to return the money. The leaseholder threatened to auction the land. The other members came to

know of it and immediately sanctioned a loan to her and redeemed the land.

Selected slums in Vishakhapatnam, Tirupati and Madurai have been finalised to implement the pilot project of the Asian Development Bank. The pilot project aims at providing basic amenities to a few selected slums with people's participation.

The Madurai East Federation in collaboration with colleges in Madurai organised National Service Scheme(NSS) camps and took up various

community works in the Kalanjiam villages. Other activities such as restructuring of approach road to Pilluseri village, cleaning of temple tank at Narasingam village, spraying of anti bacterial powder in Mathur tank etc. were taken up by the members.

The members in several federations contributed rice, clothes and cash for the Gujarat earthquake victims. It was a spontaneous gesture from the members on knowing about the plight of the people affected by the earthquake.

TOGETHER WE CAN WIN

The village of Rayapuram is situated in Vadipatti block of Madurai District in Tamil Nadu. People who have come from different areas inhabit the village. Most of the people are Christians. In earlier days, this village was under the control of a Christian Assembly (Association). The Association has a lot of assets in and around Rayapuram village even now. It owns all the agriculture land in this village. People have been working on this land for many decades. The Association had done many good things for the people. All the houses in this village have been constructed by it. But the houses are very small; only three members can live in one house. Joint families and big families cannot live in them. For the past one-decade the village leaders, youth club association members and others went and asked for land to construct new houses. But the Association leaders were not willing to provide land to people, because on many occasions the men had created problems for them.

There are 5 Kalanjams in this village with 85 members. The Kalanjiam leaders decided to ask for land for the construction of new houses from the Association. They passed a resolution and sent an application to the Association. They went thrice to meet the head of the institution. The Association members after a long deliberation, agreed to provide 2-acres of land to Kalanjiam members. The success was due to the perseverance of the Kalanjiam leaders. Now each member has decided to purchase 3-4 cents for constructing a house and to get a loan for it from Kalanjiam. It is a great recognition to Rayapuram members.

The members took part enthusiastically in Vishaka Utsav and got a stall allotted to them free of cost. The members sold various items to the public. This was a good opportunity for them to gain experience in dealing with the general public.

Two threshing floors were constructed at Vellinipatti and V.Puthur with the support from CAPART. The villagers are using it at the time of harvest and post harvest. They are of considerable use to farmers in minimising post harvest losses.

One of the major aims of the tank programme is to increase the agricultural production. The Madurai federation initiated 8 eight Vayalagam Agricultural Development centers (VADC) covering 12 villages and 26 tank associations covering 256 hectares of land. To reduce the indiscriminate use of fertilisers by farmers, soil testing was done in 3 villages and 70 samples were analysed. Based on it, recommendations were made to the farmers. To ensure good seed germination, both certified and foundation seeds of paddy, cotton, maize and sorghum were purchased and distributed to the farmers. Gypsum, bio-fertilisers and micro nutrient mixture was procured at subsidised rates and supplied to the farmers.

Nine V V V club farmers participated in a workshop on Banana at Trichy and benefited from it. Village development works were carried out in 2 villages by the V V V clubs. A training programme on use of modern technologies in cultivation of mango and jasmine was organised and 150 farmers participated in it. Training was provided to selected farmers on use and preparation of 5 % neem oil, and coir pith compost.

The introduction of the micro finance activity in the tank associations was useful in providing timely credit to the farmers. In Madurai there are 18 groups with 298 members. The total savings is

Rs.2.32 lakhs. These loans have been used for purchase of agricultural inputs; setting up teashop, purchase of bullocks and other consumption needs.

The farmers in one VADC in Ramnad collectively purchased fertilisers and pesticides. By this they could reduce the cost and get the inputs on time. Agriculture was a failure in the district for two years continuously. The district received below normal rainfall during the year. In the areas where the tank works were carried out, 75% of the farmers harvested a good crop. In the Vallakulam chain of tanks, the farmers successfully harvest the paddy crops. In some villages like Puseri, in this chain of tanks, the tank water was utilised for dry land agriculture also. The agricultural laborers in this area got sufficient food grains as wages for the year during the harvest season.

In summer, drinking water scarcity is a major issue in the district. The implementation of the Ooranies (drinking water pond) programme with the support of CAPART was a boon for the villagers. 16 villages got adequate and assured supply of water throughout the year and the neighboring village people were also allowed access to water.

Excavated earth from the ooranies have been used for improving the condition of the school ground, temple lands, graveyards etc.,

Conflicts in villages for various reasons over many years have been resolved by the formation of the Associations. The associations provided a platform for the people to come together and resolve their differences and a common agenda to work together. The spin off benefits of the transparent and honest fund management at the tank associations is that now village funds are also being transacted through bank accounts and fixed deposits are made in the name of the village institutions.

WATER THROUGH WOMEN'S COLLECTIVE EFFORT

Marakulam is a village having 150 households. It is located in Kamudhi Block of Ramanathapuram District in Tamil Nadu. The village had two tanks and these tanks breached due to heavy rainfall four to five decades ago. The people here live under absolute poverty. They manage with whatever they get from the dry land based on the monsoons. Even the drinking water situation was bad. The women had to walk at least 3 to 4 km to bring water for drinking. The women's repeated call to the grama panchayat to raise village common fund towards construction of 'oorani' (drinking water pond) fell on deaf ears.

Mrs. Nirmala Devi was an Anganwadi worker. She has studied up to 10th standard. Through her efforts the women in the village formed two Kalanjams. Realising the difficulties faced by the village women for drinking water, she helped the Ramanathapuram Tank team to form Marakulam Tank Farmers Association. The Association has 24 women members out of 60 members. They decided to construct a drinking water pond.

Under CAPART's assistance, the Marakulam TFA got Rs.1.22 lakhs sanctioned to construct drinking water pond. Mrs. Nirmala Devi was elected treasurer for the TFA. She and the Kalanjiam women in the village approached the youth club to help them mobilise the contribution. The mutual co-operation resulted in the association being able to mobilise Rs.35,000 as their contribution, which was higher than the stipulated 20% contribution. The TFA could complete the work with quality with their zeal and enthusiasm, which if valued at State Government Schedule of rates would be Rs.1.46 lakhs. After the works were completed, the drinking water pond got filled in a very brief summer rain. The Marakulam villagers especially the women are very happy.

Strengthening Peoples Organisations

Building the federation's identity with the outside systems was significant through linkages with financial institutions, organising events, linkage with mainstream institutions for addressing development issues. The Kalanjiam movement events and other leadership development programmes provided a good perspective to the leaders in performing their roles.

All the federations complied with institutional procedures and formalities required on time. All the federations organised the Annual Mahasabha Meetings in which all the members took part. These Annual Mahasabhas in addition to sharing of progress and next year plans have become events for expressing the solidarity among members, a celebration of their achievement and confidence in themselves. The leaders and members are taking an increasingly major role in the conduct of these events.

A LEADER FROM THE GRASSROOTS

Saral is a member of the Muthumariamman Kalanjiam in Pudumadam village in Ramanathapuram District. A woman of integrity, honesty and hardwork, Saral was selected as the treasurer of the cluster development association when it was initiated. She wants to see that the fruits of all development schemes go to the poor.

The moment she was selected as treasurer of the cluster, she gave up her regular work and came forward to serve the people. If there is no accountant in a Kalanjiam, she works as accountant, and helps the Kalanjiam appoint one who is interested in the Kalanjiam as accountant.

What is more, she patched up two of her neighbours who had been at loggerheads for 20 years. She successfully played the role of peacemaker and brought them together. She also played an important role in the marriage of the daughter of a member of the Kamachiamman Kalanjiam. When the member ran short of money, she arranged for the needed money from the Kalanjiam and helped her daughter get married.

When the husband of a member died, she was at a loss to know how to manage the cremation expenses. Saral helped the member get a loan immediately with the consent of other members. She is the first to aid whenever; a member is sick or meets with an accident.

As one interested on spreading the message of Kalanjiam, she visited Ponniahpuram, a problem-ridden village near Tuticorin, and formed three Kalanjiams.

She has now become one of the Executive Committee members of the Kalanjiam movement. It is selfless leaders like Saral who keep the spirit and momentum of the Kalanjiam movement soaring high.

In Ramnad region, nearly Rs.30 lakhs received by the groups as revolving funds under the DWCRA and SGSY linkages have been made available at the cluster level. This has been done with the consensus of all the members. By doing so the funds would benefit more number of Kalanjiams and members. It is significant as it shows the maturity of the leaders and members and their ownership of the Kalanjiams and clusters.

The Vayalagam Tank Farmers Associations have taken up many ways of maintaining the tanks after

the renovation works have been carried out – contribution either in cash or labour for the maintenance work each year, from the usufructs such as sale of trees, revenue from rearing fish in the tanks, loan from bank etc. Last year the associations decided to create a corpus / endowment fund for meeting the expenditure on maintenance of the tanks They mobilised funds from the members and / or used the savings from rehabilitation work for this purpose. This initiative was supported by SRTT by providing Endowment

Grants to the tank associations. The fund thus created was put in long-term deposits. The interest from it would be used for maintenance work in future.

In the Madurai tank federation new executive committee members were selected as the term of the office bearers came to an end. They took up a major role in resolving conflicts in TFAs. They also took part actively in guiding and reviewing the work of federation associates and Vayalagam workers. Resourceful persons from the Executive committee were nominated as counselor of each for the federation staff.

The cluster TFA's consists of several TFA's in a cascade or situated in a contiguous area. The main role of the cluster TFA is solving local problems, sharing work progress and presenting cluster issues to the federation, collection of subscription etc. It helps promote second line leaders for the federation. 5 such cluster TFAs were formed in Madurai district. In Tiruvallur district, the concept of

a block level federation is being followed. This has also been successful in building solidarity among the TFAs.

To mobilise resources, the Ramnad federation collected entrance fees from new TFA's and service charge from TFA's where physical works have been implemented. Rs.50,000 was collected as service charge for the implementation of the Oorani works.

The tank federations mobilised funds on a small scale for on lending to the MFG's as crop loans. The federations retained a small margin on it. The MFG's have become an effective forum to implement the other components of the programme. It was also found effective for dissemination of agricultural technologies.

Various events were organised by the Theni federation which contributed to strengthening the TFA's such as World Water Day celebrations in which 626 farmers participated, focus group discussions among farmers regarding the future of tanks, annual general body meetings etc.

**GROUNDWATER
WHOSE
RESOURCE IS IT?
IS IT?**

Groundwater is used for irrigation in dry lands. With the evolution of technology (from surface water to groundwater), the potential for irrigation increased over a period of time. Phenomenal growth in the number of bore wells led to groundwater depletion at a rapid pace. As a result of this, the probability of getting groundwater reduced in many rainfed areas, making the farmers vulnerable. With successive droughts, the situation worsened.

Groundwater –

In this background an experience from Nallagutlapalle village, Punganur Mandal, Chittoor district generates an interesting debate and options in groundwater management.

**Whose Resource
is it?**

Ravi Chandra, a farmer in the village, constructed a small farm pond as part of watershed development program. A feeder channel is connected to this pond, which fills the pond with rainwater, even from small showers. The pond gets filled many times in a season; each filling helps to recharge the groundwater reserves in its immediate neighbourhood. He hoped that this pond would rejuvenate his defunct open well, which is very close to the farm pond.

GROUNDWATER – WHOSE RESOURCE IS IT?

Ravi Chandra has 6.67 acres of land. The expenditure for constructing the pond was Rs.13,605. His contribution was Rs.3,400 (in cash and shramadan). The pond can store 4,73,100 litres of water in a single filling. The depth of open well is 30 ft and the bore-well is 350 ft. The distance between pond and open well is 120 ft and distance between pond and bore well is 250 ft. This pond was constructed in 2000. After constructing this pond, he irrigated his ragi crop.

This realised his hopes, as the open well started getting water, in the next monsoon. He was jubilant and actively planned for his agricultural operations. He was almost certain that his good old days would return and his fields would be green again, with his open well at the core of the activities.

But it was not so. The bore-wells in the nearby fields offered a new challenge. His pond recharged not only his open well, but also the bore wells of neighbouring farmers. The bore wells started sucking water from recently recharged ground water reserves. The newly created potential actually helped owners of these bore wells. Once they started operating the bore wells, the water level in Ravi Chandra's open well (which gets water from relatively shallow layers of aquifers) started going down.

Since groundwater flows do not recognise the ownership of land, this offers a peculiar challenge to technology and management of resources. DHAN (Development of Humane Action) Foundation, working in this village, is trying to grapple with this complex situation of groundwater management by community. The challenges are

How can the exploitative nature of a particular technology (bore-wells) be combined with conservation philosophy? (E.g. Can each bore-well be combined with a farm pond, as it can recharge the bore well? Who will invest on these ponds?)

What mechanisms can the community members develop to have the benefit of a technology and also control the evils of the same? (Can the bore-well owner share water with pond owner? Can they decide on maximum depth of bore-well collectively and ensure that no one goes beyond this? Etc.) What are the policy and procedural aspects? How to ensure them?

Such thinking process would hopefully lead to creation of new generation practices in a common and complex resource like groundwater. Such

GROUNDWATER – WHOSE RESOURCE IS IT?

experience would go a long way in strengthening the ongoing watershed programs also, in sustaining the impact of the programme. Since many farmers and organisations are recognising this challenge, a collective thinking process can start, to begin with.

The reasons for ground water depletion in this area are (i) change in cropping pattern from drought tolerant crops such as ragi, sorghum, redgram to water loving crops such as sugarcane, mulberry, high yielding rice etc. (ii) Decline in tank management practices such as desilting, feeder channel and supply channel clearance, surplus weir and sluice maintenance etc. This has led to decrease in water storage and percolation (iii) change in trends in irrigation from rainfed, open well, in well bore to deep borewells. (iv) the borewells are not of uniform depth and the stipulated distance between borewells is not maintained. This is further compounded by easy access to power supply and use of automatic starter technology for the bore-wells.

Movement Day Celebrations

Every year the members celebrate 16 November as the Kalanjiam Movement Day. In all 36 locations various events were organised based on their age and context. The various movement day events were designed and organised by the leaders and staff. The people shared the costs related to organising these events. They served the purpose of reinforcing their interest in the Kalanjams and as an educative experience about the Kalanjams and its potential for bringing about development in the lives of people.

Some of the events organised were Padayathra by members and leaders to spread the Kalanjiam concept, vilakku pooja at the Kalanjiam and village level to express their joy of being together, Mahasabha meetings, new Kalanjiam formation campaigns, collective worship and Pongal celebrations in the village temples, cultural events on the Kalanjiam theme, introduction of movement programmes such as the Kalanjia Jyothi Thittam, Pidi Arisi Thittam etc.

In Ramnad region, the Kalanjams in Mandapam and Ramnad organised a mega rally of 7500 members on the movement day. Similarly, at Kamudhi 1000 members came together to show their solidarity. The Kalanjia Jothi and Pidi Arisi Thittam were introduced on this occasion. The member's response was overwhelming. The members contributed a sum of Rs.20,000 on the same day at Kamudhi. Nearly 3 bags of rice were collected on the day under the Pidi Arisi thittam. The rice was distributed to the needy and the poorest at one of the slums in Ramnad.

In Vishakhapatnam slums the members collected rice.

Resource center

All the older federations have been a source of learning, inspiration and support to the emerging federations. The leaders and associates have given a lot of their time and energy in promotion of groups, clusters and federations, conflict resolution, demonstration of programme components, leadership development, training to members, associates etc.,

Participants in various training programmes organised on the two themes by DHAN Foundation visited both the Vayalagam and Kalanjiam federations. Representatives from government agencies, funding agencies, academic and research agencies, media and others to learn from the people's experiences. The people's participation and presentation of papers based on their experience in various workshops and seminars organised by mainstream agencies as well DHAN Foundation proved to be eye openers for the others. In addition to sharing experiences, the farmers also raised several pertinent and thought provoking questions in the various forums.

The Tirupati Federation is extending techno managerial assistance to the Kalanjiams at Kuppam and Chittoor for strengthening their systems. A Training programme was organised by them for the Assistant Project Officers, Mandal Development Officers and village Development Officers on SHG / DWCRA groups.

The Alanganallur and Kadamalaikundu federations have been identified as resource institutions on SGSY by respective DRDAs. The Madurai Federation organised training on PRA techniques for the PWD officials of Pondicherry. The Theni federation in collaboration with the Central Ground Water Board organised a mass awareness programme with water as the central theme.

Note on Farmers Convention

The Meeting

Small Irrigation tanks in many parts of South India play crucial role in the lives of the small and marginal farming communities. Historically tank systems have been developed by the communities, philanthropy and state and served as livelihood sources for these dependent communities. The Minor Irrigation census carried out in 1987 reveals that the area under tanks have come down from 47.8 lakh ha. to 30.71 lakh ha. at all India level. The reduction in area, declining performance of tanks is more pronounced in South India, heading for a catastrophe. The Planning Commission has made a conservative estimate of Rs.5100 crore of capital loss due to reduction in tank cultivation areas in the country.

While there are several reasons for the decline of tank fed agriculture, lack of farmer's involvement in tank programs including rehabilitation, maintenance and management forms the major reason. DHAN Foundation's Tank Program came into being from the analysis of rural situation of tanks in the chronically drought prone areas of Tamil Nadu. It was felt that 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.

Now around the globe, series of debates, deliberations and conventions are happening with "water resources" being the main agenda. In such circumstances, creating an opportunity to echo the

voices of the marginalised farming community to share their experiences, emotions and expectations from tanks and other small water bodies amidst researchers, bureaucrats and policy makers would lead to shaping farmers' perspective in conserving and developing the tanks and other small water resources for the future. This was facilitated by DHAN Foundation through farmers participating in a convention on the major theme of "*Water and You*" focusing on "*Tanks and Ponds: Yesterday, Today and Tomorrow*".

Sessions held on various topics

The Farmers Convention was organised jointly by DHAN Foundation and District Tank Farmers Federations. About 200 farmers participated, presented, deliberated on their papers, songs, debates on the following main themes viz.,

1. Tanks: Surviving Systems over centuries
2. Tanks: Production and Productivity
3. Tanks and Rural Development
4. Tanks and Ecological Development
5. Tanks and their Future

The Farmers Convention was held at M.S.Swaminathan Research Foundation, on 31st August & 1- 2 September 2000.

Tanks: Systems Surviving over Centuries

Tanks were constructed many centuries ago by kings, village chieftains, assemblies and philanthropists. Though these tanks survived over centuries, the decline in the performance of tanks and reasons for the same were deliberated upon four sub-themes viz.,

- i. Tanks and their formation
- ii. Tanks and their administration
- iii. Tank - part and parcel of the cultural diversity
- iv. Tank - decline and destruction

About 14 papers were presented by farmers from Madurai, Ramnad, Theni, Kancheepuram and Thiruvallur districts.

Tanks: Production and Productivity

Tanks were the centres of tankfed agriculture productivity. It also provided a lot of employment opportunities both direct as well as indirect. The farmers presented their views on the sub-themes viz.,

- i) Tanks and food production
- ii) Tanks and employment opportunities
- iii) Tanks and Social productivity

12 experience based and impact based papers were presented by the farmers. This made many participants to realise the importance of conserving these endangered water resources from destruction.

Tanks and Rural Development

Tanks are serving as the part and parcel of economic development of villages. There were four sub-themes on which deliberations were made.

They were:

- i) Tanks and rural economy
- ii) Tanks and creation of rural infrastructure
- iii) Tanks and collaborative efforts
- iv) Tanks and development: An Estimation

Tank farmers from six districts in Tamil Nadu viz. Madurai, Ramanathapuram, Kancheepuram and Thiruvallur presented 11 papers under the theme.

Tanks and Ecological Development

Tanks and Rainwater harvesting, Tanks and Ground water, Tanks and Soil conservation and

Tanks and their bio diversities were the sub-themes discussed under the main theme. About 10 papers were presented by the farmers.

Tanks and Future

Under the growing need for the demand on scarce water, the necessity for conserving and harvesting monsoon run-off through tanks was the major focus in the last theme. The needed approach to be incorporated by the Government, Research Institutions, People organisations and NGOs were spelt out by the farmers through their future expectations from tanks under this theme.

The farmers presented about 12 papers.

Other dignitaries who took part in the convention were

Dr.M.S.Swaminathan, Chairman MSSRF inaugurated the convention by lighting the lamp. Thiru.P.C.Kesavan, Executive Director of MSSRF, presided over the inaugural function, Mr.Sanjoy Dasgupta, IAS Mr.G.Raju, Director CGWB facilitated the inaugural function with their guest speeches and insisted on the need for preserving the tanks which served over centuries to agriculture. Dr.M.Karmegam, Director, Centre for Water Resources, Mr.Sathya Gopal, CEO, KVIC, Er.Mohanakrishnan, Dr.Balasubramaniam, MSSRF, Dr.Balaji, MSSRF, Er.M.Arasu and Mr. Thukili Subramaniam presided over the plenaries on the five sub themes deliberated during the farmers' convention. Mr.Shanmugham, IAS, Director (Rural Development), Mr. N.Athimoolam, Secretary (Agriculture) participated in the valedictory function of this convention on the last day and shared about the government schemes available for the farmers to conserve small water resources like tanks.

Resolutions made by the farmers during the convention

The 3 days farmers' convention led to the following resolutions:

- Farmers unanimously recognised the tanks, which survived over centuries and their importance with respect to their technology, administration and usage.
- Farmers unanimously agreed that the farmers' co-operation is the foremost thing required for preserving the tanks. To make this possible, farmers insisted that "Kudimaramath" need to be brought back. Tank rehabilitation works should not be given to contractors henceforth. Tank rehabilitation works should be implemented through tank associations only.
- In order to facilitate the preservation of tanks, a tank farmers association needs to be formed at each tank, a tank cascade association at the chain/ cascade level and a tank farmers federation for linking and integrating all the tank associations at the district.
- To conserve the tanks, a tank conservation committee should be formed at each district level under the chairmanship of the respective district collector. The project director, relevant line department officials, non-government organisations and tank farmers federations should constitute the members of this committee and should work towards formulation of operational guidelines to conserve and develop water resources like tanks and ponds in the district.
- As small water resources like tanks play vital role in irrigation, agriculture and ecological development, a state level tank conservation committee need to be formed.
- As tanks are the foundation for rural development, tank renovation should be given importance in the government schemes like Watershed development programme, SGSY, Employment Assurance Scheme (EAS), Drought Prone Area Programme (DPAP) etc.
- The tank associations, which implement tank rehabilitation works, should take responsibility for the continuous maintenance of the respective tanks. To encourage this the tank maintenance rights should be given to the tank associations.
- As the tanks function as social productivity centres, proper guidelines to enjoy the usufruct rights like fisheries, tree cultivation, tank silt need to be developed and this should be shared between panchayat institutions and tank associations. The revenue from the usufructs must be used for maintenance of tanks and other small water resources in the villages. .
- The tanks associations should raise financial resources in order to maintain the feeder canals, sluice and surplus weir repairs and water management through water managers (Neerkatties).
- In the past, philanthropists and rich came forward for creation, conservation and maintenance of the tanks through donations and necessary advice. Similarly, volunteers and others should come forward to help for conservation of tanks and other small water resources, which are facing a threat to their existence.

- For the destruction of water resources, encroachments are predominantly responsible, Hence the farmers vehemently condemned the encroachments in the water resources like tanks even for some development schemes as a social evil and stressed on need for stern action to be taken on encroachers,
- Government as well as other organisation's activities should not either directly or indirectly encourage encroachments in these water resources. When such encroachments happen, tank farmers associations should file Public Interest Litigation cases in the court. Priority need to be given to such cases and encroachers and the departments responsible for encouraging this practice should be punished.
- Water spread and boundary of such small water resources should be marked. The data base to take stock on the number of such small water resources, information like area irrigated, capacity etc. need to be preserved and renewed periodically.
- In order to increase the productivity from tank fed agriculture so as to increase the income to individuals and to the village, the concerned farmers under tank command should follow rotational cropping and water management.
- Socio-economic-scientific research needs to be taken up by the relevant institutes on these tanks which survived over centuries on their productivity and usage,

Introduction to DHAN Academy

The 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.

Genesis and Evolution

As an idea or a concept and the vision underlying it, the genesis of DHAN Academy can perhaps be traced to an experiment called “The Rural University: Experiment in Educational Innovation” initiated by a small group of faculty members of the Indian Institute of Management, Ahmedabad, and the National Institute of Design, Ahmedabad. As the Experiment was carried out in Jawaja block of Ajmer district in Rajasthan, it was commonly referred to as the *Jawaja experiment*

The experiment was carried out to address:

- rural poverty issues
- accelerate the process of development by attracting professionally qualified and educated youth to work in rural areas.

Underlying the experiment were the following assumptions:

- Use learning rather than some-preconceived or preferred economic/social activity as the basis of development, and
- Focus on contextually relevant learning needs of the identified disadvantaged groups of people.

In doing so, the experiment stressed that:

- The primary concern of the intervenors should be on transmitting the learning to the people who participate in the process, and can internalise and practice it on their own.
- In the process, people would develop self-managing capability, mutuality and sense of self-reliance.
- Thus enabling the intervenors to make themselves increasingly dispensable.

Also

- Professionals who participate in the *experiment* should perceive it as challenging and creative, and it should offer space and opportunity for:
 - Self-expression, learning by mistakes, introducing innovation by applying their ingenuity and working with other colleagues/organisation members as peers.
- This process would involve building non-hierarchical organisations, collegial work culture, democratic, transparent in decision-making, high task-oriented and excellence seeking, offering opportunity and space to its members to be innovative, non-conformist and creative, and

- It would focus on building peoples' organisations with self-regulating culture.

The *experiment* not only fulfilled these expectations, but it also encouraged and inspired several management students to join NGOs.

Some of the young graduates who took part in this *experiment* promoted in mid-eighties a small but novel, non-profit development organisation, called Professional Assistance for Development Action (PRADAN). It was visualized to be an innovative development organisation to attract “socially motivated high quality young professionals”, and make their services available to NGOs who could not attract them as employees for a variety of reasons.

With financial assistance from the Ford Foundation, PRADAN grew almost on the lines implicit in the assumptions of the *Jawaja experiment*. It grew rapidly and firmly as a professionally competent development organisation with focus on building peoples' organisations of the type envisaged in the *experiment*. In the process, it acquired a unique and appealing identity and, in a sense, demonstrated the value or strengths of the assumptions underlying the concept of “The Rural University”.

DHAN Foundation, a spin-off organisation of PRADAN, was created in 1997. It scaled up two of its programmes; Kalanjiam Community Banking and Vayalagam Tankfed Agriculture Development programmes. By March 2001, the growth was significant in terms of reach, number of professionals and support staff placed, number of villages and rural families covered etc.

Though DHAN Foundation is able to attract young professionals from Engineering and Agricultural sciences, they have varying capacities, which

results in increasing dissimilarity in quality and competence in the cadre. To address this issue, as part of its ongoing professional development plan, DHAN Foundation started conducting short-duration Development Management Programmes. Workshops/seminars on various thematic aspects were organised to build the managerial and analytical skills of the young Project Executives and Team Leaders of DHAN Foundation in the last four years.

In May 1998, a group of senior professionals of DHAN Foundation deliberated and came with an idea of initiating a rural university on the line of “The Rural University” *experiment*. A “Think Tank” was constituted comprising its members of Strategic Forum and a few more professionals on the advice of Prof. Ranjit Gupta, who was instrumental in piloting the *Jawaja experiment* along with its initiator, Prof. Ravi J. Mathai. The Think Tank had a series of deliberations which resulted in greater clarity on the purpose and focus of the Academy.

Objectives

The objectives of the Academy are to:

- Induct and groom young or fresh graduates as Development Professionals through specially designed long-duration programmes.
- Build a cadre of development professionals possessing not only managerial abilities but also the skills, attitudes, values, empathy and knowledge to work with rural communities with a view to help build their own self-managing, democratic organisations.
- Initiate processes and evolve systems commensurate with the application of knowledge and to use that knowledge to the development of knowledge.

- Identify and follow ways of generating/ mobilising the resources to interpret and adjust global knowledge to the Indian context.
- Enable the world of practice, both practitioners and potential, to use this knowledge; also to disseminate it to other organisations and educational institutions in the field with which it is concerned.

DHAN Academy is envisaged primarily as a centre to groom young graduates as Development Professionals. These professionals with management education will not only have the abilities to manage but also the skills, attitudes, values, empathy and knowledge to live and work with the rural communities. Under the guidance and active support of Prof. Ranjit Gupta, a core team with four senior professionals was constituted to evolve the design and development strategy for the Academy. Thus was the DHAN Academy launched in December 2000.

Activities

The Academy will pursue the following activities to achieve its objectives:

- i) Teaching
- ii) Development of Teaching Materials
- iii) Research
- iv) Faculty Development
- v) Consultancy
- vi) National and International Links.

In Teaching, DHAN Academy offers a one-year Post Graduate Programme in Development Management (PDM) and several short-duration Development Management Programmes for practitioners in the development sector.

Post-Graduate Diploma in Development Management (PDM)

The PDM emphasises experiential learning through a unique mix of classroom, field and management traineeship segments to build the managerial and leadership abilities of the programme participants.

The core group of PDM faculty entrusted with the designing, development, and handling of the programme include a team of professionals with over a decade of experience in the development sector. The core group is guided by an eminent IIMA professor (retired) with indepth experience in development and in institution building in the country.

The one-year PDM is a full-time residential programme. It consists of three distinct, yet mutually supportive segments - classroom, fieldwork and management traineeship. The classroom segment aims at promoting learning of concepts, knowledge, attitude, values and skills. The other two segments provide field-based learning.

Classroom Segment

The PDM puts the students through a comprehensive and intensive set of courses spread over three terms. The classroom segment has been designed to equip the students to meet the demands of professional management in the field of development. Of the sixteen courses being offered in PDM, six deal with development and poverty related issues at both the micro and macro levels. Three courses deal with HRD and personality development including motivation, values and ethics. Another three deal with accounting and research techniques. Three courses deal with field experiences of DHAN Foundation in community banking and micro finance, tankfed

agriculture, and building people's organisation and one on written and oral communication. All the courses are compulsory. The classroom segment has a total of 16 credits.

Fieldwork Segment

There are two fieldwork segments of total nine weeks duration. The fieldwork exposes the students to the realities of the lives of the rural people. The first fieldwork is for four weeks. The focus is on understanding the diverse problems the rural people face. It attempts to develop in the students sensitivity to the concerns of the rural people, helps them in appreciating the constraints and possibilities for development, study of a developmental issue in depth and workout development strategies to address it. The second fieldwork of five weeks is to understand and appreciate the DHAN Foundation's field programmes, it exposes them to the diverse problems, which the development professionals face in their roles and the ways by which they cope with such problems. The exposure enables the students to develop the required skills and attitudes to pursue their careers as development professionals. PDM faculty closely interacts with students at all stages of the fieldwork segment. They participate with the students as guides during their field stay, help them in structuring their learning from the field assignments, classroom discussions and presentations, and in writing their reports. Students will be evaluated on the basis of presentations and discussions in the classroom. The fieldwork segment has 10 credits.

Management Traineeship Segment (MTS)

This segment provides opportunities to the students to closely work with the experienced development professionals in DHAN Foundation. The MTS is

designed to help them develop the competencies they require to execute various programme activities, manage people's organisation at various levels, apply management concepts and techniques, and accordingly develop a comprehensive understanding of the functioning of a development professional. Students would prepare reports and make presentations in the host organisation and also in the classroom. Based on these, they will be evaluated. There are three MTS segments with a total duration of 20 weeks. The MTS segment has 34 credits.

Learning Environment

The PGDDM takes the students through a comprehensive and rigorous learning process with its three segments. Learning is also through collaborative work among students, and between students and faculty members. Students spend 30% of their time working in teams. These collaborative processes build communication skills, mutual support, the ability to handle conflicts and leadership quality in different environment. Pedagogy of case methods and case studies is used for a large part of the academic work in the Programme.

Programme Administration

The PDM Committee administers the Programme in Development Management. The PDM Committee decides on all matters pertaining to the conduct of the programme. The Convenor of the committee is the PDM Chairperson. The rules and norms governing the programme are given in the Students Handbook. Students will be evaluated in all three segments and awarded grades accordingly. They are expected to meet the standards of performance and practice the Academy's core values.

PDM Office

PDM office provides support and information to the activities involved in PDM right from admission to placement. It looks after all matters related to admission, maintenance of students' records, grading, production and distribution of teaching materials.

Eligibility

A Bachelor's degree in any professional discipline or Post-Graduate in any discipline with not less than 60% marks. and age not more than 26 years.

Admission Procedure

Selection of candidates will be based on written tests – DMAT (Development Management Admission Test) – at selected centres all over the country. Group discussions and interviews will follow this. DMAT will be of objective type with four components - English Language and Comprehension, Quantitative Ability, Analytical Reasoning and Knowledge of Social and Development Issues.

Programme Cost

The cost of the one-year programme is Rs.60,000. All selected candidates will be awarded a fellowship from Sir Ratan Tata Trust, Mumbai to meet the programme cost; it includes tuition fees, board and lodging at the Academy.

Placement

All candidates successfully completing the Post-Graduate Programme in Development Management will be placed in DHAN Foundation as Project Executive in any of its project locations.

Other Activities

Development Management Programmes

The Academy conducts short-duration courses on Development Management for practitioners from NGOs, Academicians and Researchers. It provides an opportunity for mutually beneficial interaction between the Academy's faculty and the practitioners. The duration of these programmes varies from one week to three weeks. The Academy regularly offers a two-week Management Appreciation Programme, a one-week Thematic Appreciation Programme in specific themes for practitioners and a three-week programme in building Social Development Research Capacity for practitioners, academicians and researchers.

Seminars and Workshops

The Academy organises seminars on current development issues and two-three days workshops on Village Study, Building People's Organisation, Linkage Building, Total Quality Management, etc. These workshops help the faculty to develop teaching materials for various courses.

Campus Facilities

Madurai is one of the oldest, historically famous, Temple City. The campus is nestled in a serene spot at the foot of the Nagamalai Hills, near Pulloothu, 12 kms from Madurai City, around 30 kms from Madurai airport.

The campus is fully residential, equipped with students hostel – furnished with double-occupancy rooms. It has lecture halls, a multipurpose plaza for yoga, classroom discussion etc, a computer lab for students, library, faculty and administrative offices, and mess facilities for students, faculty and administrative staff.

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