



# Revisiting Mission

Annual Report 2006

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DHAN Foundation  
Madurai

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<b>DHAN Foundation at a Glance</b>	<b>March 2004</b>	<b>March 2005</b>	<b>March 2006</b>
<b>Reach</b>			
No. of Families	2,62,903	3,26,158	4,67,550
No. of Primary Groups	15,091	17,700	26,133
No. of Clusters	982	1,101	1,346
No. of Federations	46	55	72
No. of Villages	5,054	6,451	6,961
No. of Districts	29	35	35
<b>Staff</b>			
No. of Professionals	235	287	349
No. of Programme Staff	145	208	302
No. of People Functionaries	1,651	2,156	2,529
<b>Finances (Rs. in lakhs)</b>			
<b>a. Programme Funds</b>			
People	5,259	6,940	8,637
Banks	8,000	12,230	16,417
Government and Donors	87	340	2,875
<b>Sub Total</b>	<b>13,346</b>	<b>19,510</b>	<b>27,929</b>
<b>b. Programme Management</b>			
People	567	418	505
Government	118	44	71
Donors	722	1,624	2,305
<b>Sub Total</b>	<b>1,407</b>	<b>2,086</b>	<b>2,881</b>
<b>Grand Total</b>	<b>14,753</b>	<b>21,596</b>	<b>30,810</b>

## Overview of the year 2005-06

The year 2006 was one of dynamic progress and expansion in diverse fields strengthening the work, exploiting the capabilities, and expanding the horizons of the DHAN collective of institutions. The work in the tsunami affected areas moved from the relief phase to the next phase of restoring livelihoods for the communities. It provided valuable opportunities in rapid scaling up, focusing simultaneously on both the thematic areas, i.e., microfinance and livelihood restoration, setting systems and team for managing large scale operations in a short time. This experience in disaster management proved useful in addressing the flood situation that occurred during November in both the tsunami affected and non affected areas both quickly and effectively

The initiatives of the programmes especially the Kalanjiam community banking programme on micro insurance provided new ways of addressing the risks and vulnerabilities of the poor through mutual solutions. It also opened up opportunities for collaboration with agencies such as Rabobank Foundation, Interpolis and MIAN to further the work in this area. This in turn led to the launching of the Asian Knowledge Centre for Mutual Insurance (ASKMI) to disseminate the best practices and development of a knowledge base on this theme in the Asian context.

The Friends of DHAN, the Netherlands extended their support to the development work in India which marked the beginning of DHAN's efforts to step into the international arena both for raising resources and for taking our model of development work to other developing countries to benefit the poor communities living there. An international volunteer programme to provide opportunities for young professionals to volunteer to work in India on development themes for a year or more was launched. Two young volunteers from the Netherlands have come forward to work in India.

The experience of over a decade and half of the Kalanjiam Community Banking Programme gave birth to the Kalanjiam Foundation in 2001 which in turn helped in taking forward the work of the theme of microfinance. This is the first thematic institution in the DHAN Collective. The Kalanjiam Foundation has gained an identity for itself and is working on multiple fronts for the expansion and strengthening of the programme. It has also put in place various institution building mechanisms to take the work of the Kalanjiam Foundation to the next orbit of growth.

The work of DHAN Foundation on water through the Vayalagam Tankfed Agriculture development Programme has been consolidated. It is now poised to move to the next stage of growth as the second thematic institution of the DHAN Collective to work on water related projects more intensively. The preparatory work for the commencement of the new thematic institution is underway.

The Tata Dhan Academy has completed the first phase of nurturing of five years and is moving into the next phase of stabilization. Students from eight different states joined the sixth post graduate programme in Development Management offered by the Academy as its flagship programme. The work on the new campus has begun and it would be ready for the next batch of students. It would provide the requisite ambience and environment to the students and the faculty to pursue their work and study.

The teams working on the themes of Information and Communication technology for the Poor, Working with the Panchayats and Rainfed farming development were able to focus their efforts on their respective areas of experimentation. They were able to consolidate their work in the last three to four years and chalk out the future course of

action for the next phase of their growth. They extended their work to the Tsunami affected areas which gave more scope and resources which enabled them to integrate with the affected communities.

DHAN could find new opportunities, new partners and new ways of partnering with a host of other agencies for development work in its areas of expertise. The collaboration with the government sponsored women development programme MAVIM in Maharashtra would help expand the Kalanjiam model in this state. Corporation Bank and Bank of India have come forward to support the expansion work in Madhya Pradesh and Karnataka. Partnerships with corporates like ITC and HLL have been initiated on the theme of water, Philips and ICICI on healthcare and lighting solutions for the poor, State planning commission for the preparation of two District level Human Development Reports, Livelihood interventions with new funding agencies like ACTED, Wageningen University, the Netherlands on sub surface drainage systems in the tsunami affected areas and many others.

The policy advocacy efforts on the themes of microfinance and water were continued through various means such as participation in national and international forums sharing our perspective on these themes. They also provided an opportunity to look at our own work vis a vis the current thinking in the global scenario. The Madurai Symposium 2005 was organised to provide a platform for the different stakeholders in development including the community to share each one's experiences, best practices, challenges and set the milestones for the future. It was an enriching experience for all the delegates who had come from all over the country besides those from DHAN Foundation.

The DHAN People Academy, People Mutuals, the various centres such as the Centre for HRD, Centre for Finance, Centre for Development Communication, DHAN Business Development Centres provided key support to the programmes in progressing, widening and deepening their work. Each of them was able to carve a niche for themselves to provide specialized support to the

programmes and some of them were also able to offer their services to others in the sector.

## **KALANJIAM COMMUNITY BANKING PROGRAMME**

DHAN Foundation initiated the Kalanjiam Community Banking Programme in 1990. Over the last decade and a half these efforts resulted in developing an 'enabling model' of microfinance with emphasis on member ownership, self help and mutuality. The primary purpose of this model is to empower the women and address poverty by going beyond 'microfinance'. Promotion of nested institutions (groups, clusters and federations) is the core aspect of this model with greater emphasis on sustainability through establishing linkage with the mainstream and covering the costs of operations. In order to upscale this experience and to reach at least a million poor over next one decade, DHAN Foundation has promoted 'Kalanjiam Foundation', a thematic institution to upscale this model and create a significant impact on the eradication of poverty.

### **Reaching out to the Poor**

The programme team could reach out to an additional 59,030 poor families taking the final outreach to 3,16,958 poor families. These families are spread over 132 locations covering 6,294 villages/slums in 31 districts of Tamil Nadu, Andhra Pradesh, Karnataka, Madhya Pradesh, Orissa, Rajasthan and Union Territory of Pondicherry. The programme could reach out in a significant way in the tsunami affected areas. The affected community were organised around the Kalanjiam theme for long term livelihood restoration activities.

The experience here was supplementing microfinance with housing, civic and business services right from the inception of the work. The work here would provide valuable insights and a new dimension to the Kalanjiam model for an integrated microfinance approach. The federations in other areas have come forward to provide handholding support to each new location in the tsunami affected area in expansion, capacity building of members, leaders and staff.

The work in Madhya Pradesh and Orissa in some of the most backward cum tribal areas gained strength with the addition of new professionals, training and exposure visits for both the staff and leaders. The Kalanjiam programme set foot in the soil of Rajasthan during this year. The preparatory work is underway in the Dhanpur block of Banswara district. In Andhra Pradesh, Tamil Nadu and Pondicherry competition from NGOs, government sponsored schemes and other microfinance institutions impeded on the growth of the programme. But the programme did not dilute its standards in order to reach more members or to manage the competition. Several events and approaches were used to reach out to more members in the different locations.

Mahila Arthik Vikas Mandali (MAVIM) is one of the largest government sponsored microfinance programmes in Maharashtra for women. The MAVIM team is collaborating with Kalanjiam foundation to adopt the Kalanjiam model in 25 locations in Maharashtra. The major foundation works in taking this partnership forward have been completed. The programme team is working with SKS another NGO in Madhya Pradesh as an affiliate who would follow the Kalanjiam model with the continuous guidance and support from Kalanjiam programme. They plan to reach out to about 1,000 groups in five backward blocks in Madhya Pradesh.

### Financial Services

**Savings:** The members have saved Rs.1,732 lakhs during the year taking their cumulative savings to Rs.6,654 lakhs. The practice of regular savings and special savings for a specific purpose and period continues in the programme. The team encouraged differential savings among the members to increase the savings rate and also to allow for flexibility to the members to save as much as they can and want to. The regional team coordinating the work of the locations took up an active role in developing savings products and standardising the processes and systems related to it with the locations. Four federations developed a savings linked credit product for the education of their member's

children with the support of the region. They ensured mass enrolment in the savings product making it viable. Various efforts and initiatives were made to increase the savings rate of the members which is both beneficial to the members and also increases the leveraging capacity of the groups with the bankers.

**Credit:** The Kalanjiam disbursed loans amounting to Rs.8,571 lakhs to their members taking the cumulative figure to Rs.37,211 lakhs. These loans were given from their own funds and funds mobilised from banks and other agencies by them. Some of the federations created new loan products aimed at meeting the development needs of their members on a priority basis such as access to electricity connections, domestic cooking gas connections, and house leasing which created very good impact on the lives of the members. Besides providing the loan, the leaders at the federation level were involved in negotiating with the service providers and shops to reduce the cost and the time required for getting the access.

The Kalanjiam got loans from the KDFS (Kalanjiam Development Financial Services) to the tune of Rs.872 lakhs. The support from KDFS in bridging the credit gap was significant particularly in locations in Andhra Pradesh and few pockets of Tamil Nadu and Karnataka where the mainstream banks were not positive in linking with the Kalanjiam. New loan products for house leasing, agriculture and bore well construction were developed with credit support from KDFS.

As many as 36 Banks and 208 branches are involved in the SHG-Bank linkage with the Kalanjiam. The loans mobilised during the year was Rs.3,523 lakhs taking the cumulative amount to Rs.13,588 lakhs. The emphasis was on direct linkage rather than bulk loans through the federations. After a continued positive experience with the lending the groups the banks have come forward to provide the ROC (regulated online credit) facility to the groups in the last several years. In addition to enhancing the credit flow, ROC has helped ensure timeliness of credit to the members. It has also increased peer pressure among the group members to repay the

loans. The number of bank branches coming forward to extend this facility and the number of groups becoming eligible for ROC are increasing. The programme could negotiate with a few banks to reduce the rate of lending to the Kalanjams. Eleven federations entered into an MOU with SIDBI for obtaining bulk loans and capacity building grants. The Corporation Bank, State Bank of India, State Bank of Mysore and Vijaya Bank have come forward to team with the Kalanjams in Mysore and Kanakapura regions in view of their quality and positive experience.

**Insurance:** The Kalanjams provide savings and credit services to the members from the time of inception of the group and then graduate into providing insurance services to the members. The insurance services are provided by the federations in collaboration with the mainstream insurance providers. Currently life cover had been provided to 2,37,318 members including the spouses in selected federations. A small number have been provided with cover for pension, health, crops and livestock. Support has been provided to a large number of members whose children are studying in classes VIII to XII to obtain the scholarship given through Janashri Bima Yojana policy of the Life Insurance Corporation of India.

As part of developing and experimenting on the concept of promoting mutual insurance among poor, Gangai Vattara Mutuals (GVM) has been registered under Trust act in Gangai Federation in Madurai. Besides Gangai federation another 12 federations are actively involved in developing their own Mutuals whole life insurance product for the members. An appreciation cum training programme was conducted for the managerial level staff of insurance providers. As part of insurance literacy initiatives, a series of events and programmes were organised for professionals working in federations and members of Kalanjams. The focus was on the concept of insurance for poor especially through mutuality. A film on insurance literacy was screened in the villages using a mobile theatre which was found to be quite effective. Street plays and training programmes for members, people leaders and staff were organised. In-house

workshops and focused group discussions on social security and mutuality were conducted for the Kalanjams members during the Mahasabha events.

### Strengthening Business Development Services

DHAN Business Development Services (DBDS) team provided support to several of the business initiatives taken up by the members in several federations. The Primary Producer Groups and Primary Marketing Groups were promoted for the specific activities such as tamarind processing, dairy, terracotta production, charcoal production, leasing of land for horticulture and cotton cultivation, handmade paper production in the respective federations that had taken up these activities. The team could provide support for marketing linkages and procurement of raw materials and other inputs required by the PPGs and PMGs.

### Support for Civic initiatives of the Federations

The pilot project on Kalanjams Reproductive Child Health launched with the support of ICICI has been implemented in eight federations. The project is aimed at reducing the birth of low weight babies, improving post-natal care for women, neonatal care and reducing unnecessary health expenditure on reproductive health problems. Focus was given during the year on creation of member level baseline, initiating linkages with local government healthcare institutions and promoting local self health governance committees. So far 434 village Health working committees have been promoted each consisting of 40-50 members from 3-4 Kalanjams. The requisite staff such as health coordinators, health associates and health guides have been placed and trained to perform their functions.

A pilot project on providing healthcare at the doorsteps of people was launched by Philips in partnership with DHAN, ISRO and Apollo Hospitals in Theni district. DHAN is anchoring the social mobilization component of the project. It is presently being made operational in one of the federations in Theni district. It has been able to create awareness on the health related issues of the members. In many cases the early diagnosis of

ailments could help reduce the health risks as well as the health care costs. It also provided valuable insight that provision of microfinance and health care services alone may not be sufficient to meet the needs of some of the members especially to meet the high health care costs of specific ailments.

### **Microfinance Resource Centre**

The Programme brought out a publication *Impacting Urban Poverty through Microfinance - the experience of SPMS*. It outlines the success story of India's first SHG federation-Sri Padmavathy Mahila Abyudaya Sangam (SPMS) in addressing urban poverty at Tirupati, Andhra Pradesh. A video film on the federation was made to accompany the book to highlight their experience. A doctoral scholar from University of Antwerp has undertaken a research project on community based health insurance and access to healthcare services in Kadamalaikundu federation.

The programme continued to provide guidance to many other NGOs, Banks and institutions involved in promoting self help groups across the country and the world by organising various events and capacity building programmes. The capacity building programmes were organised directly by the programme team or in collaboration with the DHAN People Academy and Tata DHAN Academy. Officials from MAVIM, Maharashtra and their partner NGOs, Advancement of Social Action (ASA), Dahod, India, SEWA Lanka Foundation, Sri Lanka and Arthacharya Foundation, Sri Lanka, Corporation Bank, Bank of India were some of the participants at the capacity building events organised. The third international programme on the Art of Upscaling microfinance was organised in collaboration with the Tata-Dhan Academy which the participants from several countries

### **Policy Advocacy**

The programme team had been continuously interacting with mainstream financial and development players over the last 15 year and has been able to create a significant impact in the banking sector in building their confidence to offer

loans to poor and evolve pro-poor policies. The Programme has been able to present its viewpoints in major policy making bodies at the national and international levels and has been able to influence them to a certain extent. It is a member of the Advisory Body for the Microfinance Development Fund of NABARD. Its inputs are sought by government bodies such as Ministry of Finance, Reserve Bank of India (RBI) etc. when they are designing microfinance programmes or evolving policies related to microfinance. Corporation Bank and Bank of India have entered into an MOU for long term collaboration in upscaling the Kalanjiam model. They have also come forward to provide the costs for the promotion of the self help groups. The programme team members participated at various national and international forums related to microfinance.

Representatives of Kalanjiam Foundation participated in an international work conference on Climate Change and Risk Disaster Management organised by Red Cross and Red Crescent Organisation, The Netherlands and shared our perspective on the subject. The contribution of the team was significant in the setting up of the Asian Knowledge Centre for Mutual Insurance to promote mutual insurance solution for the risks and vulnerabilities faced by the poor.

A conference Celebrating International Year of Micro-Credit: Bring Home Credit was organised during the week long Madurai Symposium 2005. The conference focused on two major aspects i) sharing and assimilating the unique features and contribution of the Indian experience of microfinance by different stakeholders such as NGOs, banks, government, insurance providers and research and academic institutions ii) connecting microfinance and poverty reduction through understanding the interrelatedness of the microfinance intervention with other developmental issues like education, health and livelihoods. More than 500 delegates who participated in the conference were from among policy makers, commercial banks, NGOs, microfinance institutions, donors, People's Organisations, insurance providers, research and



academic institutions, microfinance networks, and other individuals and organisations involved in microfinance.

Indian Network of Federations of Self Help Groups (INFOS) - a network of SHG federations in the country was launched on 2nd October 2005. The network aims at sharing a common mission of contributing towards the eradication of poverty through building strong people's organisations. A national convention of women federations was organised in which over 700 women leaders belonging to federations in different parts of the country participated. It provided them an opportunity to share their experiences and contributions of their federations on sustainable growth, gender and leadership and to give a shape to the newly initiated INFOS network.

### Programme Management

The review processes and systems were streamlined at different levels to ensure the quality of implementation and the impact at the community level. Monthly review of functional areas and Financial Responsibility Centres (FRCs) of the Programme has been regularised. The computerisation of MIS and accounts at group level through Dhanam software was standardised after several reviews. Computerisation has been introduced in 101 locations. In addition to increasing efficiency of systems in people's institutions, computerisation has

strengthened internal control mechanisms at group level operations to ensure transparency. It has enabled the locations in timely completion of audit of groups. The Programme MIS team has provided capacity building and technical support with respect to computerisation to the regions on a continuous basis. Coordination of auditing accounts of people's institutions has been decentralised at regional level to ensure quality of audit, timely completion and reduction of costs. Focus was given for capacity building of professionals and community accountants based on their context of work. The Ongoing training was provided through a series of Executive Development Programmes for every quarter in four batches based on their work context. This training has proved to be effective and has led to a lot of experimentation on various activities particularly product development, business initiatives, and civic initiatives etc. across the Programme.

**STATUS OF KALANJAM COMMUNITY BANKING PROGRAMME**  
(Cumulative figures)

Sl. No.	Particulars	March '04	March '05	March '06
1	Spread of the programme			
	a) No. of States	4	6	7
	b) No. of Districts	22	25	28
	c) No. of Blocks	85	103	132
	d) No. of Kalanjams	13,700	16,354	20,213
	e) No. of Clusters	888	1,013	1,274
	f) No. of Federations	40	47	61
	g) No. of Members	2,10,856	2,57,928	3,16,958
	h) No. of villages	4,554	5,604	6,294
2	Finance ( <i>Rs.in lakhs</i> )			
	a) Total own funds	5,172	6,727	8,195
	b) Savings	3,774	4,922	6,654
	c) Reserves & Surplus	1,395	1,805	1,541
3	SHG Bank Linkage			
	a) No. of branches involved	180	192	208
	b) No. of banks involved	29	32	36
	c) No. of loans	17,857	27,211	34,808
	d) Amount mobilized	6,127	10,065	13,588
4	Apex Bank Linkage			
	a) No. of federations	18	22	25
	b) Amount mobilized	1,873	2002	2,406
5	Loan outstanding with members	8,639	11,147	13,683
<b>Total Credit Generated</b>		<b>21,864</b>	<b>28,640</b>	<b>37,211</b>

(\* It includes SGSY linkage also)

## VAYALAGAM TANKFED AGRICULTURE DEVELOPMENT PROGRAMME

About 70% of country's population live in rural areas and are often at the mercy of rainfall dependent source of income. Fresh water availability is a key limiting factor in food production and livelihood improvement. Water is seen as one of the effective tools to reduce poverty through innovative approaches and strategies. DHAN Foundation initiated the Vayalagam Tankfed Agriculture Development Programme in the year 1992 for the conservation and development of the small scale water resources such as tanks to stabilise the livelihoods of the poor farmers who are dependent on them.

In order to realize this objective, it formed Vayalagams at the village level, Cascade Vayalagams based on their hydrologic linkages in a watershed / cascade and Federation of Vayalagams at the Block level. The programme also focuses on networking at state level in Tamil Nadu, Andhra Pradesh, Karnataka and Pondicherry for policy advocacy, allocation of financial resources and usufruct rights turn over of operation and maintenance of tank systems to farming communities. The programme with over a decade experience in this theme is now poised to scale it to reach more number of poor households. The preparatory work to create a new tank foundation to take forward the work of deepening and upscaling this programme has been done and will be introduced in the coming year.

### Community Organisation

The programme is operating in 35 blocks in Tamil Nadu, Andhra Pradesh, Karnataka and Pondicherry in South India. The field operations are organized into five regions. During the year, 190 Vayalagams have been promoted with 24,225 members. The programme covers 78,303 farmers in 1,041 Vayalagams. The programme follows a cascade of tanks approach and cascade level associations were formed to intensify the work at this level. The team took significant efforts to organise new Vayalagams

to bring more farmers under the fold of the programme. The old locations followed the

saturation approach by increasing the number of Vayalagams within the area in which they are working. The leaders of the federations played an active role in the formation of the new Vayalagams. Also efforts were taken to revive those associations which were slackening due to dearth of activities making them vibrant and involving them in the maintenance of their tanks and improvement of agriculture. A lot of efforts were taken to include both women and landless labourers as members in the Vayalagam associations so that they also benefit from it. There are three district level federations, 11 block level federations and 95 cascade/watershed associations. Five federations have adopted five Vayalagam locations in the tsunami affected areas and are providing support in community organisations and training of Vayalagam workers, members and leaders.

### Conservation and Development activities

The programme set a new benchmark in the volume of development and conservation work in land and water by successfully completing work worth Rs.311 lakhs. A contribution of 25% of the total figure was made by the community. The resources for this work came from various sources like government, funding agencies, Corporates and other development agencies. The programme was proactive in providing protection to the tanks at the time of floods during November 2005. The Vayalagam leaders, associates and the team worked closely and with synergy to close the breaches in the tanks and were able to save the standing crops and water in the tanks. Nearly Rs.10.25 lakhs was raised for taking up the repair work in the tanks which were affected by the floods.

The introduction of the National Rural Employment Guarantee Act by the Central government has provided very good scope for taking the water and land conservation activities and generating employment for the Vayalagam members in the five districts in Tamil Nadu and Andhra Pradesh. A number of Vayalagams are involved in undertaking the regular annual maintenance work in the tanks through voluntary contribution of labour or by raising resources on their own for it. Tree plantation activities were

taken up in a number of locations on the foreshore of the tanks and on the sides of the supply channels planting variety of tree plants.

### Safe drinking water for poor

Water use has been growing at twice the population increase and the demand is expected to double in thirty years. A survey indicates that about 170 million people in India do not have access to safe drinking water; a child dies every 15 seconds from water borne diseases; in India diarrhea alone causes more than 1,600 deaths each day. This is like a silent Tsunami.

The World Health Organization (WHO) estimates that 80% of all sicknesses in the world is attributable to unsafe water and sanitation. Water borne diseases kill 3.4 million people, mostly children, annually, millions are sickened with diarrhea, malaria, schistosomiasis, arsenic poisoning, trachoma and hepatitis – diseases that are preventable by access to clean water and health care information. The provision of safe water alone will reduce diarrheal and enteric disease by up to 50% even in the absence of improved sanitation and other hygiene measures. WHO further asserts that there is now conclusive evidence that simple, acceptable, low cost interventions which are capable of eliminating viruses, bacteria and parasites from house hold stored water, can reduce the risks of diarrheal disease of people of all ages in both the developed and developing countries.

Considering the poor people who do not have access to safe drinking water in our country, DHAN Foundation is venturing in to people oriented action to supply house hold water filters requiring no / least maintenance. For this purpose, an agreement is made with Centre for Affordable Water and Sanitation Technology (CAWST), Canada to get the technology of fabricating Bio-sand filters and to produce 1,000 filters for supplying to rural poor house holds. These filters need no electricity and no maintenance cost and are effective in removing.

- All water borne parasites like *Giardia*, *Cryptosporidia*, etc

- Harmful protozoa
- Disease causing Bacteria
- Dreadful viruses
- Minerals like iron and manganese.

During the year under report, 600 Bio-sand filters have been fabricated by using the moulds fabricated locally as per the design provided by CAWST and distributed to poor households. The water purification level is found in the range of 95-100%. Also with the support of Canadian High Commission a plan has been drawn to supply pressurized candle filters (DSM filters) to the poor households. Collaboration is in pipeline to supply low-cost back washable ceramic filters for house hold use with Basic Water Needs Foundation, Netherlands.

### Tankfed agriculture development

Stabilising agriculture in the tank command areas is one of the core programme activities undertaken primarily to improve the livelihoods of the farmers and to ensure food security to the farmers' households. Various initiatives were taken for this purpose. Each of the locations undertook activities specific to their locations and based on the demand from the farmers. Some of the interventions made by the farmers are setting up farm field schools for training the farmers on agricultures practices, community nursery for supply and sale of quality seedlings, introduction of new crop varieties suitable to the location and for crop diversification, promotion of kitchen garden, farm pond construction in individual lands for raising crops or vegetables, tree plantation in farmer's lands, soil testing and recommendations based on it given to the farmers, bulk procurement and supply of inputs such as seeds, fertilizers, demonstration and training on new technology such as vermi composting, organic farming etc.

### Microfinance groups (MFGs)

The promotion of Microfinance groups in the Vayalagams was taken up to strengthen the Vayalagams and provide credit support for the

agriculture interventions. The team was successful in promoting 391 new MFGs with 5,227 members during the year taking the total number of MFGs to 1542 with 22,303 members. Nearly 30% of the members in the MFGs are women and landless labourers. The MFGs besides using their own savings to provide credit to the members were successful in raising loan funds from the banks and KDFS. The loan funds mobilised by them from these two sources amounted to Rs.212.58 lakhs by 463 MFGs. The programme team organised a policy seminar with the Centre for Policy and Planning at Chennai on Integrating Microfinance with Agriculture which had good response from the bankers who had attended it. Training programmes were organised for the team, Vayalagam associates, community accountants and leaders on various aspects related to the functioning and the development of the MFGs.

*Academic Alliances:* The Program has been collaborating with relevant academic institutions in the state to mutually benefit by sharing each ones' expertise. An Indo-Canadian Project on Post Harvest Technology and minimizing product losses is being jointly done with College of Agricultural Engineering, TNAU and McGill University Canada. The objective is to make available the best technologies to farmers cultivating five important crops. The first activity taken up is on chillies for drying and processing in Ramanathapuram district. The students from the College of Agricultural engineering underwent industrial training programme in DHAN to orient themselves on technical aspects in soil and water conservation for 10 weeks. The fourth batch of final year students in the Rural Development in Arul Anandar College completed the UGC sponsored certificate course on watershed development conducted by DHAN foundation as per the five year MOU with them. Similarly timely and project specific collaborations were made with Thiagarajar College of Engineering, Madurai, Centre for Water Resources, Centre for Environment Studies of Anna University, Chennai and Satya Bama Deemed University, Chennai.

## Policy advocacy

The following publications were brought out during the year i) Technology of Tanks: The Traditional Water bodies of Rural India (Practitioner's Handbook): a resource book on tank technology with illustrations and designs written by two senior members of the programme ii) Indigenous Technology of Tanks: by Er.S.M.Ratnavel jointly with Dr.P.Gomathinayagam as a first phase outcome of Historical Research and perspectives of Tank Technology in Tamil Nadu.

The professionals in tank programme participated in different national and international events like workshops, seminars either as resource persons, anchors or as participants. In these, they have been intensively involved in deliberations, prepared as well as presented papers. Some of the significant events in which they participated are the IV World Water Forum at Mexico, National partnership on area Water Partnership at Nasik, IWMI -Tata's fifth partners meet at Anand, First Annual conference on water by the Arghyam trust at Bangalore etc.,

The team members contributed to various committees and working groups set up by the central and state governments related to water and natural resources management. The team provided their perspective and views to the committee to review the gaps in watershed development set up by the central government. The Central Water Commission and Central Ground Water Board approached DHAN for inputs on unit cost for developing tanks in different context. CAPART, an agency under Ministry of Rural Development convened two general body meetings to reform the existing practices and undertaking vision building exercise for the future of CAPART to which representatives from DHAN were invited to share their inputs. The Ministry of Public Grievances and Personnel administration organized a national consultation on improving service delivery by the Central Government Departments. A Paper was shared with Tata Consultancy Services, who offered their consultancy to evolve frame work to improve the service delivery of the government agencies.

**STATUS OF VAYALAGAM AGRICULTURE DEVELOPMENT PROGRAMME  
(Cumulative figures)**

Sl. No.	Particulars	As on March '04	As on March '05	As on March '06
1	Spread of the programme			
	a) No. of States	4	4	4
	b) No. of Districts	19	18	19
	c) No. of Vayalagams	759	851	1,041
	Watershed Associations	36	48	48
	Dryland Farmers Associations	58	58	58
	e) No. of Federations	6	8	11
	f) No. of Members of the Associations	40,084	54,078	78,303
	g) Command area benefited (in ha.)	24,054	26,906	32,187
2	Value of Physical works implemented during 2002-2203 (Rs.in lakhs)			
	a) Through Farmers' Contribution	29	44	78
	b) Through Govt. and Donor agencies	87	120	233
	c) Tank Endowments made	22	-	-
	d) Agriculture Credit support to MFG		186	206

The Ministry of Water Resources, Ministry of Rural Development of both the Government of Andhra Pradesh as well as Government of Tamil Nadu have utilized our services as resource persons in developing and organizing training modules, proposal preparation and documentation of best practices. The ITDA of Indervelly has sought DHAN's support to prepare memoirs for tanks in Adilabad district by combining all the data available in various line departments and irrigation circle offices and has sanctioned funds for undertaking it. A team from Ministry of Agriculture of Government of Tamil Nadu headed by then Commissioner for Agriculture got inputs from DHAN for developing a proposal to raise resources from NABARD and other potential agencies to treat 400 watersheds under ecosystem approach.

### **TATA-DHAN ACADEMY**

One of the Core purposes of DHAN Foundation is human resource development. DHAN Foundation, with the collaboration of Sir Ratan Tata Trust, has promoted the then DHAN Academy, now Tata-Dhan Academy, in December 2000 to meet the demands of the development

sector by grooming young graduates into development professionals and leaders through its education programmes. The Academy aims at achieving the identity and standards of an international centre of excellence. The main objectives of the Academy are to groom young graduates as development professionals through specially designed education programmes, creating a knowledge centre for development and enabling the development practitioners to use the knowledge and disseminate the same to other relevant members.

### **Programme in Development Management (PDM)**

The Programme in Development Management (PDM) for young graduates is the flagship programme of the Academy. The thrust areas during the year were on admissions to PDM VI & VII, review of courses, content development, case materials development and strengthening the five disciplines in the PDM design.

The Academy reached out to 557 colleges through a "campaign process" and nearly 3000 colleges through letters, mails and posters in the admissions

for PDM VI. The Academy generated applications from candidates spread over 19 states. The number of test centres was increased to 18 from the earlier centres. The enrolment for the PDM VI batch was 22 students from eight states.

The PDM design has been evolved constantly and refined for each batch by going through intensive review based on the feedback by faculty members, alumni and students. The duration of the PDM was increased from 15 months to 18 months and it has been further increased to 23 months as a Master's level programme.

The Academy began to place the students with other NGOs for field work besides DHAN foundation. The broad-basing of the field context enhanced the learning opportunities for the students as well as the faculty members. The learning by the students on various contexts and issues was consolidated through a three-day workshop at the Academy. It also facilitated cross-learning among the students. The evaluation of DPS and field work has been made rigorous with an addition of viva-voce component. The quality of field work as well as DPS reports have been improved tremendously. A two-week tour to different NGOs was organised to expose the students to various development approaches to enable the leaders to draw inspiration from them.

Continuing the efforts that started last year on course review, each course was scrutinized by the faculty concerned for further fine tuning before the commencement of the term. The intensive discussions in the Faculty Council meeting helped in finalising the design for PDM VI. For each course, a review committee has been constituted to look into the course content, sequencing of sessions and pedagogy. Sir Ratan Tata Trust conducted a review with the support of IRMA regarding PDM design, curriculum development and Faculty placement and development.

Extra curriculum was offered by organising seminars and exposures in between the class-room segment to build the diverse perspectives of the students on various subjects with the help of

experts both within and outside DHAN foundation.

The Second Biennial Convocation was held on July 5, 2005 in which Dr.M.S.Swaminathan was the guest of honour. The graduated students of PDM III and IV were awarded the Post Graduate Diploma in Development Management. 25 students received the Diploma and about 1,000 members from Kalanjiam and Vayalagam participated.

### Faculty Development

The faculty were involved in organising and teaching in the short duration Development Management Programmes offered by the Academy for the practitioners from the field in addition to taking courses for the PDM Students. Faculty members have evolved innovative teaching methods such as field visits, student's facilitation of the classes, book review, guest lectures, seminars, interactive processes and other learner centered techniques. This has resulted in enhancing the teaching capacity of the faculty members.

Faculty development programmes were offered from both with-in and outside the organisation. They have not only helped in widening their perspectives on issues in development and management, but also enhanced their teaching qualities. All of them have identified their areas of specialisation and have commenced initiatives to acquire specialisation. Two of the faculty members are being assisted by the Academy in pursuing their PhD programme.

### Research

Currently two research projects falling under the themes of microfinance and livelihood are under progress. One is on "Microfinance and Health" and the other is on "Contract farming of Vegetable production: Problems, Prospects and Perspectives of contract and non-contract framers". The Academy has also taken up the assignment to prepare the Human Development Report for two districts in Tamil Nadu along with a team from DHAN foundation for the State Planning Commission.

## Development Management Programmes

The Academy has identified short duration Development Management Programmes (DMPs) as one of its core activities with the view that there is a growing need for building the capacity of NGOs and other stakeholders in the development sector and existing supply of such programmes are far shorter than what is demanded.

During the year, five DMPs were organised by the Academy - SDRC-IV and LEAD: Future Search III for NGOs, ART of upscaling Microfinance, Micro insurance and DMAP. 101 participants participated from various states and countries in the programmes. One-day seminar on “Professionalising the NGO sector” was offered as part of Madurai Symposium 2005, on September 29, 2005. 42 participants from 22 NGOs participated.

The Academy could reach out a diverse and large number of institutions through its short duration education programmes, ranging from academic institutions to NGOs. All the DMPs offered were relevant to some of the courses in PDM. Teaching materials such as cases and lead papers developed for the DMPs could be adapted to the requirements of PDM and used for teaching. Three new courses have been developed from three different DMPs taking inputs from them.

The faculty team through various committees is responsible for administering the core activities. The Academy has established systems and procedures to conduct these activities. The new campus development activities have been intensified and the construction work has begun.

## Strategic Alliances

During the year, the Academy has promoted the “Asian Knowledge Centre for Mutual Insurance (ASKMI)” with the financial support of ZLM, a mutual insurance company based in the Netherlands. The whole initiative is facilitated and is being supported by the Micro Insurance Association of Netherlands (MIAN). The Centre envisages creating a platform to pool and share

knowledge on mutual insurance through research, documentation, workshops and seminars. The Centre would also strive to influence policies in the arena of micro insurance, particularly mutual insurance in the context of Asia. The Centre is placed within the Academy and is coordinated by one of the faculty members. The Centre has already commenced its activities with a knowledge building workshop on mutual insurance and a short duration education programme on micro insurance for international participants.

## INFORMATION AND COMMUNICATION TECHNOLOGY FOR POOR

DHAN Foundation, being conscious of the technological change and the poor being left out in the whole process, has initiated the theme IT for poor for making Information Technology accessible to the poor which will have a visible impact on their livelihood. The team has made many efforts through the professionals to take the technology to the poor. The theme is in operation in 162 villages in eleven districts.

The ICT Programme during the year focused on expanding the community college programme, village information centres, system design and development, adult education programme and promotion of people organizations for poverty reduction. The programme has made the shift from the formation of ICT groups with youth of poor families to the formation of sectoral ICT groups with poor farmers, agricultural labourers, poor women and poor students.

During the year attention was given on setting up community colleges in Madurai as well as in the tsunami affected areas. So far 14 community colleges have been established. Apart from these 14 Colleges, the team has also supported initiating and managing such colleges at Thirupathi, Kamudhi and Madurai Urban by the women federations. Attention was given on Quality of Service (QoS) at all the community colleges. Among 305 students enrolled, 258 completed diploma courses. Similarly, the focus of these community colleges in the tsunami affected areas was on the induction training for the associates. On an average 25-35 students

were trained at all the locations. Most of them were women and from the affected community, particularly fishermen community

Village Information Centres (VIC) promoted in the villages offers various online and offline services to the community. Offline services include computer education, computer aided school education and adult literacy, undertaking job work, content development etc. The online services include e-mail and browsing, e-Post and e-Talk, online resource consultation for health and eye care, agriculture, animal husbandry and fishery science, legal guidance and education. So far 162 VIC have been promoted. During this year alone 112 VICs have been promoted in the Tsunami affected locations. After the training in the community colleges, 106 students have been appointed as VIC operators. About 47,000 users have got benefited directly from these services.

The VICs took an initiative for assessing the growth parameters of the selected group of members in the villages such as children less than five years, school going children up to 8th standard, adolescent girls and pregnant women. Heights and weights of about 500 women and children were measured and Body Mass Indices were calculated. They were later advised with the help of doctors through video sessions.

Daily Information Services provided by the VICs got a good response from the community. Employment and job opportunities from near by villages were collected through VICs and readout by the operators daily at 4.45 p.m. In many villages, especially in Thiruvadhavur, people watch this news regularly and some of the people have got job opportunities listening to the daily news.

Public Address systems were provided for the Village Information Centres. Weather information, Potential Fishing Zone information, etc were announced through public address system and notice boards of the VICs. In five VICs the Voice over Internet Protocol was tried out, members who have relatives working abroad used this service to talk to them. It saved nearly 50% of ISD call charges and provided income to the VICs. Global

Positioning Systems were provided to fishermen from 50 VICs to identify the potential fishing zone data provided by the Remote sensing centre, GoI. They were trained to handle this GPS sets. A collection of educational CDs and Books have been kept at each VIC for the use of the community especially school going children.

## **RAINFED FARMING DEVELOPMENT**

DHAN Foundation initiated a new theme “Rainfed Farming Development” in October

2002. The rainfed farming development theme is in the explorative stage. During this phase it aims at understanding the issues of rainfed farming in selected locations in which a decline has been observed and identifying specific interventions and consolidation of interventions for bringing them forward to pilot project stage. The theme works with the approach of building on the local best practices of the farmers, organizing them as Uzhavar Kuzhus (Farmers groups) and Uzhavar Mandram/Rainfed Watershed Associations; undertaking multiple and interrelated interventions across sub sectors like agriculture, livestock and horticulture.

The experimentation on rainfed farming was taken up in two locations with two different soil conditions namely black and red soils. These two soil conditions fairly represent the major rainfed soils in Southern India. They are Thirumangalam in Madurai district and Natrampalli in Vellore district. During the year the theme has been expanded to Vedharanyam block, affected by the Tsunami to work on the issues of rainfed farming in the coastal context. Last year intensive experiments and activities were carried out in Natarampalli and Thirumangalam blocks. In the Vedharanyam block, group formation, group strengthening, land reclamation of the tsunami affected agricultural lands and cropping support to the group members went on rigorously.

145 Uzhavar Kuzhus were promoted in all the three locations. Six Rainfed Watershed Associations were promoted. In Thirumangalam block the team took intensive efforts to form groups, while in



Nattarampalli location the farmers themselves took the responsibility of expansion with the support of staff. Co-ordination committee was formed in Nattarampalli from among the leaders. Regular monthly meetings were conducted, wherein new activities have been demonstrated.

Land Improvement activities in Thirumangalam were taken up through the watershed associations. Summer ploughing practices was encouraged and done in 133 acres. Kayatharu iron plough was introduced newly in this area. Similarly in Natrampalli block farm ponds were tried out in five watersheds, silt application was taken up by considerable number of farmers for treating 112 acres of land. There was overwhelming response from farmers for this initiative; in Vedharanyam 141 farm ponds were renovated and 3,000 man days of employment were generated. Silpaulin was used in a farm pond in Thirumangalam on experimental basis.

As part of Drought Mitigation initiatives 34 farmers in Thirumangalam were given loans for silt application in their lands. Loans were given for 40 farmers to take up goat rearing, seven farmers to buy draught animals, five farmers for redeeming their lands mortgaged with moneylenders.

Crop Production Enhancement was another key component of the RFDT. Groundnut is the chief rainfed crop in Natrampalli block. Trainings were organised in most of the watersheds in this block on groundnut production enhancement technologies with the support of TANCOF, around 400 members participated in these trainings. Loan packaging was done for weather insurance and gypsum for the groundnut farmers. Seed supply was combined with seed treatment, 2.7 tonnes of groundnut seeds were supplied to the farmers with 35 tonnes of gypsum, 35 Kgs of Carbendazim and 210 Kgs of biofertilizer.

Cotton is a major crop in Thirumangalam block. Here also the team tried to promote Integrated Pest Management, input supply such as NPV. Introduced maize as an intercrop, varieties such as SVPR-2 cotton seeds were supplied to farmers on cost basis. Animal Drawn/Tractor Drawn seeders

were introduced to ensure line sowing and placement of fertilizer. The same kinds of initiatives were also taken for the other crops such as Red gram, Black gram, Bengal gram, Ragi and semi dry paddy.

Under dry land horticulture component of the rainfed farming, planting of trees such as tamarind, amla, sapota, jamoon, mango, silver oak, teak, neem, guava, casuarina and pomegranate were taken up by the farmers with 50% of the contribution of the costs from them.

In Natrampalli block training was organised on bio pesticide and growth promoters. As a follow up, 27 farmers tried various technologies like *Panchakavya*, herbal pesticide, butter milk and coconut milk mixture. Good results have been obtained. Micro irrigation was introduced with six farmers and a few systems were combined with kitchen garden. *Panchakavya* was tried by twenty farmers for vegetable crops both at Nattarampalli and Thirumangalam blocks. The results were very good.

The over all challenge in the rainfed farming was to make farmers realise the need for improving the organic matter content; followed by identification of locally suited methods of compost making, exploring utility of various wastes as raw material and large scale practice. Several methods were tried out during the year. Penning with goat herds was done by 60 farmers in Thirumangalam block in 159 acres of land on loan basis. 13 farmers undertook vermi compost activity; Nearly 260 farmers undertook compost pit and about 50 farmers took up aerobic composting using the crop residues such as black gram, green gram and other weeds.

Livestock activity was given adequate attention. Several campaigns were organised for deworming and vaccination covering about 4,600 animals. Anthrax vaccine and ET vaccine were administered to 1,345 sheep and goats. Training on azolla green fodder production was organised for 250 farmers, of them 110 farmers initiated production to meet the green fodder requirement of milch animals in Nattarampalli block. In Thirumangalam block Muiyalmasal (*Stylosanthes hamata*) and Kudiraimasal

(*Medicago sativa*) were introduced. Members were encouraged to take up back yard poultry activity. About 530 members took up this activity.

Kitchen garden activity was promoted in all the locations. Nearly 850 families have taken up this activity. In order to provide safe treated drinking water bio san filters were introduced on an experimental basis. About 100 Biosand filters were installed in both Thirumangalam and in Vedharanyam locations.

## WORKING WITH PANCHAYATS

DHAN Foundation initiated a new theme on 'Working with the Panchayats' in the year 2003. Though the 73rd Constitutional amendment focused on promotion and active functioning of the Panchayat Raj Institutions as a third layer of Government, Panchayats have till now failed to emerge as a third layer of Government even up to the minimum expected level. The main objectives of the new theme in the experimentation phase are i) Promoting and strengthening of village level institutions as functional groups in the Panchayat to ensure people's participation ii) Sustaining the Panchayat institutions to access resources and reduce its dependence on the State and iii) Integrating the existing traditional systems with the Panchayats to enhance the participation of the people and achieve synergy.

The Panchayat experimentation was extended to another ten Panchayats covering 25 villages / hamlets taking the total Panchayats covered to 25 and villages to 87. The people in the selected Panchayats who are above 18 years old were organized into 1386 Panchayat Development Groups (PDGs) with a membership of 24,877. It includes 1106 functional groups organised by other NGOs with 20,025 members. They constitute about 40 % of total voters. So far 38 Village Development Forums (VDF) have been promoted. VDF is a forum constituted at the hamlet level; it guides and mobilizes the people to take part in the Panchayat activities. In 17 Panchayats Working Committees (WC) have been promoted. WC is a mandatory forum legally promoted at Panchayat level. Five committees are envisaged for each

Panchayat namely Appointment committee, Works committee, Development committee, Watershed / Agri committee and Education committee. These committees are empowered to implement the work and monitor the work within their Panchayat boundary.

During the year, new idea of Panchayat Parliament was tried out in four Panchayats namely Manikkampatti, Sekkapatti, Mandhisunai and Kameswaram. The experience was enriching both for the community as well as the team. The local community participated enthusiastically in it. Some operational issues were solved there itself. Also the people could realize the practical problems of Panchayat administration through this exercise; it also demonstrated the procedures and process of Parliamentary system to the community. The Panchayat Parliament would become a strong support forum for Gram Saba.

In many places Gram Saba meetings are not conducted in real spirit. Representatives and Government officials are not fully aware of the functions of Gram Saba. The team had the same experience with Panchayats where it has been functioning. With the intervention of the programme team, the quality of the process enhanced considerably over the years. The team also came out with a Model Gram Saba in each location.

In reality the local body does not have much information related to its own Panchayat anywhere. Initiatives were taken to collect and consolidate household information for the Panchayats and to use it in planning process, development work implementation and Household data at hamlet and Panchayat level were collected and consolidated manually. Efforts were also put for computerizing the household data.

The rolling plan for Panchayats, which other wise called Multi Year Micro Planning was made with maximum community Participation. All the Panchayat representatives were involved in the plan process. Specific activity wise planning was done for each sector and they were integrated with communicating with District / Block

administration. *Namathu Gramam* scheme of the government for resources.

After the workshop on Panchayats during the Madurai Symposium 2005, the need and demand for operating at macro level was felt strongly. More over, the need for advocating policy changes for tangible development at grassroots level was felt by the team. To serve those purposes at program level a Centre for Panchayat Affairs and Development (C - PAD) has been initiated. The primary activities of C - PAD is building leadership in PRI, promoting Panchayat representatives networks, conducting workshops, bringing out sectoral publications mainly for policy advocacy.

The programme team could conduct two workshops for facilitating policy advocacy with Panchayat presidents, with representatives from all over the state. The first workshop was organized as part of Madurai Symposium 2005 on four areas Micro planning for Panchayats, towards financial Self-Sufficiency of Panchayats, Integration of Traditional System with formal system, Women & Panchayat leadership. About 300 participants attended and shared their views on these areas. Another workshop was organized on sharing the best practices and issues related with *Namathu Gramam* Scheme, Right to Information Act and National Rural Employment Guarantee Act and this workshop was also well received as it facilitated to position the Panchayat theme at state level.

Considering the nearing Panchayat election in Tamil Nadu, the team prepared a comprehensive training module for educating voters on Panchayat. This training was given for about 400 voters on pilot basis. For the voters in the tsunami affected area six exposure visits were arranged to better performing Panchayats for awareness.

Diploma in Panchayat Management (DPM) course materials were developed in collaboration with the People Academy. Drought mitigation fund mobilized from NOVIB was used as revolving fund in the Panchayats. Under this fund support about 7.5 Lakhs were invested in various income generation / service creation projects in 15 Panchayats. The average return on investment was found to be 15 - 25% every year.

Under restoration of livelihood initiatives in the Tsunami affected locations, Panchayat theme started experimenting in two districts, namely Cuddalore and Nagapattinam. Ten coastal Panchayats were selected and intensive institution building activities were taken up in the last year. With tremendous team efforts, the new locations were able to establish well and the existing activities were brought to mainstream. The team could establish good rapport with external resource institutions.

### **RESTORATION OF LIVELIHOODS IN TSUNAMI AFFECTED LOCATIONS**

DHAN responded immediately after tsunami and took up relief work in 10 affected districts of Tamil Nadu. To identify and address the specific needs of the people, the local community was involved and the implementation was done through them. The efforts taken up by DHAN's teams reached about 29,000 families in one or more ways. The first phase of relief was completed by March 2005 and the livelihood restoration phase started from April 2005 onwards.

The prime objective of the second phase in the tsunami-affected villages was to restore and rehabilitate the livelihoods and habitat of the affected communities as soon as possible. All the livelihood interventions were routed through the people institutions that were promoted. The communities in the coastal area have been organised based on their livelihood activities into three types of people institutions. The affected and poor families, involved in fishing using Catamaran, backwater fishing, FRP labourers, and hand fishing were organised in the fishermen groups. The affected and poor farmers were organised in the Vayalagam groups. Affected women from the different communities and vulnerable people were organised into Kalanjiam groups.

These community organisation activities were taken up in 26 locations clustered under five regions for the livelihood restoration programmes. So far 56,276 families were organised in to 3,241 groups. Of the total families reached 23,892 were fishermen, 10,255 were farmers and 22,129 were Kalanjiam

women. Finance played a crucial role in enabling the people to take up livelihood activities. All these groups have saved collectively Rs.364 lakhs. They have taken loans for various purposes, primarily for initiating or reviving their income generating activities.

The focus was on the fishing community as the damage was direct and high to the fishermen. Through repairing of FRP boats, Catamarans, nets and engines 1,900 families were benefited, by providing Catamarans, and *Thonis* 350 families have been benefited, through providing fishing equipment such as nets, ice boxes, etc. 12,400 families have been benefited. Apart from the fishermen involved in marine fishing, the fishermen involved in backwater fishing were also given attention. So far, 81 backwater channels were desilted and the fishermen were supported for the purchase of the fishing equipment. Through this intervention 91 families involved in backwater fishing have got benefited and about 250 families got employment as wage labourers at the time of desilting of the channels.

The sea water inundation affected the coastal agriculture lands. This damaged the crops cultivated and resulted in increase of salinity in the cultivable lands. As a result, the farmers lost their standing crops. The field teams in the location supported and guided the farmers for the land reclamation. The interventions in the agricultural sectors were on two major areas, such as land reclamation and cropping support to the farmers. In addition to the livestock activities were promoted as an additional income generating activity. Through these interventions 3,000 acres of land were reclaimed benefiting over 3,500 families. Through the livestock and other income generating activities 370 families have been benefited.

The sea water inundation not only damaged the land but also damaged the small and large water bodies in the coastal areas. The sludge carried by the sea water got deposited in the water bodies. The DHAN team identified the water bodies affected by Tsunami and took up the renovation work through the people institutions. 294 small and large

coastal water bodies were renovated. Through this intervention 7,400 families have been benefited and after renovation these water bodies are irrigating 7,260 acres of land. About 3,000 families are getting access to drinking water facilities from renovated ponds. So far 2,540 farmers were supported through providing farm implements.

All the restoration measures were carefully planned in such a way that it suits the context and the peoples' needs. In the entire restoration process as a principle all the livelihood supports were extended with the contribution of the members. So far 14,647 fishermen families, 13,444 farming families, and 11,995 women have been benefited through the intervention. In total 40,000 families were supported for their livelihood activities. To support the livelihood activities in the coastal area, DHAN promoted the integrated service centres. These service centres provided service to the fishermen at a cheaper price. So far nine service centers have been promoted. In due course these service centers will be managed by the community.

The next major area of concentration after livelihood was health. Each region has been provided with a health associate for organizing health related services such as health camps. Until now 42 health camps have been organised through which 11,360 people have been benefited. The orientation on health was given to 5,200 members. Through group counseling so far 1,270 people were counseled and through one to one counseling 72 members were counseled.

In the affected area, to improve the education and to provide a conducive environment for the students, 202 tuition centers have been promoted. About 6,000 students are getting benefited through these centres. To support the school children, additional teachers have been provided wherever there was a need. Till date 80 additional teachers have been provided. The Village Information Centers promoted are supporting the students in the affected areas by offering computer education at a lower cost. According to the current statistics about 1400 students have taken up short courses at these centres.

## CENTRES FOR INTEGRATION

### Centre for Human Resource Development

During the year, the Centre for Human Resource Development focused more on enhancing the quality of selection process and made all efforts to fulfil the manpower requirements of the field programmes. Through its well designed selection process it could recruit 117 staff to work at various levels in DHAN Foundation. Presently there are 651 staff including 349 professionals and 302 support staff working with DHAN Foundation.

Selection Camps organised in the villages as part of recruitment process helped to assess the social concern, adaptability and suitability of the candidates. Sixty seven candidates went through the Development Associateship and Apprenticeship programmes. Series of programmes were organised for them such as induction programme to orient them towards the mission, principles and values of the organisation; Poverty workshop to make them understand the causes and effects of poverty, and how poverty can be addressed through thematic interventions; Building people's organisation workshops to impart required knowledge and skills to build and manage people's organisations. Village stay programmes were organised for the apprentices to relate the perspectives that they have learned with the realities at the grassroots level.

Similarly for the Project Executives, the Centre along with the programmes organized a series of trainings in various technical aspects of the programmes such as financial management, community organizing etc. Also it organised a Development Management Appreciation Programme for them in association with Tata-Dhan academy.

The centre facilitated exposure visits for Team Leaders within and outside the country to broaden and gain perspectives of the changing field of development. Three Team Leaders were given opportunity for exposure abroad and 17 Team Leaders were given opportunity to participate or organise workshops. A three-day laboratory for enhancing leadership competencies through

motivation was organised for the Team Leaders with an external resource person. This lab helped them discover their motivational profiles on the basis of instruments, analysis of their preferences and experimentation. It helped them examine the implications of their profiles on work place effectiveness and the leadership styles in them.

The Centre with support of professionals from ICT theme developed a software for Human Resource Information System (HRIS) to aid its HR planning, selection and placement and for training needs. This design enabled the centre to take decisions on various aspects of personnel management. It integrates the information relating to various subsystems of HRD, which serves as a common data base of information on human resource planning and management. Transfers were facilitated for the staff at various levels in response to their graduation, appropriate to their interest and abilities, and needs of the programmes.

The Centre facilitated annual appraisals for all DHANites. The annual appraisal termed Annual Performance Enabling Programme was organised where the staff had an opportunity for introspection to make self assessment of their involvement and conviction in development work, and recognize the motivating and inhibiting factors for them in this Sector. This year a new attempt on Team and Board Appraisal was made in all the locations, regions, programmes, centres and at central level before the individual appraisal.

The team appraisal focused on how the staff were able to perform their role as a team member effectively. The process was facilitated by senior staff. Each team made their presentation regarding their working as a team. They also evaluated the performance of the team with an instrument. This process made them understand the strengths and weaknesses of the team. The team members then worked out strategies to overcome the weakness and increase the efficiency of the team.

Board appraisal focused on how the staff working at the federation level was able to perform and meet the demands of the people with whom they are working with. This process gave clarity to both the

staff and Board members on their role and created a conducive environment for collaborative efforts of the board and executive system. It also helped them identify the areas for improvement in the governance and executive system.

### **Centre for Development Communication**

The Centre for Development Communication (CDC) fulfilled the communication needs of the organisation and field programmes during the year through its three functional units namely Audio - Visual Communication Unit, Information and Communication Resource Unit and Media Resource Unit. It also took up the responsibility of setting up and nurturing the Centre for Facilitating Philanthropy.

The Audio Visual Communication Unit got equipped with the required infrastructure to produce and deliver good quality films. This unit has produced a feature film Vedha Nellu, which is a first of its kind for DHAN Foundation in many ways like mode and technology of production, content and treatment. This film was made mainly for creating insurance literacy among the members' families and it has been screened in around 200 villages in Tamil Nadu, nearly 20,000 members have viewed this film. The centre also organized a four day Development Film Festival during Madurai Symposium 2005. There were entries from all over the country on various development themes such as water, environment, women and child issues. After a preliminary selection, four films were selected and screened in the festival. In addition to making a number of audio visual products, this unit also facilitated filming by the Doordarshan and Films Division, Bangalore on the Kalanjams.

The Information and Communication Resource Unit undertook need based documentation for the programmes. Design support was given for a number of publications. Thematic New Year products such as monthly calendar on leadership theme and New Year greetings on livelihoods restoration activity in Tsunami area were designed and sent to well wishers of DHAN Foundation. Publication of DHAN Newsletter has been

streamlined. Revamp exercise of DHAN's website was initiated.

The Media Resource Unit took a lot of efforts to position DHAN Foundation's work both in print and electronic media. Special articles were published in newspapers and magazines. It organised a number of press-meets and issued press releases on various occasions during the year. Interviews with senior DHANites were facilitated in newspapers and All India Radio.

The Philanthropy Unit took up a number of initiatives during the year. Facilitating the launch of Friends of DHAN - Netherlands, facilitating partnerships with Corporates such as Philips, ITC, HLL, CII Madurai chapter, were some of the activities taken up. It provided support to the civic initiatives of the federations by providing grant support to match the contribution of the federations. The third "Development Dialogue: Building partnerships", was organised for bringing together academicians, Corporates, banks and Government agencies to a common forum. The purpose was to provide them an exposure to the work of DHAN Foundation and to explore leads for collaboration in future that is mutually enriching and benefiting the poor communities whom DHAN is working with.

### **Centre for Policy and Planning**

The Centre for Policy and Planning has been set up to support the programmes and institutions of DHAN Collective in evolving, developing and modifying their policies to achieve their purpose and shape the sectoral policies from practice. During the year the Centre focused on building relationships with mainstream development institutions and facilitated collaboration in taking up studies jointly with International Labour Organisation on debt swap, water security project with State Planning Commission and an inventory study on micro insurance.

A guideline on ultra poor was discussed and evolved for the livelihood restoration initiatives by DHAN Foundation in tsunami affected locations. Documentation on Edaiyur Oorani pilot project

was undertaken. The Centre also aided the programmes to evolve guidelines for their annual review and facilitated Revisiting DHAN Collective's Mission Vision exercises.

The Centre supported both Kalanjiam and Vayalagam programmes in designing and organizing policy seminars on water and microfinance. It has made impact on banking institutions especially commercial banks to come forward to finance SHGs and Micro Finance Groups to take up rehabilitation of tanks and Ooranis.

The Centre worked closely with Rural Development Department of Government of Tamil Nadu to draft a guideline for ultra poor for *Namadu Grammam* programme and in training organised for Panchayat presidents for expanding Oorani project. Round table policy dialogues on tsunami rehabilitation were organised with the state governments of TamilNadu and Pondicherry. Also it undertook an assignment of facilitating institution building study for Guild of Service, an NGO based at Chennai.

### **DHAN Business Development Services (DHAN BDS)**

DHAN BDS is working with the concept of 'people businesses' It aids the people's organizations to promote business based people organizations to exploit the potential to reach the global market. The BDS simply links the people, skills and business to make an enabling environment for the community to enhance their income and reduce poverty.

The Centre targets the labourers, small and marginal farmers, artisans and small vendors. It helps in organizing them into Primary Producer Groups (PPGs), Primary Marketing Groups (PMGs) and federates them later into Producer Companies. Members of these groups are trained in various aspects of business such as procurement, technical skills for production, administration and financial skills for management and marketing skills etc. The business activities are selected based on the skills available or developed with people and the potential of the area. The people will do both

production and marketing through PPGs or simple trading through PMGs.

The Centre has identified and working on the selected income generating activities such as back yard poultry, dairy, procurement of paddy, medicinal and aromatic plants, bio agri inputs, hand made paper production, handicrafts making and promotion of kitchen garden and charcoal making. Business based people's organisations have been promoted and tie-ups with related organisations have been established.

The Centre is also implementing an Endogenous Tourism Project in two locations namely Kazhugumalai and Karaikudi in collaboration with UNDP and Government of India. In both the locations documentation of local artisanal skills and activities has been carried out and PPGs based on those activities have been promoted. The centre took part in various exhibitions and displayed the products of these PPGs. Also it entered into a Memorandum of Cooperation with EXIM Bank for the export of Handicrafts.

### **Centre for Finance**

The Centre for Finance functions as integral part of central office. Earlier, it was functioning as a part of central office and doing financial functions related to the Financial Responsibility Centres. Now the centre expanded its services to other programmes and institutions of DHAN collective and other organizations in giving training and setting up the systems. It functions as integrating mechanism between programmes, themes and centres. This Centre gives guidance and evolves financial policies for the programmes and institutions of DHAN Collective.

The Centre has organised rigorous technical trainings for all the new accountants. Concurrent auditing was done for all the Financial Responsibility Centres. The Centre was also able to complete the quarterly external audit in time. Four audit firms have visited DHAN Foundation to verify the accounts and systems, and the centre facilitated these audits. The Centre took initiatives in setting up mechanisms for appointment of

External Auditors for People's Organisations region wise, with due reduction in the cost of audit after negotiation with auditors but not at the expense of quality. In addition to ensuring statutory compliances, the Centre played a vital role of coordinating with all the programmes in sending reports to donors on time.

### Central Office

The central office plays the integrating role across themes, geographic locations, and functions through innovative networking mechanisms and events. It provides strategic support to the new thematic institutions promoted and help them establish themselves. The central office also takes the responsibility for resource mobilization and its management, strategic planning, policy advocacy at higher levels, legal compliances etc. It has set up specialized Centres for Human Resource Development, Development Communication, Policy and Planning, and Finance for the above activities as well as the different themes and thematic institutions. DHAN Foundation has a number of integrating mechanisms which besides bringing in a common culture, vision among all the members, builds the leadership capacity also. Some of them are the Strategic Forum, Consultative Forum, retreat, task forces and working groups for specific purposes. They contribute to the institution building processes and collective leadership.

The eighth Annual Retreat was organized at Alagappa University, Karaikudi, in Tamil Nadu. Nearly 325 DHANites participated in the event. The Consultative Forum met twice during the year. It reviewed all the programmes of DHAN collective. The Strategic Forum met several times during the year to review the growth and set the direction for the future growth.

### DHAN People Academy

DHAN People Academy was promoted in December 2003 with the purpose of catering to the capacity building needs of the people Institutions. So far Two Diploma programmes were tried out. The first one was Diploma in Social Work (DSW).

This programme was run for a year as residential programme on pilot basis. Because of the high cost and low need the programme could not be continued. The curriculum was developed and the design is available for future use.

The other was Diploma in Panchayat Management. The objective of this programme is strengthening the Gram Panchayat System by educating the public about their rights, legalities and their roles. This programme is offered in collaboration with our Panchayat team. Two experts in the field were invited for designing the course and for conducting seminar classes. First batch of DPM was started in the 2005. Two hundred and twenty five persons enrolled themselves in the programme. All of them were given the books and ID card. Four Seminar classes have been conducted. Examination was conducted at the end of the course.

Similarly the Academy offered two certificate programmes during the year. They were, Certificate on Technology of Training, Certificate on Leadership Development. Both the programmes received a lot of demand from the field. Apart from these many training programmes were offered based on the demand from the programmes and locations. Also two batches went through certificate course on cost effective housing technology.

The Academy organised a number of training programmes of varying duration for the people functionaries, leaders and members during the year on various themes such as basic and refresher training for Thagavalagam Associates, team building, PRA, insurance, heritage tourism, sustainability of federations etc. Totally 3,074 persons benefited out of these trainings. For the leaders and staff of other NGOs exposure programmes were conducted by DPA. Nine such programmes were offered during the year. Of which four were for MAVIM and their partner organizations.

The Academy could bring out text books on Panchayat Management, Panchayat Leadership and Self sustainability of Panchayats, which were given as part of the Diploma course. For other certificate and training programmes manuals were prepared in



Tamil language on the subjects of technology of training, microfinance, leadership, insurance, development perspectives and communication. Also one set of flip charts were produced for using in Insurance training.

For the benefit of locations implementing livelihoods restoration programmes of Tsunami affected areas, three satellite training centers were initiated in Tamil Nadu. Six faculty members have been placed, they have started offering trainings. The Academy also undertook DHAN Volunteers Programme, wherein 40 volunteers have been enrolled so far and they were given basic orientation. One Tree planting camp was conducted in Sekkipatti. This idea was shared to many colleges in and around Madurai in order to link it with the NSS programmes. The Academy also started exploring the possibility of launching vocational training centers to provide vocational skills to the children of members and others. Initial discussions were done with experienced persons in the field.

Additional infrastructure such as one classroom, kitchen and dinning hall, open air theatre, new hostel building were added at the Academy. Statue of Mahakavi Bharathiyar, the revolutionary Tamil poet was erected in front of the main building.

## **ACKNOWLEDGEMENT**

We express our sincere gratitude to Sir Ratan Tata Trust, Mumbai, Ford Foundation, New Delhi,

NOVIB, the Netherlands, and Sir Dorabji Tata Trust for their continued support to our work over the years.

We also thank Interpolis Re, Mercy Corps, ACTED, ADECCO, ABN AMRO Foundation, Rabo Bank Foundation, the Netherlands, Save the Children, American Indian Foundation, Care India, Johnson Diversy, Singapore, Chicago Balaji Trust, Royal embassy - the Netherlands, Asha - Zurich, Seva Foundation, Canadian High Commission for their support during the year in the restoration of livelihoods initiatives among the Tsunami affected communities .

We also thank our new partners Philips, Hindustan Lever Limited, ITC for jointly working with us on specific themes. IIT Chennai alumni network for the support to renovate one oorani to meet the drinking water needs of the community.

Our thanks are also due to CAPART, New Delhi and the District Rural Development Agencies of the districts in Tamil Nadu, Andhra Pradesh, Karnataka and Pondicherry where we are working and also ICICI Bank, HDFC, NABARD, HUDCO, SIDBI, Corporation Bank, Bank of India, Pandyan Grama Bank, Canara Bank and other commercial banks for their support during the year. We thank the entire academic and research institutions that have collaborated with us during the year. We gratefully acknowledge all the donors who responded swiftly to our appeal to support the tsunami affected community.

# Financial Statements

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Financial Statements

**FORM NO.10B**

Audit report under section 12 A(b) of the Income Tax Act, 1961 in the case of charitable or religious trusts or institutions

We have examined the consolidated Balance Sheet of **DHAN (Development of Humane Action) Foundation**, 18, Pillayar Koil Street, S.S.Colony, Madurai - 625 010, Tamil Nadu, India (Permanent Account Number: **AAA TD 2591 B**) as at 31 March 2006 and the consolidated Income and Expenditure Account for the year ended on that date which are in agreement with the books of account maintained by the said trust.

This financial statement is the responsibility of the trust's management. Our responsibility is to express an opinion on the financial statement based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

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 subject to non confirmation of balances of certain advances, deposits and loans recoverable, bank balances, donor balances and current liabilities. In our opinion, proper books of account have been kept by the head office and branches 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 consolidated Balance Sheet of the state of affairs of the above named trust as at 31 March 2006 and
- ii) in the case of the consolidated income and expenditure account of the excess of income over expenditure of its accounting year ending on 31 March 2006.

The prescribed particulars are annexed hereto.

**for SUNANDA & SHESHADRI,**  
Chartered Accountants

Place: Madurai

Date: June 6, 2006

Sd/-  
**K.SHESHADRI,**  
Partner  
Membership No.20956

DHAN (Development of Humane Action) Foundation

CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2006

	Schedule	March 31, 2006	(in Rupees) March 31, 2005
<b>A S S E T S</b>			
FIXED ASSETS			
Written off as per contra	1	61,234,253	45,315,045
INVESTMENTS	2	68,672,164	62,026,792
CURRENT ASSETS, LOANS AND ADVANCES			
Bank Balances	3	66,388,968	63,928,308
Inventory		6,250	
Loans and Advances	4	8,534,810	5,244,314
<b>Total</b>		<u>204,836,445</u>	<u>176,514,459</u>
<b>L I A B I L I T I E S</b>			
CORPUS AND CAPITAL FUND	5	72,516,489	65,697,698
SPECIFIED FUNDS	6	68,852,715	63,156,806
CURRENT LIABILITIES	7	2,232,988	2,344,910
FIXED ASSETS WRITTEN OFF AS PER CONTRA	1	61,234,253	45,315,045
<b>Total</b>		<u>204,836,445</u>	<u>176,514,459</u>
Notes on Accounts	12		

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

Sd/-  
Chairman

Sd/-  
Treasurer

As per our Report of even date  
For Sunanda & Sheshadri  
Chartered Accountants

Sd/-  
Executive Director

Sd/-  
**K.SHESHADRI**  
Partner  
Membership No.20956

Madurai  
Dated: May 20, 2006

DHAN (Development of Humane Action) Foundation

**CONSOLIDATED INCOME & EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED MARCH 31, 2006**

	Schedule		March 31, 2006	(in Rupees) March 31, 2005
<b>INCOME:</b>				
Grants Received	8		380,353,527	129,245,662
Techno Managerial Services Receipts (TMS)			2,265,423	1,224,778
Other Receipts	9		14,029,967	8,215,865
<b>Total</b>			<b>396,648,917</b>	<b>138,686,305</b>
<b>EXPENDITURE:</b>				
<b>Community Banking Programme</b>				
Programme Implementation and Administration	10	11,774,440		16,709,280
Capital Expenditure	1	1,391,472	13,165,912	1,551,249
<b>Tank fed Agriculture Programme</b>				
Programme Implementation and Administration	10	28,352,032		21,043,858
Capital Expenditure	1	528,989	28,881,021	640,741
<b>Post Tsunami relief &amp; Rehabilitation Programme</b>				
Programme Implementation and Administration	10	294,084,372		27,128,663
Capital Expenditure	1	10,105,146	304,189,518	2,255,565
<b>Other Programmes</b>				
Programme Implementation and Administration	10	27,317,125		20,883,371
Capital Expenditure	1	4,641,508	31,958,633	2,604,615
<b>Central Support System</b>				
Administration etc.	10	6,956,505		5,379,018
Capital Expenditure	1	108,708	7,065,213	1,309,183
Excess of income over expenditure			11,388,620	39,180,762
<b>Total</b>			<b>396,648,917</b>	<b>138,686,305</b>
Appropriation of Excess of Income over Expenditure	11		11,388,620	39,180,762
Notes on Accounts	12			

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

Sd/-  
Chairman

Sd/-  
Treasurer

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

Sd/-  
Executive Director

Sd/-  
**K.SHESHADRI**  
Partner  
Membership No.20956

Madurai  
Dated: May 20, 2006

DHAN (Development of Humane Action) Foundation

**SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2006**

Schedule 1 : Fixed Assets				(in Rupees)
Particulars	C	O	S	T
	As at Apr 1, 2005	Addition	Deletion	As at Mar 31, 2006
<b>Community Banking Programme</b>				
Freehold Land	2,037,316	-	-	2,037,316
Building	1,203,392	-	-	1,206,692
Building (Work-in Progress)	119,980	-	-	119,980
Furniture and Fixtures	1,178,984	59,535	-	1,238,519
Office Equipments	431,985	4,175	-	436,160
Professional Equipments	6,829,614	129,312	-	6,958,926
Electrical Fittings	367,526	1,915	-	369,438
Vehicles	2,757,305	712,910	-	3,470,215
Staff Vehicles	817,341	483,625	572,724	728,242
Plant & Machinery	85,436	-	-	85,436
<b>Total I</b>	<b>15,832,176</b>	<b>1,391,472</b>	<b>572,724</b>	<b>16,650,924</b>
<b>Tank Fed Agriculture Programme</b>				
Freehold Land	176,689	-	-	176,689
Furniture and Fixtures	329,901	110,795	-	440,696
Office Equipments	223,660	90,730	-	314,390
Professional Equipments	1,795,072	214,250	-	2,009,322
Electrical Fittings	104,151	34,304	-	138,455
Vehicles	1,242,551	-	-	1,242,551
Staff Vehicles	341,989	78,910	192,232	228,667
Plant & Machinery	1,324,800	-	-	1,324,800
<b>Total II</b>	<b>5,538,813</b>	<b>528,989</b>	<b>192,232</b>	<b>5,875,570</b>
<b>Tsunami relief &amp; Rehabilitation Prog.</b>				
Furniture and Fixtures	83,785	953,338	-	1,037,123
Office Equipments	4,700	659,327	-	664,027
Professional Equipments	701,183	4,028,031	-	4,729,214
Electrical Fittings	36,745	363,841	-	400,586
Vehicle	1,429,152	3,086,377	-	4,515,529
People Academy Building	-	1,014,232	-	1,014,232
<b>Total III</b>	<b>2,255,565</b>	<b>10,105,146</b>	<b>-</b>	<b>12,360,711</b>
<b>Other Programmes</b>				
Freehold Land	1,552,705	-	-	1,552,705
Building (Work-in-Progress)	3,048,716	1,824,597	-	4,873,313
Furniture and Fixtures	467,161	754,511	-	1,221,672
Office Equipments	195,651	360,107	-	555,758
Professional Equipments	4,737,369	934,011	-	5,671,380
Electrical Fittings	171,568	180,571	-	352,139
Vehicle	975,995	504,693	-	1,480,688
Staff Vehicles	138,762	83,018	91,659	130,121
Plant & Machinery	141,140	-	-	141,140
<b>Total Iv</b>	<b>11,429,067</b>	<b>4,641,508</b>	<b>91,659</b>	<b>15,978,916</b>
<b>Central support system*</b>				
Freehold Land	8,474,350	-	-	8,474,350
Furniture and Fixtures	276,112	36,974	-	313,086
Office Equipments	77,981	-	-	77,981
Professional Equipments	1,350,229	60,900	-	1,411,129
Electrical Fittings	80,752	10,834	-	91,586
<b>Total V</b>	<b>10,259,424</b>	<b>108,708</b>	<b>-</b>	<b>10,368,132</b>
<b>Total (I + II + III + IV + V)</b>	<b>45,315,045</b>	<b>16,775,823</b>	<b>856,615</b>	<b>61,234,253</b>

\* Central support system - Free hold land includes Rs.20,94,344 funded out of Corpus

Madurai  
Dated: May 20, 2006

Sd/-  
Chairman

Sd/-  
Treasurer

Sd/-  
Executive Director

DHAN (Development of Humane Action) Foundation

**SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2006**

		(in Rupees)	
		<i>March 31, 2005</i>	
<b>Schedule 2: Investments</b>			
Ford Foundation Corpus Deposits with:			
Post Office - KVP Scheme	14,300,000		14,300,000
Housing & Urban Development Corporation Ltd	5,000,000		7,500,000
Housing Development Financial Corporation	7,500,000		7,500,000
Govt. of India RBI Bonds	2,430,000		2,430,000
Fixed Deposits with Canara Bank	3,997,015		143,773
Others	-	33,227,015	-
Sir Dorabji Tata Trust Corpus Fund Deposits:			
Govt. of India RBI bonds	7,737,500		7,737,500
Post Office - Kisan Vikas Patra Scheme	7,500,000		7,500,000
Fixed Deposits with Canara Bank	600,000	15,837,500	
DHAN own / other Corpus Fund Deposits:			
Housing & Urban Development Corporation Ltd.	500,000		500,000
Housing & Urban Development Corporation Ltd.	2,416,624		2,416,624
Govt. of India RBI bonds	1,122,500		1,122,500
Post Office - Kisan Vikas Patra Scheme	1,500,000		-
Fixed Deposits with Canara Bank	1,378,913		-
Fixed Deposits with ICICI Bank	1,530,438		-
Andhra Pradesh Power Finance Corporation Ltd.	-	8,448,475	1,000,000
Sir RataTata Trust Expendable Field Campus corpus Fund Deposits:			
Fixed Deposits with Pandian Grama Bank	9,275,174		8,376,395
Fixed Deposits with Canara Bank	1,884,000		-
Post Office - KVP Scheme	-	11,159,174	1,500,000
<b>Total</b>		<b>68,672,164</b>	<b>62,026,792</b>
<b>Schedule 3: Bank Balances</b>			
In Savings accounts		23,417,514	15,455,941
In Fixed Deposits		42,962,936	48,371,605
Cheques in Transit		8,518	100,762
<b>Total</b>		<b>66,388,968</b>	<b>63,928,308</b>
<b>Schedule 4: Loans and Advances</b>			
Advances Recoverable:			
Project Advances to staff		199,298	113,241
Deposits		2,611,144	1,768,314
Other Advances Recoverable		5,724,368	3,362,759
<b>Total</b>		<b>8,534,810</b>	<b>5,244,314</b>

Madurai  
Dated: May 20, 2006

Sd/-  
Chairman

Sd/-  
Executive Director

Sd/-  
Treasurer

DHAN (Development of Humane Action) Foundation

**SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2006**

Particulars	Opening balances / (Application) as on Apr 1, 2005	Receipt during the year	Income & Expenditure a/c		Total	Application not included in income & Expenditure account	Closing Balance / (application) as on March 31, 2006
			Appropriation	Surplus / (Expenses)			
<b>Schedule 5: Corpus and Capital Fund</b>							
Corpus Fund							
Ford foundation	32,061,331	-	1,643,792	(1,124,316)	32,580,807	-	32,580,807
Sir Dorabji Tata Trust	15,237,500	-	600,000	-	15,837,500	-	15,837,500
DHAN Foundation Own	4,694,300	-	1,788,175	-	6,482,475	-	6,482,475
Other Corpus Fund	400,000	1,969,580	-	-	2,369,580	-	2,369,580
Tata-Dhan Academy	-	-	1,300,000	-	1,300,000	-	1,300,000
Capital Fund	13,304,567	-	-	641,560	13,946,127	-	13,946,489
<b>Total</b>	<b>65,697,698</b>	<b>1,969,580</b>	<b>5,331,967</b>	<b>(482,756)</b>	<b>72,516,489</b>	<b>-</b>	<b>72,516,489</b>
<b>Schedule 6: Specified Fund</b>							
Donor's Account	47,642,548	-	1,784,814	4,457,407	53,884,769	991,000	52,893,769
Sir Ratan Tata Trust Expendable Field							
Campus corpus fund	11,761,614	-	898,779	(601,591)	12,058,802	-	12,058,802
SRTT Expendable Field Campus Corpus Fund - Revolving fund returns	100,000	-	-	-	100,000	-	100,000
Sir Ratan Tata Trust Revolving Fund	200,000	-	-	-	200,000	-	200,000
Other Revolving fund returns	3,049,831	297,500	-	-	3,347,331	150,000	3,197,331
Book Fund	186,923	-	-	-	186,923	-	186,923
Vehicle Fund	215,890	-	-	-	215,890	-	215,890
<b>Total</b>	<b>63,156,806</b>	<b>297,500</b>	<b>2,683,593</b>	<b>3,855,816</b>	<b>69,993,715</b>	<b>1,141,000</b>	<b>68,852,715</b>

Sd/-  
Chairman

Sd/-  
Executive Director

Sd/-  
Treasurer

Madurai

Dated: May 20, 2006



DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2006		
		(in Rupees)
		<i>March 31, 2005</i>
<b>Schedule 7: Current Liabilities</b>		
On Government Programmes	1,455,133	1,548,140
Others	777,855	796,770
<b>Total</b>	<b>2,232,988</b>	<b>2,344,910</b>

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED INCOME & EXPENDITURE ACCOUNT - MAR. 31, 2006		
		(in Rupees)
		<i>March 31, 2005</i>
<b>Schedule 8 : Grants Received</b>		
<b>From Foreign Agencies</b>		
Oxfam Novib - The Netherlands	293,971,166	59,203,913
Rabobank Foundation	1,891,338	4,468,235
The Ford Foundation	5,092,937	1,490,120
Oxfam (India) Trust	900,000	801,900
AIMS India Foundation	222,810	140,400
Society for Promotion of Wastelands Development (SPWD)	630,000	420,000
Care India	2,663,216	1,630,000
Canadian High Commission	112,000	1,054,000
Philips India	1,148,575	127,500
Interpolis Re, The Netherlands	2,649,783	364,683
American India Foundation	696,537	300,000
ZLM Verzekering, The Netherlands	1,342,750	-
Westberk, The Netherlands	533,600	-
Protestantse Gemeente, The Netherlands	39,270	-
ACTED India	26,821,497	-
ABN Amro Foundation	12,432,603	-
ADECCO People one	3,059,926	-
The Tides Foundation	520,988	-
Royal Netherlands Embassy	214,733	-
Save the Children	720,000	-
Johnson Diversey, Singapore	363,243	-
Asha Zurish	40,995	-
Chicago Balaji Temple Trust	250,000	-
Water for Life	6,250	-
Others	-	-
	<b>356,324,217</b>	<b>7,828,377</b>

Contd...

DHAN (Development of Humane Action) Foundation

**SCHEDULES TO CONSOLIDATED INCOME & EXPENDITURE ACCOUNT - MAR. 31, 2006**

<b>From Indian Agencies</b>		
Sir Ratan Tata Trust	5,500,000	44,090,320
ICICI Bank	5,058,476	1,500,000
Department of Agriculture NWDPRRA - Watershed	3,261,331	2,880,839
National Bank for Agriculture and Rural Development	616,500	1,073,550
Jala Samvardhane Yojana Sangha - GoK	706,029	738,092
Andhra Pradesh Rural Livelihoods projects - GoAP	206,221	423,080
State Planning Commission - Govt. of TN	1,264,963	-
Kalanjiam Movement	294,277	350,000
Drought Prone Area Programme (DPAP) - Chittoor	225,500	160,000
Ministry of Rural Development / UNDP / DRDA	1,600,000	-
Centre for Environment Education - New Delhi	773,534	-
India Water Partnership	40,000	-
CAPART - New Delhi	1,759,526	-
ITC Rural Development Trust	2,859,000	-
Others	-	200,650
	<u>24,165,357</u>	
Less: Grant refunded to DRDA - GoAP	136,047	-
<b>Total</b>		<u><u>380,353,527</u></u>
		<u><u>129,245,662</u></u>
<b>Schedule 9: Grants Received</b>		
Interest from Banks, etc	7,521,111	1,634,343
Interest from corpus Investment	3,430,746	3,061,210
Other receipts	3,018,110	2,920,537
Donations	60,000	599,775
<b>Total</b>	<u><u>14,029,967</u></u>	<u><u>8,215,865</u></u>

Sd/-  
Chairman

Sd/-  
Executive Director

Sd/-  
Treasurer

Madurai  
Dated: May 20, 2006

DHAN (Development of Humane Action) Foundation

**SCHEDULES TO CONSOLIDATED INCOME & EXPENDITURE ACCOUNT AS AT MARCH 31, 2006**

Schedule 10: Programme Implementation and Administration <i>(in Rupees)</i>						
Activity / Expenditure / Items	Community Banking Programme	Tankfed Agriculture Programme	Post tsunami relief & rehabilitation prog.	Other Programme	Central support system	Total
Post Tsunami - Relief & Rehabilitation	-	-	80,554,247	-	-	80,554,247
Post Tsunami - Restoring Livelihoods	-	-	96,030,727	-	-	96,030,727
Post Tsunami - Restoring Habitat	-	-	22,657,287	-	-	22,657,287
Post Tsunami - Coastal Agriculture / Horticulture / Livelihoods	-	-	38,916,730	-	-	38,916,730
Endowment and other Grants to Tank farmers Associations, NGOs, Panchayat etc.	-	100,000	8,313,418	502,500	-	8,915,918
Flood relief support and Restoring Habitat	-	984,945	6,402,464	-	-	7,387,409
Volunteer Allowances and Travel	3,039,914	2,751,428	6,808,875	2,027,856	4,092	14,632,165
Training / Expenses on Volunteers, Groups Members & Federations & Civic Programmes	1,236,679	381,533	9,237,706	2,794,630	25,000	13,675,548
Support for Income generation by members	-	250,000	-	1,663,082	-	1,913,082
Crop Production & Water Management Training	-	720,573	-	-	-	720,573
Drinking Water Ponds Programme	927,000	10,286,184	3,659,000	-	-	14,872,184
Convention, Workshop and Meeting	21,823	1,106,607	2,620,389	3,461,938	625,556	7,836,313
Employees remuneration and benefits	4,600,017	7,097,937	8,584,731	8,786,014	3,656,621	32,725,320
Professional / Consultancy Charges	206,908	533,543	544,726	1,389,503	333,928	3,008,608
Travel / Conveyance	710,484	1,922,734	3,396,460	2,188,132	1,023,287	9,241,097
Vehicle maintenance	19,468	332,116	1,198,756	443,816	109,179	2,103,335
Books and Audio Visual Expenses	13,142	251,593	224,574	454,051	150,465	1,093,825
Printing and Stationery	242,002	416,802	1,559,283	924,082	371,915	3,514,084
Communication	175,507	363,141	1,103,643	771,505	303,183	2,716,979
Rent, Water, Electricity and Maintenance	553,018	756,191	1,602,186	1,544,737	307,312	4,763,444
Miscellaneous Expenses	28,478	96,705	550,518	30,468	45,967	752,136
Advertisement Expenses	-	-	118,652	334,811	-	453,463
<b>Total</b>	<b>11,774,440</b>	<b>28,352,032</b>	<b>294,084,372</b>	<b>27,317,125</b>	<b>6,956,505</b>	<b>368,484,474</b>
<b>Previous year</b>	<b>16,709,280</b>	<b>21,043,858</b>	<b>27,128,663</b>	<b>20,883,371</b>	<b>5,379,018</b>	<b>91,144,190</b>

Madurai

Dated: May 20, 2006

Sd/-  
Chairman

Sd/-  
Executive Director

Sd/-  
Treasurer

DHAN (Development of Humane Action) Foundation

**SCHEDULES TO CONSOLIDATED INCOME & EXPENDITURE ACCOUNT  
AS AT MARCH 31, 2006**

		<i>(in Rupees)</i>	
		<i>March 31, 2005</i>	
<b>Schedule 11 : Appropriation of Excess of Income over Expenditure</b>			
Excess of Income over Expenditure		11,388,620	<u>39,180,762</u>
Transfer to:			
Corpus fund from TMS Receipts	1,500,000		1,050,000
DHAN Corpus fund from Interest Income	288,175		224,509
Sir Dorabji Tata Trust corpus fund - Interest Income	600,000		237,500
Sir Ratan Tata Trust Expendable Field Campus	-		
- corpus from Interest Income	898,779		1,051,660
Sir Ratan Tata Trust - Interest on Building Fund	1,784,814		245,816
Tata Dhan Academy Corpus Fund	1,300,000		-
Ford Foundation Corpus fund from Interest Income	1,643,792		1,547,541
Book Fund			20,925
<b>Balance carried to Balance sheet</b>			
<b>Donor's account</b>			
Expenses transferred to Ford Corpus Fund	(1,124,316)		
Sir Ratan Tata Trust Expendable Field Campus corpus			
- Fund expenditure	(601,591)		(2,184,920)
Others - Surplus	4,457,407		34,701,532
<b>Capital Fund - Surplus</b>	<u>641,560</u>		<u>2,286,199</u>
<b>Total</b>		<u><u>11,388,620</u></u>	<u><u>39,180,762</u></u>

Sd/-  
Chairman

Sd/-  
Executive Director

Sd/-  
Treasurer

Madurai  
Dated: May 20, 2006

**Schedules to Balance Sheet & Income and Expenditure Account - Consolidated - for the year ended March 31, 2006**

**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 development 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 therefrom, 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. Fixed assets written off on transfer, sale, obsolescence etc are deleted from the cost on both the assets and liabilities side.

7. Fixed Assets include Rs.30,46,703/- consisting of Motor Vehicle Rs.1,78,008/-, Furniture and Fixtures Rs.1,31,888/- Office equipments Rs.96,751/-. Electrical fittings Rs.11,538/- Professional equipments Rs.80,218/- Plant & Machinery Rs.13,23,300/- and Land & Building Rs.12,25,000/- 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. The project has ended and in the absence of any specific instructions from UNDP the assets are still held by DHAN Foundation.
8. Consequent to the enrolment of the employees under the government provident fund scheme (Government scheme), the funds of the DHAN Foundation Staff Provident Fund, a recognised provident fund trust (Staff provident fund) had to be transferred to the government scheme. To provide liquidity to the staff provident fund to do so, some of their investments (including deposits with Housing and Urban Development Corporation Limited (HUDCO) of Rs.24,16,624/-) were acquired for consideration by the Trust of Rs.24,16,624/- while deposit of Rs.5,74,340/- is held jointly by the trust with the staff provident fund with the prior approval of HUDCO, Rs.18,42,284/- is held in the name of the staff provident fund only as transfer in favour of the Trust is not permissible as per HUDCO.
9. Amount realised on sale of manuals & programme related literature are transferred to a separate book fund to publish / acquire further literature / manuals.
10. Inventory of Rs.6,250/- being pressurised candle (water) filters representing grants in Kind from an overseas donor is valued at nominal value at Rupee one per unit.
11. Previous years figures have been regrouped / reclassified wherever necessary.

Sd/-  
Chairman

Sd/-  
Executive Director

Sd/-  
Treasurer

Madurai  
Dated: May 20, 2006

# Board of Trustees

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Board of Trustees

## Board of Trustees

### Mr. B.T. Bangera

**Mr. B.T. Bangera**, [ Chairperson, DHAN Foundation] an MBA from IIM(A), is currently the Managing Director of M/s Hi-Tech Arai Ltd., an Indo-Japanese joint venture at Madurai. He has over 30 years experience holding senior management positions in reputed companies in India. He has been an office-bearer in the Management Associations and Confederation of Indian Industries at different levels. He is keenly interested in education and is a member on the Board of Governors and Board of Studies of a number of management and engineering institutions.

### Ms. K. Noorjehan

**Ms. K. Noorjehan** is currently the Chief Postmaster-General, Haryana Postal Circle. She has over 30 years experience in different parts of the country. She was instrumental in computerising postal operations in the southern region, and in creating own infrastructure for several post offices. She is interested in women development, especially the poor and the disadvantaged.

### Mr. R.D. Thulsiraj

**Mr. R.D. Thulsiraj**, an MBA from IIM(C), is Executive Director of LAICO-Aravind Eye Care System. For almost 20 years he has been the Administrator of Aravind Eye Hospitals. He is also the South East Asia Regional Chair for the IAPB (International Agency for the Prevention of Blindness). He worked with Seva Foundation's (a U.S.-based NGO) Board for more than 15 years. He has a number of published papers to his credit, and he has presented papers at international conferences on eye care.

### Ms. Uzramma

**Ms. Uzramma** from Hyderabad, Andhra Pradesh is the Founding Trustee of Dastkar Andhra Trust (1995) that works for safeguarding the interests of handloom weavers in Andhra Pradesh by promoting and preserving the age-old practices of using natural dyes, and traditional designs. Dastkar provides marketing support for handloom products by direct and retail marketing, eliminating middlemen. She has served as an advisory member for Khadi and Village Industries Commission (KVIC), Indian Institutes of Handloom Technology and other development organizations in the handloom sector.

### Dr. Nirmala Murthy

**Dr. Nirmala Murthy** is currently the President for the Foundation for Research in Health Systems. She holds a Doctorate from the Harvard School of Public Health. She has over three decades of rich experience in public health, involving, monitoring and evaluation, research and health information systems. She has taught at the Indian Institute of Management Ahmedabad. She has worked at Massachusetts Institute of Technology, Massachusetts and Management Sciences for Health, Boston. She has been a consultant for various national and international health related programmes of the Government of India and the World Bank. She has a number of papers and publications related to health, health policies, programmes and research to her credit. Her areas of interest are health information systems, monitoring and evaluation of health and welfare programmes.



### Dr. Priscilla Daniel

**Dr. Priscilla Daniel** is Programme Executive, ECLOF International, a microfinance unit in Geneva, Switzerland and monitors 13 National ECLOF committees (NECs), including India, Sri Lanka, Myanmar and some African countries. She appraises large loan proposals, trains the staff and Boards of NECs. She worked as an educationist for more than 20 years and was the Founder President of two NGOs (SUEB – Society for the Upliftment of the Economically Backward - and SIRPI – Social Initiative for Rural Peoples’ Integration) and a Board member of ECLOF India. Now she is in the Board of Management of Friends of India at Geneva, Switzerland. She was awarded the Ashoka Fellowship for Public Innovators in 1991 for her contribution in the field of development.

### Dr. V. Abhai Kumar

**Dr. V. Abhai Kumar**, a Communication Engineer, is Principal, Thiagarajar College of Engineering, Madurai. Technology-based social work is his area of interest. He has more than two decades of research and teaching experience in microwaves, remote sensing, digital signal processing and image processing. He was sponsored by MHRD, DRDO, and DST to do research. IE (India) awarded him as an ‘Outstanding Engineer’ by; IEEE, USA awarded him a senior membership and he has been certified ‘A’ Grade by AICTE, New Delhi. He has written many articles, and presented papers at national and international conferences on communication engineering.

### Mr. Narender Kande

**Mr. Narender Kande** is a post graduate from the Institute of Rural Management, Anand (IRMA). He is the Chief Executive of Kalanjiam Foundation. He has over 13 years of experience in microfinance and was instrumental in initiating the Sri Padmavathy Mahila Abhyudaya Sangam (SPMS), one of the first federation of SHGs in India at Tirupati, Andhra Pradesh. He now looks after strategic management, collaboration with mainstream development institutions, resource mobilisation, networking with national and international agencies, training and capacity building of various stakeholders and policy advocacy. He is serving in the board of the SIDBI Foundation for Micro Credit and many other development organisations. His areas of interests are building people’s organizations, microfinance and leadership development.

### Ms. A. Umarani

**Ms. A Umarani** is a post graduate in Personnel Management. She worked in the Kalanjiam Community Banking Programme of DHAN Foundation for eight years and was instrumental in promoting a rural federation of women’s SHGs, the ‘Vaigai Vattara Kalanjiam’, the first of its kind in Tamil Nadu. She has designed and offered capacity-building programmes for Government officials, bank officers and NGO staff from in India and abroad. She has handled Human Resource Development for DHAN Foundation for more than four years and has offered her services to many international development agencies. Presently, she is the Director of the Tata-Dhan Academy and Chairperson of PDM. Her areas of interest are Counseling, developing HR processes and HRD for people’s organisations and Microfinance.

### Mr. M.P. Vasimalai

**Mr. M.P. Vasimalai**, [Executive Director, DHAN Foundation] is a post-graduate in Agriculture and a management graduate from the Indian Institute of Management, Ahmedabad. He has over three decades of experience in development work; he is one of the key people in setting up PRADAN. He was instrumental in setting up DHAN Foundation in 1997. He has specialised in community organisation, designing development interventions in the fields of natural resource management and livelihood promotion, institutional development etc. He has traveled widely within and outside India and has participated / presented papers on these themes. He is also holding various positions in national and international forums, working groups, task forces and missions of central and state government on these themes. He was instrumental in promoting various network organisations. His areas of interest are institution building, leadership development and promoting various development themes for poverty reduction.

**PROGRAMME OFFICES**

**Central Office**

**DHAN Foundation**

(Development of Humane Action)

18, Pillaiyar Koil Street

S.S Colony, Madurai - 625 016.

Tamil Nadu, INDIA

Tel.: +91-452-2610794, 2610805

Fax: +91-452-2602247

Email: dhan@md3.vsnl.net.in

Website: <http://www.dhan.org>

**Kalanjiam Foundation**

21, Pillaiyar Koil Street

S.S Colony

Madurai - 625 016.

Tel.: +91-452-2604256, 2608949

**Vayalagam Programme**

DHAN Foundation

No.17, Vellai Pillayar Kovil Street

S.S. Colony

Madurai - 625 016

Tel.: +91-452-2601673 / 4200458

**Tata-Dhan Academy**

Boys Town Campus, Pulloothu

Madurai - 625 016

Tel.: +91-452-2475318, 2475219

**Centre for Development**

**Communication**

DHAN Foundation

9, Valmigi Street, S.S. Colony

Madurai - 625 016

Tel.: +91-452-4353983

**Information Technology**

No.18, Vellai Pillaiyar Koil Street,

S.S.Colony, Madurai - 625 010.

Tel.: +91-452-4358058

**People Academy**

Ellis Nagar Via

Pulloothu

Madurai - 625 016

Tel.: +91-452-2475440/2475305

**DHAN People Mutuals**

La selle Towers

II Floor, No 52.TB Road

Opp. ESI Hospital

Mahaboopalayam

Madurai - 625 016

Tel.: +91-452-2301510

**DHAN Business Development Services (BDS)**

La selle Towers

50, T.B.Road

Opp. ESI Hospital

Mahaboopalayam

Madurai - 625 016

Tel.: +91-452-2301112 / 4358001

**INFOS**

17, Vellai Pillayar Kovil Street

S.S. Colony

Madurai - 625 016

Tel.: +91-452-3205086

**Chennai Tsunami Office**

No.6, Ist Floor

Anna Nagar East

Chennai - 600 030

Tel. +91-44-26265189

**DHAN Foundation (Policy Cell)**

23, West Park Road

I Floor

Shenoy Nagar

Chennai - 600 030

Tel.: +91-44 - 26280236

**REGIONAL OFFICES**

**TAMIL NADU**

**Madurai Region**

Kurinji Vattara Kalanjiam

CKS Complex, EVR Periyar Street

Opp: Canara Bank

Alanganallur

Madurai District

Tel.: 95-4543-244093

**Madurai Urban Region**

DHAN Foundation

Plot No.45, A R Thoppu

Andalpuram

Madurai - 625 003

Tel.: 0452-5523794

**Theni Region**

DHAN Foundation

4/59, Spencer compound

Thiruvalluvar Nagar

7th cross street

Opp: Sub Register (milk) office

Dindigul - 624 001

Tel.: 95-451-3296667

**Theni Region II**

DHAN Foundation

34, Sowdeswari Nagar

Near PC Patti Police Station

Theni

Tel.: 04546-394449

**Virudhunagar Region**

DHAN Foundation

27/47, 6B Kalliappan Nadar

Compound, Bharma Colony via

Virudhunagar - 626 001

Tel.: 95- 4562 242247

**Ramnad Region**

DHAN Foundation

1/372 I street, Nehru Nagar

Collectrate Post

Ramnad - 623 501

Tel.: 95-4567-231676

**Tanjore Region**

DHAN Foundation  
75/H2, Arulanandha Nagar  
Opp. Anandham Kalyana  
Mandapam  
Tanjore - 7  
Tel.: 95-4362-279620

**Salem Region**

DHAN Foundation  
40/423 Chinnappa Chetty Colony  
Suramangalam  
Salem - 636 005  
Tel.: 95-427-2442740

**Kancheepuram Region**

Thiruvallangadu Vattara Kalanjiam  
Old No.B18, New No.8  
Alagesan Nagar  
Chengalpat - 603 001  
Tel.: 044-27429480

**PONDICHERRY****Pondicherry Region**

DHAN Foundation  
No:1, VOC 3rd Cross  
Vasanth Nagar, Villianur  
Pondicherry - 605 110  
Tel.: 95-413-2003356

**ANDHRA PRADESH****Adilabad Region**

Sri Indrayee Mahila Kalanjia  
Samakya  
Beside Andhra Bank, Main road  
Indervelly - 504 346  
Adilabad District  
Tel.: 08731-277501

**Hyderabad Region**

DHAN Foundation  
H No: 2-61, Plot No:4, N-Block  
No 3, Kakatiya Nagar, Habsiguda  
Hyderabad - 500 007  
Tel.: 040-55169017

**Chittoor Region**

DHAN Foundation  
No.2-1280 B V, Reddy Colony  
Chittoor - 517 001  
Tel.: 08572-551767 (O)

**Vizag Region**

DHAN Foundation  
D.No-53-17-46/1  
Behind Automotives  
Maddilapalem  
Vishakapatnam - 530 013  
Tel.: 0891-6578990

**KARNATAKA****Bangalore Region**

DHAN Foundation  
72/1A, Shanthinilaya  
Opp: SM Kalyana Mandapam  
Jaraganahalli  
Kanakapura Main Road  
JB Nagar 6th Phase  
Bangalore - 78  
Tel.: 080-26634684

**Mandya Region**

DHAN Foundation  
835, Ist Floor  
Sangeetha Corner Building  
Vinaya Marga  
Siddarth Layout  
Mysore - 11  
Tel.: 0821-4242320

**Tumkur Region**

DHAN Foundation  
kalashree, 1<sup>st</sup> main  
4th cross, Vijayanaojara  
Tumkur - 2  
Karnataka  
Tel.: 0816-2292577

**Gulbarga Region**

DHAN Foundation  
H. No.EWS 94, Shanthi Nagar  
Opp: Central Bus Stand  
Solapur Clinic opp. Road  
Gulbarga

**ORISSA****DHAN Foundation**

Sri Sita Rama Niwas, I Floor  
Opp: Pragadi English School  
Hospital Road, Pujariput  
Koraput. Orissa

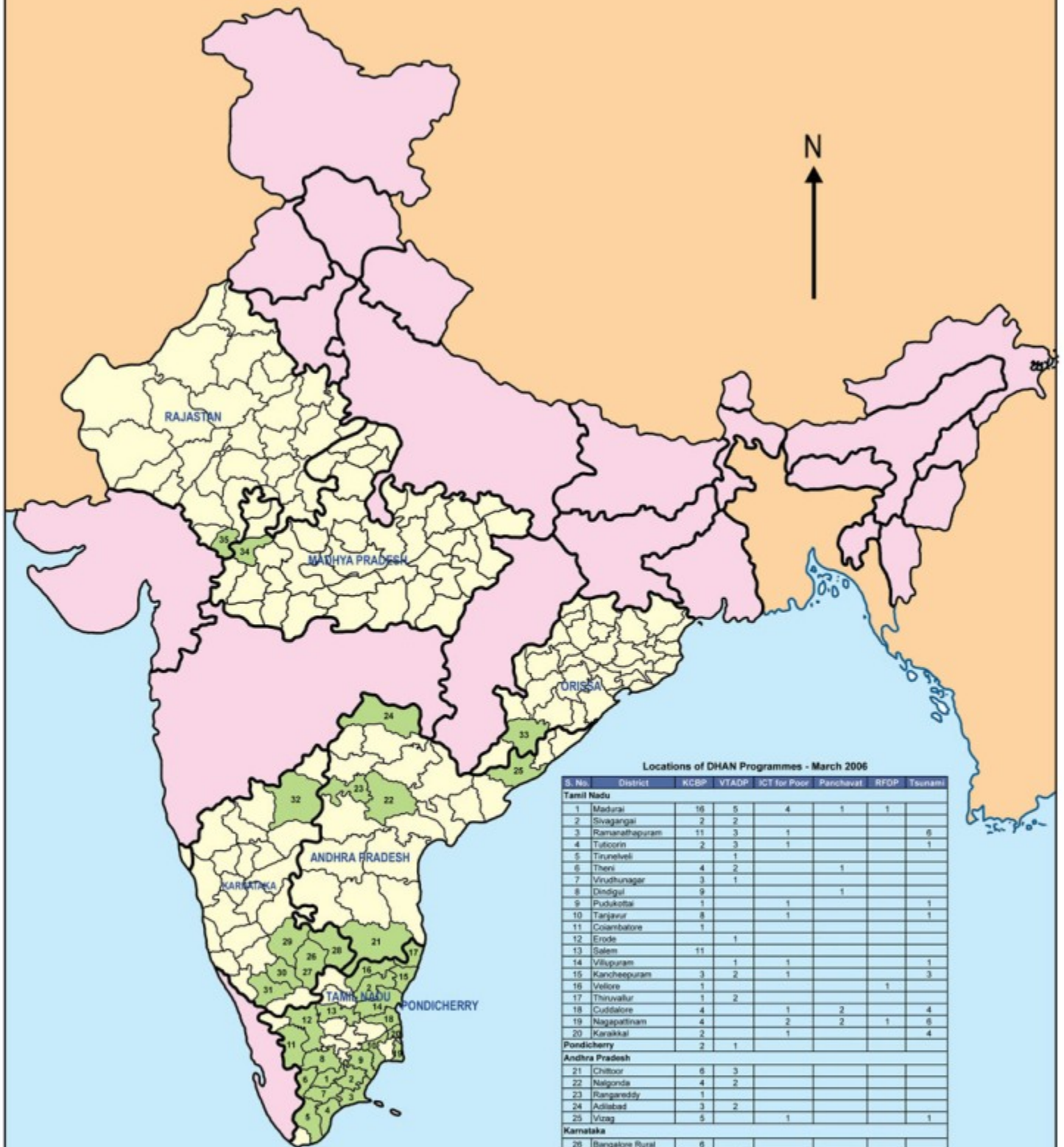
**MADHYA PRADESH****DHAN Foundation**

37, Joonawas, Piploda Road  
Sailana, Ratlam (Dist.)  
Madhya Pradesh - 457550  
Tel.: 07413-279025

**RAJASTAN****DHAN Foundation**

Usman Umarsab Mullah  
Block No.48  
Bramha Chaitanya Nagar  
Near RTO Office  
Near Ambedkar Chuwk, B Road  
Solapur - 413 004

# DHAN Foundation - Area of Operation - 2006



Locations of DHAN Programmes - March 2006

S. No.	District	KCBP	VTADP	ICT for Poor	Panchayat	RFOP	Tsunam
<b>Tamil Nadu</b>							
1	Madurai	16	5	4	1	1	
2	Sivagangai	2	2				
3	Ramanathapuram	11	3	1			6
4	Tuticorin	2	3	1			1
5	Tirunelveli		1				
6	Theni	4	2		1		
7	Vrudhunagar	3	1				
8	Dindigul	9			1		
9	Pudukkottai	1		1			1
10	Tanjavar	8		1			1
11	Coimbatore	1					
12	Erode		1				
13	Salem	11					
14	Viluppuram		1	1			1
15	Kancheepuram	3	2	1			3
16	Vellore	1				1	
17	Thiruvallur	1	2				
18	Cuddalore	4		1	2		4
19	Nagapattinam	4		2	2	1	6
20	Karakkal	2		1			4
<b>Pondicherry</b>							
		2	1				
<b>Andhra Pradesh</b>							
21	Chittoor	6	3				
22	Nalgonda	4	2				
23	Rangareddy	1					
24	Adilabad	3	2				
25	Vizag	5		1			1
<b>Karnataka</b>							
26	Bangalore Rural	6					
27	Magadi		1				
28	Kolar		2				
29	Tumkur	6	2				
30	Mandya	4					
31	Mysore	4					
32	Gulbarga	3	1				
<b>Orissa</b>							
33	Koraput	2					
<b>Madhya Pradesh</b>							
34	Ratlam	2					
<b>Rajasthan</b>							
35	Banswarah	1					
<b>Total</b>		<b>132</b>	<b>37</b>	<b>15</b>	<b>7</b>	<b>3</b>	<b>28</b>



**DHAN Foundation**

(Development of Humane Action)

18, Pillaiyar Koil Street, S.S. Colony

Madurai - 625 016. Tamil Nadu, INDIA

Tel.: +91 - 452 - 2610794, 2610805, Fax: +91 - 452 - 2602247

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