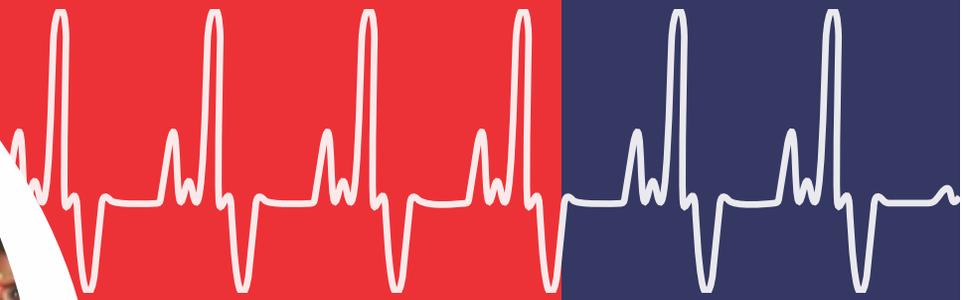


Community Health Matters



Annual Report 2016
DHAN Foundation

Community Health Matters



Annual Report 2016
DHAN Foundation

Contents

5	Abbreviations & Acronyms
7	Introduction to DHAN Foundation
11	Community Health Matters
	<i>Perspectives, Principles and Practices of DHAN Collective</i>
	Advanced Themes
41	<i>Kalanjiam Community Banking</i>
49	<i>Vayalagam Tankfed Agriculture Development</i>
	Themes
55	<i>Coastal Conservation and Livelihoods</i>
60	<i>Rainfed Farming Development</i>
63	<i>Sustainable Healthcare Advancement</i>
67	<i>Social Security for Mitigating Risks</i>
69	<i>Working with Panchayats</i>
71	<i>Tata-Dhan Academy</i>
74	<i>Information and Communication Technology for Poor</i>
	New Themes
76	<i>Climate Change Adaptation</i>
78	<i>Migration and Development</i>
79	<i>Youth and Development</i>
80	<i>Centres for Integration</i>
83	<i>Impact</i>
99	Financial Statements
113	Acknowledgement
116	Board of Trustees
120	DHAN Foundation - Addresses

Abbreviations & Acronyms

ACEDRR	Advanced Centre for Enabling Disaster Risk Reduction
ASKMI	Advanced Centre for Skill and Knowledge on Mutual Insurance
BCC	Behaviour Change Communication
CALL	Coastal Conservation and Livelihoods
CDA	Cluster Development Association
CIT4D	Communication and Information Technology for Development
CURE	Centre for Urban Water Resources
DEWATS	Decentralised Wastewater Treatment Systems
DHAN	Development of Humane Action
DPA	DHAN People Academy
DRC	DHAN Resource Centre
KDFS	Kalanjiam Development Financial Services
KRCH	Kalanjiam Reproductive and Child Health
KTL	Kalanjium Thozhilagam Limited
LIFE	Livelihood Initiative with Functional Education
MAVIM	Mahila Arthik Vikas Mahamandal
MDG	Millennium Development Goal
MFG	Microfinance Group
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
NABARD	National Bank for Agriculture and Rural Development
NRM	Natural Resource Management

NWDPRA	National Watershed Development Project for Rainfed Areas
PDM	Programme in Development Management
PMG	Primary Marketing Group
PPG	Primary Producer Group
SHG	Self Help Group
SUHAM	Sustainable Healthcare Advancement
TDA	Tata-Dhan Academy
TFA	Tank Farmers' Association
VIC	Village Information Centre
VTADP	Vayalagam Tankfed Agriculture Development Programme
VTDC	Village Tourism Development Committee
WASH	Water, Sanitation and Hygiene

Introduction to DHAN Foundation

Development of Humane Action (DHAN) Foundation, a professional development organisation, was initiated on October 2, 1997. It brings highly motivated, educated young women and men to the development sector. They would make new innovations in development to root out poverty from the country. The Foundation works to make significant changes in the livelihoods of the poor through innovative themes and institutions.

The broad purposes for which DHAN stands are:

1. **Mothering of Development Innovations:** The institution intends to promote and nurture new ideas on development themes, such as microfinance, small scale irrigation, dry land agriculture, and working with Panchayats which can impact on poverty in a significant manner.
2. **Promoting Institutions to reach scale:** Exclusive thematic organisations will be promoted to take up development work with a sub-sectoral focus. The primary role will be to promote and ensure that quality benefits reach a large number of poor.
3. **Human Resource Development:** The institution would bring young professionals into the development sector and give them an opportunity to practice and develop relevant knowledge, attitudes and skills needed for long term work.

The principles guiding DHAN are

1. Engaging high quality human resources to work at the grassroots. The focus would be to enable the poor, not deliver services.
2. Valuing collaboration with mainstream institutions and Government to demonstrate new and effective intervention to link them with the people.
3. Promoting people's organisations to ensure entitlements and to build an effective demand system to promote people's interest.
4. Promoting livelihoods to address the issues of poverty directly.
5. Enriching the themes and retaining subsectoral focus as a strategy for growth.

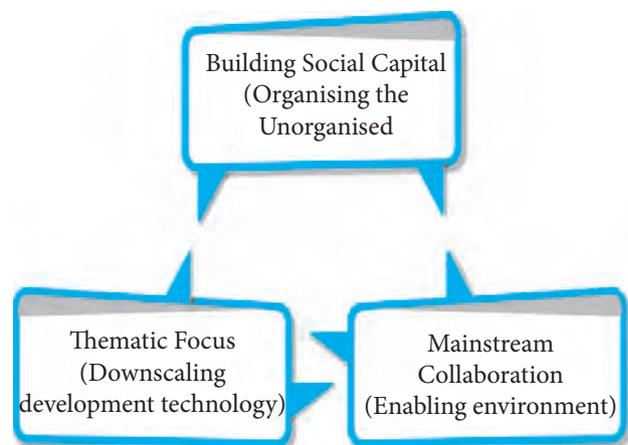
VISION

“Building people and institutions as resource centres for development innovations, scaling-up and impacting policy to enable the poor and marginalised communities for poverty reduction, self-reliance and gender equity”

VALUES

DHAN has rooted in values, such as Grassroots action, Collaboration, Enabling, Innovation, Excellence, and Self-Regulation. DHAN believes that these values are its core strength needed to realize its Vision and Mission.

DEVELOPMENT APPROACH



DHAN Foundation's development approach entails a system of inter-linked components. There is a three-way link between thematic focus, social capital and mainstream collaboration to promote sustainable development for the poor.

DHAN lays high emphasis on thematic focus. It builds social capital by organising the unorganised poor communities around the themes of water, microfinance, rainfed farming, information and communication technologies, and local governance. Localised Peoples' Organisations are built in urban, rural, tribal and coastal contexts. It is the most critical step in building the capabilities of the communities to handle the development processes

and its outcomes for ensuring their entitlements by acquiring bargaining power.

These Peoples' Organisations provide platform for nurturing innovations at the grassroots, scaling-down technologies and contextualising those technologies for addressing the issues of poverty, which are highly complex and contextual.

The third factor, the mainstream collaboration is critical for creating enabling environment for the other two factors to perform. The thematic institutions continuously build the capacities of the Peoples' Organisations built around the particular theme to bring relevant mainstream development institutions, both private and public institutions closer to the communities. They evolve and nurture the principle of sustainable partnership between the Peoples' Organisations and the mainstream institutions. The collaboration process educates both Peoples' Organisations and mainstream institutions about their roles and responsibilities in sustaining their collaborations.

Conceptually, the interaction among these three factors put the primary institutions at the centre, which are ideal platforms for practicing participatory democracy and ensuring collective empowerment.

DHAN plays a promotional role in initiating a theme, building Peoples' Organisations around them, establishing linkages with mainstream institutions and sustaining them. The promotional role keeps evolving over a period. As the local capacity is built, the roles get transferred to people. Simultaneously DHAN as a mothering institution promotes thematic organisations as subsidiaries to upscale the matured themes to continue the promotional role to sustain the Peoples' Organisations in the specific theme. The thematic institutions would take up the work of upscaling and deepening of the themes. Building Social Capital (Organising the Unorganised) Thematic Focus (Downscaling development technology) Mainstream Collaboration (Enabling environment)

DHAN Collective

DHAN Foundation and its institutions form the DHAN Collective. It is to nurture and preserve

the culture of collegiality, mutuality and solidarity. Shared purpose, core values and resources (human, financial and physical resources) bind the institutions of DHAN Collective. DHAN Foundation as the mothering institution would guide, support and regulate its family institutions on their mission, policies, strategies and values. Each institution would define its 'own unique' space.

The Kalanjiam Community Banking Programme, one of DHAN Foundation's pioneering initiatives and its first institution, has evolved into an institution, the 'Kalanjiam Foundation', to take up the promotional role. It would scale-up the theme of Kalanjiam Community Banking and guide the people institutions. Vayalagam Tankfed Agriculture Development Programme has evolved into the Vayalagam Foundation to work on the theme of conservation and development of small scale water bodies and stabilise the livelihoods of the farmers dependent on them. Many such institutions would emerge in course of time – efficient, excellent and with unquestioned integrity – in the DHAN Collective of institutions.

Strategic Goals (2012-17)

Goal 1: Building social capital by organising the unorganised poor households including vulnerable, differently-abled, and ultra poor/poorest of the poor into sustainable community organisations and integrating them with local governance/panchayats for grassroots democracy

Sub goal 1.1 Organising additional one million poor households besides the existing one million including vulnerable, differently-abled, and ultra-poor

Sub goal 1.2 Building 500 nested institutions i.e. federations and movements and working with 200 panchayats to demonstrate grassroots democracy with local-governance

Sub goal 1.3 Grooming and nurturing 50,000 community leaders for sustaining the people organizations

Goal 2: Impacting to bring 0.5 million households out of poverty through enhancing livelihoods through thematic interventions such as

microfinance, agriculture, water and natural and coastal resource conservation and enabling access to entitlements related to social security, health and education services with gender focus.

Sub goal 2.1 Impacting 0.3 million farming households based on agriculture and livestock (dairy) interventions.

Sub goal 2.2 Facilitating access to financial services of significant scale (above Rs. 25,000) to one million families

Sub goal 2.3 Enabling additional one million families to access entitlements related to social security programmes including life, health, crop and livestock insurance and micro-pension.

Sub goal 2.4 Promoting community owned health, sanitation and educational initiatives among 0.5 million families

Sub goal 2.5 Building skills related to various livelihoods among 0.2 million families for promoting sustainable livelihoods

Sub goal 2.6 Creation of wealth of common assets such as common funds, reserves and surpluses, common resources with significant worth of physical works and strong social capital of 500 people organisations for their sustainability

Goal 3: Enhancing the resilience of communities in different ecosystems by catalysing conservation and development of natural resources to promote sustainable livelihoods, agro-biodiversity, food security and adaption to climate change through community banking, rainfed agriculture development, tank-fed agriculture development and coastal conservation programmes.

Sub goal 3.1 Restore and/or develop 2,000 water bodies to sustain productivity of 100,000 farming families

Sub goal 3.2 Integrated development through watersheds development programme in watersheds to enhance the productivity of the land

Sub goal 3.3 Bringing 10,000 acres under tree plantation both in private and public lands, and around water bodies to promote bio diversity

Sub goal 3.4 Development of 10,000 acres of land through context specific land, water and agriculture related treatments to enhance the productivity of the land

Goal 4: Contribute significantly to development sector by networking as knowledge centres with NGOs, academic and research institutions, corporate, people organisations, government and banks, and donor organisations through knowledge building by rigorous sub-sectoral development practice and dissemination, and through grooming and nurturing 2000 quality human resources for the sector.

Sub goal 4.1 Building knowledge centres on themes - promoting community organisations, microfinance, water, agriculture and micro insurance and evolving development models on youth, migration and climate change adaptation for impacting 0.5 million poor families

Sub goal 4.2 Offering short term and long term courses on development practice to 100,000 candidates for facilitating large scale development practice

Sub goal 4.3 Taking up 10 major national and international development research projects through academic and research institutions

Goal 5: Influencing sub-sectoral policies from the learning generated by large scale community led practice on microfinance, agriculture, water and micro insurance to have nationwide and worldwide impact

Sub goal 5.1 Facilitating community-led policy influence on microfinance, agriculture, water and micro insurance

Sub goal 5.2 Strategic collaboration with five mainstream stakeholders at national level such as NRLM, NRHM, JnNURM, etc on various themes

Sub goal 5.3 Creating and disseminating 30 policy briefs from development practice through national and international networks, various policy seminars and forums



Community Health Matters

Perspectives, Principles and Practices

Synopsis

Poor health is a cause and consequence of poverty. The health and well-being of the individuals and communities is influenced by a range of factors both within and outside the individual's control such as socio-economic status, physical and social environment, and access to affordable and quality healthcare services, formal and informal social security arrangements to cope-up with the shocks and so on. Therefore, addressing the consequences and underlying causes of poor health requires a multi pronged approach to work with individuals as well as at the community levels. DHAN Foundation, which has been working for eradicating poverty by way of promoting innovations, building localised people's institutions, started working on health issues of the poor communities since 1993 through a small experiment in Kalanjiam Federations. Over these years, it has evolved a community health intervention model and promoted SUHAM (Sustainable Healthcare Advancement), an exclusive vertical institution to work on it in coordination with other development programmes and

institutions promoted by DHAN. Partnerships with private, public and other likeminded institutions helped in initiation and growth of the health programme, which continue to advance over these years. This article is an attempt to synthesis the perspectives, principles and practices of DHAN in addressing healthcare issues of the poor communities from its over 25 years of field experience.

PERSPECTIVES

Health and Poverty

Poverty is not just a socio-economic issue. It has many causes and consequences on the lives and livelihoods of the individuals, their families and societies at large. A family's well being is strongly influenced by the physical health of its members. The physical weakness resulting from ill health strongly influences the livelihood, economic growth, vulnerability, and the power of a poor family to have a say over the matters affecting their life. Health decides the quality of human resources which determines the ability to learn, exert labour and

participate in economic activities. Health remains a prime cause and effect of poverty in India for many decades. Poor health reduces the capacity to work and subsequently the income of a person, leading to poverty. On the other hand, poverty prevents the person from taking enough food and nutrition, and following keeping personal and environmental hygiene resulting in poor health conditions.

In addition, poverty also causes unequal access to health services between the rich and poor. The proportion of income spent on health is disproportionately increasing the expenses of the poor and it reduces the availability of money for meeting essential needs like food. In earlier times, healthcare was available to all people through the widespread network of practitioners of indigenous medicine, local healers, and Dai's. The qualitative differences between what was available to the rich and the poor were not large. Today, however, the difference is vast because of the modern healthcare system and the high cost of healthcare. The poor people are reluctant to seek medical services as they are not in a position to finance it on their own. This expresses their vulnerability to the cost of health care. Since poverty and health are closely inter-linked, poverty reduction strategies should also focus on improving health to effectively combat poverty.

The poor households require access to healthcare at three levels, essential (primary), general (secondary) and specialised (tertiary) health care services. Primary healthcare is very critical to prevent them from slipping into ailments that would drain the meagre income and assets created. For instance clean drinking water alone can help eliminate gastric ailments that afflict 200 million people. There is a need for integrating these three layers of healthcare, which is affordable, accessible and adequate to address the needs of the people from bottom-line.

The total health spending in India is a mere four percent of GDP with USD 60 per capita, the lowest among the BRICS nations. Of which 31 percent is through government spending, nine percent is from insurance and the remaining 60 percent is from out of pocket expenditure (OOP). Most of these OOP expenditures are met by borrowing from informal sources for exorbitant interest rates. A World Bank study conducted in India concludes that the out of

pocket medical costs alone push about 2.2 percent of the population below poverty line each year¹.

As Nobel Laureate Amartya Sen has observed, "Poverty must be seen as the deprivation of basic capabilities rather than merely as low income." He has been critical of the suggestions that countries should grow economically first and then invest in their social sector later. Countries that invest higher on health and education alone can hop on the bandwagon of growth and development. Therefore, a combination of programmes such as health, education, income generation, skill building, access to credit and technology are needed to reduce poverty.

Health and Vulnerability

Poor health reduces the physical and cognitive capacities of an individual. Immunity level goes down making them more vulnerable to disease. With reductions in physical and cognitive capacity, an individual also may suffer from lower income and be more vulnerable to social and economical changes in the macro environment. People lose their confidence and fail to demand their rights. They become vulnerable to exploitation by others and tolerate the abuse when they feel powerless.

Health and Economic growth

Health is a key determinant of economic growth and economic growth in turn influences other factors of poverty. At the family level, ill health from poor nutrition reduces human energy and results in low income-earning capacity. Low levels of economic development also bring ill health because of low food intake and low access to healthcare facilities. Even high-income families may find themselves in the poverty trap, because of a sudden high expenditure on health care. They may become indebted and unable to leave the poverty trap for many generations. Once trapped in the cycle of poverty, it is difficult to get out of it.

Health and Food Security

Households can be said to be nutritionally secure when they lead an active and healthy life. However, it is important to remember that food and nutrition security can be achieved not just by dietary intake alone. Infections due to poor sanitation, poor health

seeking behaviour, lack of safe drinking water, lack of dietary diversity and poor access to healthcare can greatly influence the nutritional status of the poor and vulnerable people. Prolonged morbidity affects the livelihood outcomes of the household, pushing them into further malnutrition and morbidity. The vicious cycle of morbidity, livelihoods and malnutrition unless intervened would aggravate the situation further. Health security in poor households is therefore intrinsically linked with their level of food and nutrition security.

Health and Livelihoods

Most of the poor people are wage earners, labourers, and some own limited assets, which provide them income. Owing to reduced physical capacity from ill health, the number of earning days is reduced and they may be unable to manage the limited assets they own. This results in low income and loss of assets. Again, because of higher expenditure on health care, poor people become indebted and cannot expand their activities further, even if they have skills. This also leads to increased vulnerability.

Health and Gender

Due to their status in society, women are especially vulnerable to poverty and poor health. Irrespective of wealth, gender inequality exists in all classes of society. The discrimination is more acute in poor families. It starts from the preference of a male child at birth and preferential feeding of the male child. Girl children are more likely to be neglected nutritionally and educationally. Of all stages, the reproductive years are the most vulnerable in a woman's life, and this vulnerability is heightened by malnourishment. Since they are seen as a burden, girls are forced to enter into marriage before the age of 18 years and become pregnant. Toxaemia and pre-eclampsia are significantly higher among young mothers, and they are more likely to deliver low birth weight babies or babies with abnormalities. Extreme cases can end in maternal mortality.

In most of the poor families, women are wage earners. They work hard but do not eat enough food because of their low income. They give food to the family and only eat leftovers. This can lead to "nutritional anaemia" where they become very weak, ultimately reducing their income earning capacity. Owing to socio-cultural factors and low awareness

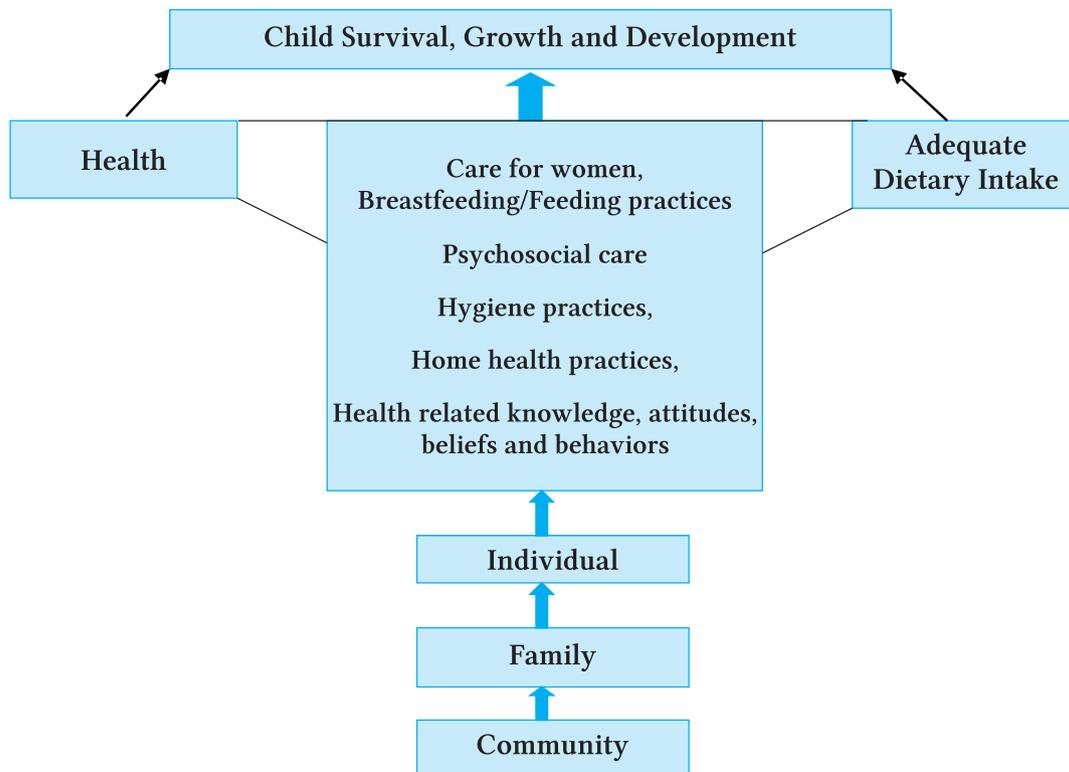
on sexual rights, poor women become pregnant more frequently and have abortions more frequently. Moreover, they choose to get treatment from local healers since it is cheaper, although these methods often lead to severe complications. Especially in the case of abortion, severe infection can occur, leading to maternal morbidity and mortality. Women also have low access to healthcare services because of their lack of knowledge and the low priority they place on their health. Primary Health Centres and sub-centres are usually only available outside the village, which is rarely used by the poor women.

Under nutrition and Ill Health – the Problem

Healthy pregnancy and safe delivery are the cause of concern for many women. Women are highly vulnerable to malnutrition, for social and biological reasons, throughout their life-cycle. Adolescence and pregnancy are the critical stages of women's growth. Poor families often lack the knowledge, means, or motivation to afford daughters good health care in their adolescence. Adolescence is a critical juncture for girls. Girls' health matters because of the special role that girls and women play in physical and social reproduction. In health as in other dimensions of girls' wellbeing, when girls do well, so do their current and future families, communities, and societies.

Out of 26 million infants born in India each year, 7.8 million are born with low birth weight (LBW), accounting for about 40% of the global burden. LBW contributes to neo-natal and childhood morbidity and mortality, and impedes growth and development during childhood and has been linked to adult diseases such as diabetes and coronary heart disease. Major determinants of low birth weight are poor maternal nutrition status at conception, low gestational weight gain due to inadequate dietary intake, and short maternal stature due to the mother's own childhood under-nutrition. A vicious cycle of low birth weight and malnutrition is created which is perpetuated across generations. Low birth weight thus becomes a significant cause and a consequence of under-nutrition. Clearly, to break this intergenerational cycle of low birth weight and malnutrition, interventions at critical stages of the life cycle to address risks and opportunities during pregnancy and moving through birth infancy, early childhood and adolescence are needed.

Figure: Etiology of Under-nutrition^{iv}



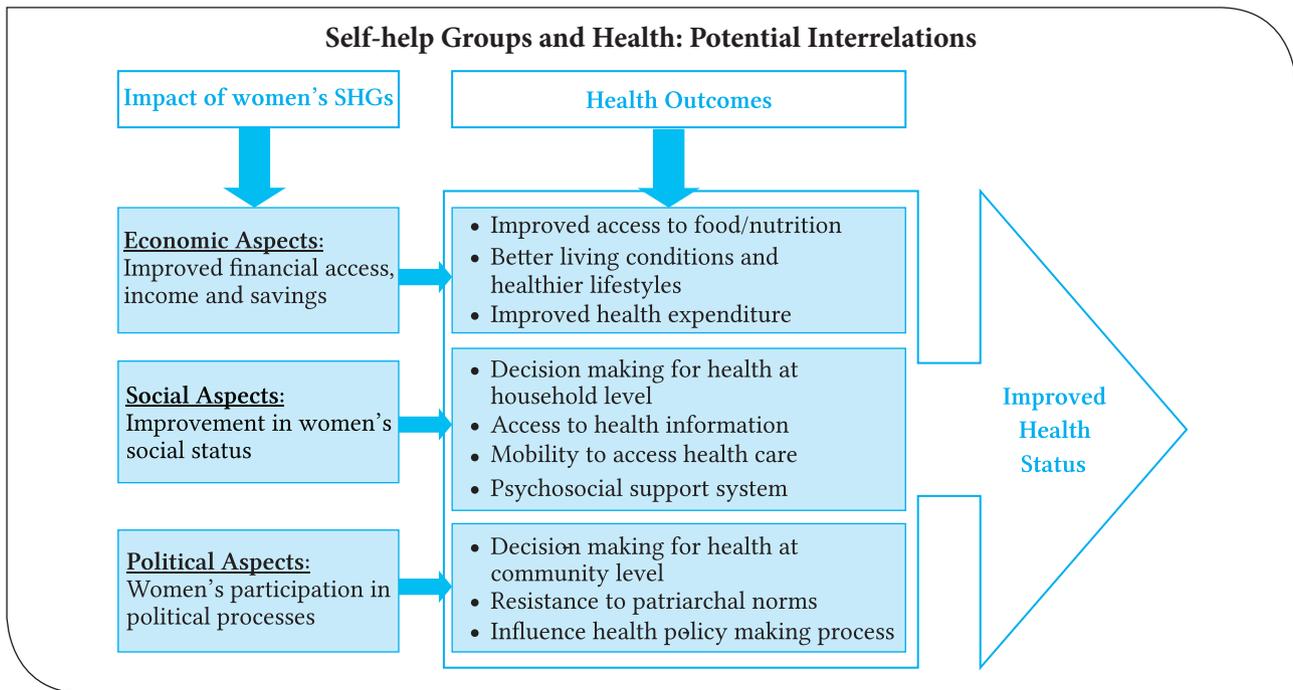
The intra-uterine months and the first three years after birth are the most critical and significant periods of human growth and development. Adverse environmental conditions at these stages such as the lack of appropriate nutrition, health and care are likely to have irreversible impacts on the overall growth and development of the individual. Low birth weight (a birth weight of less than 2500 grams) and stunting (a height two standard deviations below the reference median at 3 years of age) are comprehensive markers of such chronic deprivation. Children surviving these developmental ‘insults’ are subjected to increased risks of mortality and morbidity throughout life, as well as to poor physical and cognitive growth and development. India bears a disproportionate share of the world’s malnutrition burden with almost 33%ⁱⁱ of its babies born with low weight at birth, approximately two-thirds of which results from growth retardation in the womb (with has particularly devastating sequel) rather than prematurity. Further, 58% of children between 12-23 months in the country are stunted.ⁱⁱⁱ

The causal pathways to LBW are complex, with female nutritional status across the life cycle, especially during vulnerable periods of early

childhood, adolescence and pregnancy being a critical variable. Nutritional status in-turn is a function of the circular relationship between nutrition and infection, thereby creating a vicious cycle, which is further mediated by contextual social, economic and behavioral dynamics. For instance, the practice of behaviors such as colostrum feeding, exclusive breast-feeding and complementary feeding which play an important role in avoiding stunting is deeply embedded in the social, cultural and economic milieu. The following diagram depicts the complex etiological factors contributing to under-nutrition in early childhood.

Women and Community Health

In the last two decades, SHG movement in the country has demonstrated strongly that poverty can be wiped out with the focus on well-being of poor households by way of extending financial and social safety-nets. As poverty and health are closely interlinked, it is inevitable that microfinance as a tool to reduce poverty should focus on the health issues, providing scope for exploring new frontiers in microfinance. The microfinance field experience shows that the major chunk of consumption credit availed goes for addressing healthcare needs.



The SHG programmes have already brought people together and strong people's Institutions have been built around it. These SHGs have been recognized as an effective strategy for the process of enlisting women's participation in the progression of development. The evidence found by research studies with respect to the impact on women's status and well-being have been positive, including female employment and decreased violence against women. These institutions are self-sustainable and offer need-based services to poor people. These advantages can be effectively utilized for implementing the health programme. The focus on women's health will ensure healthy generations, directly impacting the economic growth of the country.

By participating in SHGs, women find themselves in a new economic position and not only gain experience with financial affairs, but their decision-making powers increase and their status within the household is raised, as they are seen to be contributing to the welfare of the family. This in turn improves gender justice by creating a more equal dispersion of power in a household. Also, new skills acquired through various vocational training programmes organized by the SHGs may not only lead to future income generation activities, but also increase self-efficacy, which has been linked to improved health and well-being.^v

The sense of freedom and social autonomy that women experience by participating in SHGs extend to their potential to travel independently to access healthcare facilities for themselves or their children, without the accompaniment of male relatives. The experience of travelling and participating in SHG functions also opens up new ideas and practices to women. New information disseminated at these forums can lead to changes in behaviors which are healthier and more empowering. Changes in knowledge, attitudes and practices through effective behaviour change communication channelized through SHGs can expand the scope for innovative health and nutritional intermediations. The impact of these changes on part of the women can extend to aspects of their health seeking behaviours, access and utilization of health care, improvements in child feeding and caring practices, and increased decision-making power regarding health-related issues.^{vi vii}

At this juncture, it is important to understand the implications of women SHGs on health. The literature has focused on three main aspects of SHGs, the ability of these groups to reduce income poverty through micro-financial services, the impact on women's social status, and the impact on women's political participation. These potential interrelations are detailed diagrammatically in the following figure.

Given the community-level behavioral determinants of under-nutrition, interventions with communities in the form of behaviour change communication to substantially impact the nutrition and health practices of women and children are essential. The public health system and the ICDS are mandated to provide the required package of services to address health and nutrition during critical stages of the lifecycle. However, due to significant gaps in the delivery of these services, knowledge and practice of relevant health and nutrition behaviors at the individual, household and community levels are not favourable. While intervening to improve the effectiveness of delivery systems is crucial, equally important is the active involvement of the individual, family and community to improve the nutritional status of the mother and child. It has the potential to not only change health production at the household level but also increase uptake of available health and nutrition services. Various community level organizations such as Panchayats, village level cooperatives and SHGs potentially can play a crucial role in catalyzing change in maternal and child nutritional status in the community.^{viii}

DHAN's Beliefs in Community-led Healthcare Systems

Focusing on individuals and converging at the community level: Individuals and their socio-physical environment are the key determinants of good health. Individual factors such as age, sex and heredity, behavioural patterns, exposure to environmental conditions, social environments affect, either positively or negatively, their health outcomes. Working on these factors through community approaches is therefore imperative and we have to create an environment, which can enable the people to increase their control over, and to improve their health.

Prevention is better than Cure: Shifting our healthcare system from sickness and disease focus to prevention and wellness focus is the need of the hour. We must empower people to make responsible, healthy and informed choices to keep themselves healthy. By enabling the people with adequate information and tools, we can impact the knowledge, attitude and self-efficacy of the people towards positive health seeking behaviour.

Community-led programmes can be implemented: DHAN's development themes have already built the capacity of the people in managing and mobilizing resources. An interaction takes place between members, between groups, and between people and the mainstream. These interactions have helped them to better understand themselves and the facilities available to them. They can demand based on which programmes are evolved and implemented, and be involved in their design. This will increase the feeling of ownership among the people.

Community Healthcare System can be built on existing People's Institutions: DHAN has built people's institutions at different levels around the microfinance, water and rainfed farming with strong governance and executive system. Though these institutions start implementing the core themes, microfinance or water and agriculture, they get graduated into civic institutions over the years and start addressing the other development issues of the poor families such as health and education. With an addition of a few human resources capable of managing the health programmes, the existing people's Institutions can manage the healthcare programmes effectively, which can lower the cost of implementation when compared to the implementation of parallel services.

Self-Help Groups can provide Self-Health Governance: The SHGs of women, farmers and fishers have demonstrated the community ownership and management in the last twenty-five years and committed selfless leaders have emerged from the grass roots to provide leadership to these institutions. These institutions are member-owned, controlled, and managed. When the health component is added, the people can take-up governance from the beginning, ensuring participation in designing, and managing health programmes.

Peoples' Institutions are capable of building and sustaining collaborations: The people's institutions promoted by DHAN have already demonstrated collaboration with mainstream institutions such as commercial banks, rural development agencies, line departments for implementing the core themes. They have hands-on experience in initiating relationships even in difficult situations,

nurturing it with a number of mechanisms such as steering committees, graduating to higher order collaborations, and influencing each other. These institutions have proved their credibility and evolved as demand streams and worked out mechanisms to strengthen their collaboration. Similarly, these institutions can also work with mainstream healthcare system to complement and supplement the existing healthcare system, instead of building a parallel system.

Self-financing by People's Institutions is possible:

The SHGs built around microfinance, water and agriculture are becoming financially sustainable over the period and with the common funds mobilized out of their financial transactions, they start addressing issues beyond the member's families and the common issues such as health and education. Also have the ability to mobilize resources locally to sustain their initiatives. If quality health services are offered through these people's institutions, people are willing to pay for these services. This shows the possibility of sustainable, self-financed civic programmes for the poor.

Building a sound demand system only can sustain:

Mainstream healthcare delivery system can function only with the effective demand system built-up at the grassroots. Starting from the health sub-centres up to district-level general hospitals, the role of local communities is inevitable to make the system function more efficiently by exerting pressure for efficient services; at the same time, it warrants the communities to take responsibility to engage with the mainstream for effective functioning.

Conserving and promoting traditional knowledge and practices for good health:

Traditional knowledge and practice of healing is widely prevalent around the world and the larger public has integrated them for their various health needs. This knowledge is mostly orally transmitted, more diverse, ecosystem and ethnic community specific with household level health practices (home remedies for primary health care, food recipes, rituals, customs). Building on such practices by way of rational use will have positive impact on health.

PRINCIPLES

DHAN Foundation has a rich experience of building localized institutions of poor and disadvantaged

communities to accomplish the overarching goal of poverty eradication. Drawing strengths from its community centered principles; the community healthcare initiative of DHAN will stick to the following principles.

Social capital is a precursor: Community health care could be ensured by way of building vibrant people's institutions that mobilize the poor, especially women. The SHGs provide an effective mechanism for improving health outcomes through community-based interventions.

Community governance and professional management: Institutional approach for healthcare necessitates the governance to rest with the communities for furthering the principles of self-help, mutuality and collective action. At the same time those organisations require professional management to create state-of-the-art systems for planning and coordination, financial and logistical management, as well as for research and development.

Complementary, not parallel: With the presence of vast network of public healthcare system, DHAN chose to work with the system to enhance its efficient delivery of services by way of preparing the local communities to build sustainable and institutionalized linkages.

Collaboration rather in isolation: DHAN's community health initiatives work with the principle of collaboration for efficiency, and it promotes joint work with the healthcare systems of mainstream at different levels starting from health sub-centres up to specialty care centres at the district and state levels.

Arresting leakages: 'A stitch in time saves nine'. The primacy of health interventions is to reduce healthcare expenditure through preventive and promotive healthcare education and awareness. Timely diagnosis and treatment can not only save the lives and prevent unnecessary health expenses incurred by the communities, which will push them deep into poverty.

Primacy on Socio-cultural Values of the

Community: While designing any community health intervention, care needs to be taken to keep

the socio-cultural fabric of the society intact. We need to respect the indigenous knowledge and wisdom in health care.

Valuing indigenous knowledge and systems:

We have a rich tradition of healthcare, which are still preserved in indigenous communities. Understanding, preserving and propagating those practices (food habits, fasting etc.,) and products (herbs, traditional medicines etc.,) are the need of the hour.

Using evidence-based interventions: It is imperative to deploy interventions implemented, evaluated, and proven to yield results, which can provide the greatest likelihood that community healthcare interventions would receive acceptance by the community.

PRACTICES

Genesis of Community Healthcare in DHAN

Health intervention of DHAN Foundation was started in 1993 on a smaller scale to address female infanticide in Kadamalaikundu, one of the remotest blocks of Tamil Nadu. This project was done in partnership with the Government of Tamilnadu upto 1997 and continued by the Federation of Kalanjiam there. Drawing lessons from this experience, in 1995, safe motherhood and child under-nutrition programmes were initiated to improve institutional deliveries and nutritional status of children. Another milestone in the health initiative of DHAN was initiation of a pilot programme in Ammapet location of Thanjavur district and Vaigai Vattara Kalanjiam in Madurai district in 2002. The surveys done these locations revealed that 70 percent of the Kalanjiam women were found anemic.

In 2004, an action research pilot project on reproductive and child health (RCH) was initiated in eight community federations with women SHGs as members with the support of Social Initiative Group of ICICI Bank. Under the RCH project, reduction of childhood malnutrition and anaemia were the important components.

Results proved that there was a significant change in the knowledge, attitudes and practices of mothers of children under-3 years related to malnutrition.

As a result, DHAN Foundation was invited for partnership with Tamil Nadu State Health Society of National Rural Health Mission (2008-11) to demonstrate the model of anaemia reduction in five districts of Tamil Nadu among 52,000 adolescent girls and 12,500 pregnant women. This project has been selected as one of the best in community-based models for replication by NRHM.

In 2005, DHAN has joined hands Philips India Limited, Apollo Telemedicine Foundation, Indian Space Research Organization (ISRO) to pilot DISHA (Distance Healthcare Advancement) to evolve a design for making healthcare services including quality diagnostic services available at the doorsteps of poor. A vehicle with advanced diagnostic equipments and medicines along with telemedicine facility was deployed in the rural interiors. This project brought out a lesson that the poor people diagnose their health only when they are terminally ill and the scope of recovery was less and the cost of treatment was very high at that stage. The people diagnosed through this project were referred for treatment to hospitals that were empanelled already to provide treatment at nominal costs.

Sanitation and Safe Drinking Water were added as components of health interventions in 2004 with a design of BCC strategies for addressing the associated issues. WASH intervention focusing on access to sanitation and safe water towards construction and usage of household toilets, provision of bio-sand filters for household level water treatment were done with the support of Sir Ratan Tata Trust (SRTT) and Sir Dorabji Tata Trust (SDTT) in 50 Kalanjiam federations. Again in 2007-08, HIV/AIDS programme was initiated in Madurai and Salem urban and Malaria control programme in tribal areas of Odisha and Madhya Pradesh with the support from the SRTT.

The experience of working on diagnostic services through DISHA and following up with the referral hospitals gave insights to design a community managed healthcare system. The idea took a shape of SUHAM (Sustainable Healthcare Advancement), an exclusive institution to aid the Federations promoted by DHAN to address healthcare issues through contextually relevant programmes. A specialized institution called 'Sustainable Healthcare Advancement (SUHAM) Trust was promoted in

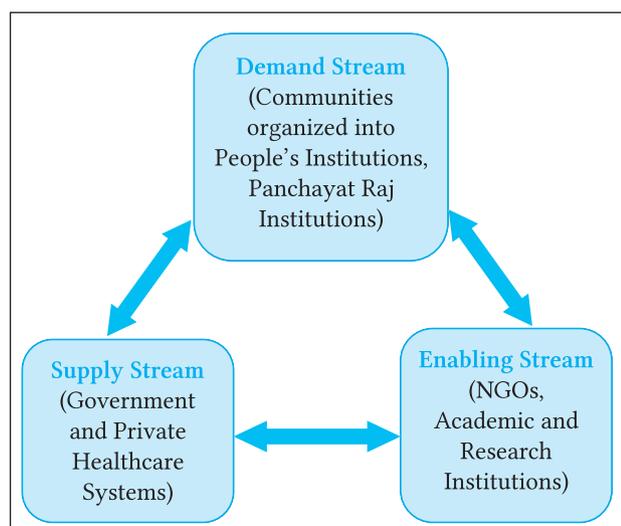
2007 to scale up the health interventions. Since then the SUHAM Trust has been spearheading the healthcare initiatives in association with the Federations.

There are three hospitals and five clinics owned and managed by the community which are functioning towards addressing early diagnosis and health expenditure. The community has contributed one-third of the cost of promotion of these hospitals. Around two lakhs households have health insurance programmes for reducing OOP expenditure of poor community under Universal Health Insurance Scheme of Central Government.

SUHAM supports and guides people's institutions for carrying out various medical, community health and nutrition, and sanitation programmes benefiting poor households. The trust focuses on preventive, promotive and curative programmes in addition to ensuring entitlements of the poor and destitutes. Preventive and promotive programmes include community health, nutrition and sanitation programmes. The curative-care programmes include establishing primary and secondary care hospitals, referral services for tertiary care, facilitating philanthropy for aiding tertiary care treatment for needy people. It also works towards ensuring entitlements meant for the vulnerable sections of the society such as physically and mentally challenged, widows, old-aged and destitutes in collaboration with public and private organizations.

The Approach

For a successful developmental endeavour, coordinated efforts between three distinct set of



players namely demand stream, supply stream and enabling stream is a vital factor. Failure to recognize the importance of other streams, lack of mutual trust and absence of mechanisms to coordinate among the players would greatly hamper the effectiveness of the intervention.

In case of health interventions, the demand stream includes Panchayat Raj Institutions (PRIs), people's institutions or community-based institutions such as SHGs, federations, youth clubs, farmers' clubs, etc. representing the local community. Being in existence in the locality, they have the greater advantage of understanding the developmental needs of the local community and take the same to the consideration of mainstream institutions. The demand stream can play its role in the following way.

- Sharing local knowledge about the needs of the community related to health services
- Disseminating the information about availability of health services to the local community
- Ensuring better health-seeking behaviour among individuals of the community
- Building trust and confidence in the healthcare system

The supply stream includes public health service providers; namely public health department and hospitals and private healthcare providers. This stream has a greater strength of owning resources, infrastructure and technology for offering healthcare services to the people. Through collaboration with demand and enabling streams, the supply stream can contribute to the following.

- Providing better quality of health services in response to the demands of the local community
- Standardizing healthcare services across the sections
- Reaching out to all strata of the community with particular emphasis on the poor and disadvantaged

The enabling stream primarily constitutes NGOs, regulatory bodies, research and academia. These players can play the role of 'catalysts' and 'watchdogs' in the health interventions. They act as a

link between demand and supply streams to enhance the effectiveness of processes and outcomes of the interventions. The enabling stream can contribute the following as part of the collective action.

- Organizing the unorganized community and building them as a sound people's institution
- Building the capacity of local community to evolve into a 'demand system'
- Sensitizing the policy- making bodies about the issues and inequalities in the sector
- Resolving conflicts and between the demand and supply streams
- Building mechanisms to sustain the collaboration between the demand and supply streams

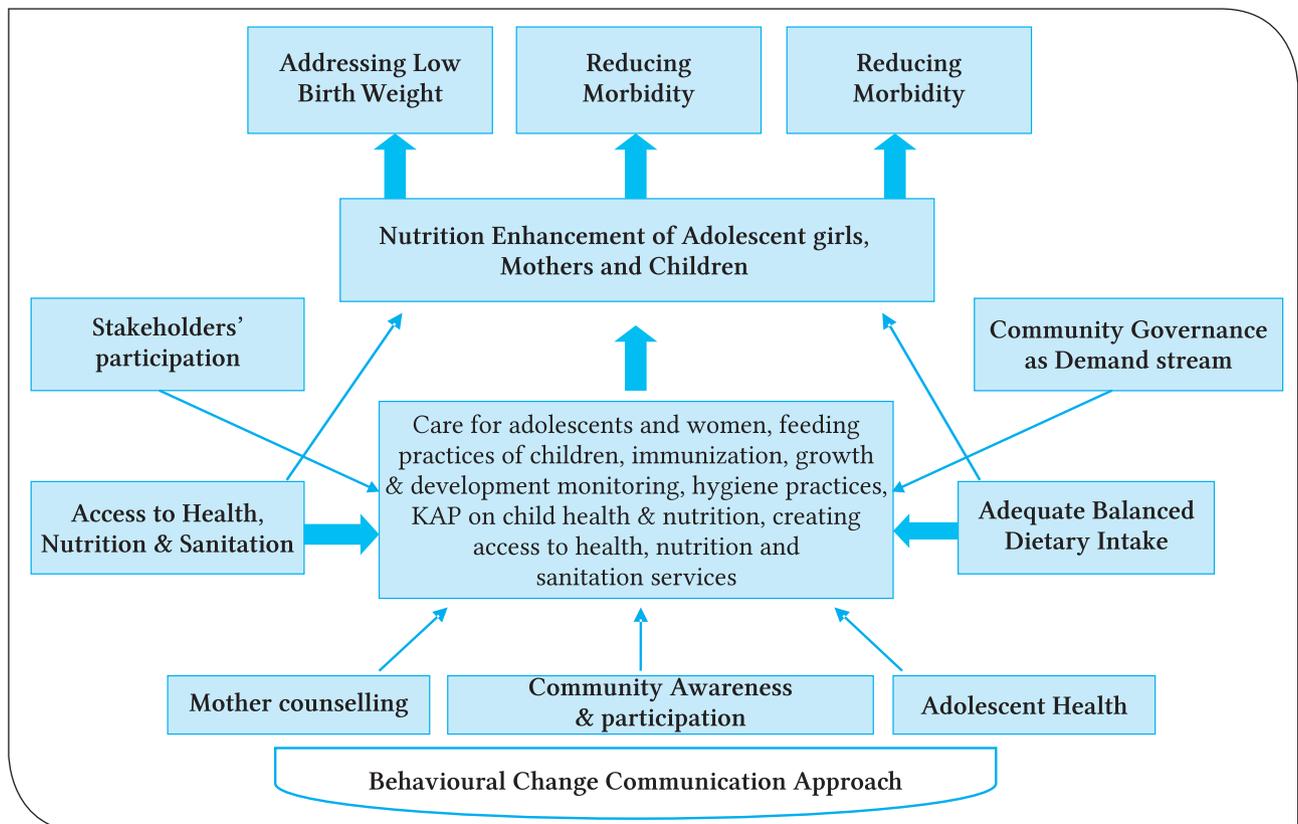
There is need for a three-way partnership between the government health institutions, people's institutions and NGOs for effective implementation of public health interventions. DHAN Foundation has long years of experience in promoting and building partnership between the people's institutions and government agencies, particularly in linking the poor with formal financial institutions. The Community Healthcare Initiative of DHAN therefore follows this triad and promotes active and

mutually supportive and trustworthy relationship with the mainstream healthcare system by way of preparing people's institutions to work with the government and private healthcare system in addition to building their capacities to design and implement locally relevant health interventions in partnership with the mainstream institutions in a sustainable manner.

The Design

DHAN follows 'Enabling Approach' and 'Institution Building Approach' which lay emphasis on self-help, mutuality, community ownership and control over resources and benefits, thereby the interventions, either microfinance or water are just considered as means and not the ends. The ultimate goal is to build people's institutions using these inputs as vehicles of change and enabling them to sustain the efforts and results for long time, even beyond generations.

Localized people's institutions are built to enhance capabilities of the communities to handle the development processes and its outcomes for ensuring their entitlements by acquiring bargaining power. These people's institutions provide platform for nurturing innovations at the grassroots,



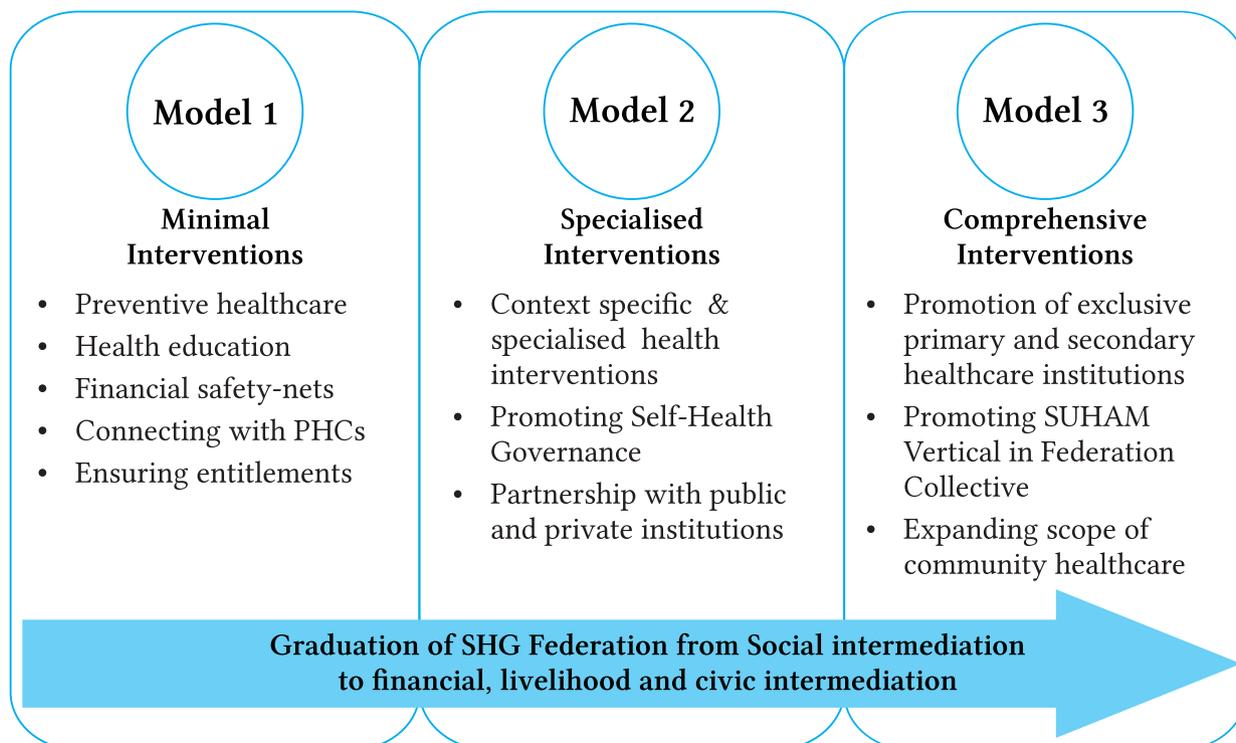
scale-down technologies and contextualizing those technologies for addressing the issues of poverty. The people's institutions work in collaboration with the mainstream, as it would provide continuity for the works through local resource mobilization, and help them negotiate and claim entitlements meant for them.

DHAN Foundation's Community Healthcare Initiative is built around four pillars – health promotion, prevention, protection and primary care focusing on community awareness, adolescent education and mother counseling through behavioural change communication approach, which would lead to positive changes in growth and development of children. The life cycle approach of women through focusing children, adolescent girls, pregnant women and post-natal mothers had good impact on various projects handled by DHAN and other institutions. The complementary effect created on the existing initiatives of mainstream healthcare system of government would bring changes in the attitude and practice of target population. The community participation through grassroots governance bridges the gap between the government system and the community, in terms of creating and accessing the services. The infrastructure of the system could be fully utilized by the community towards addressing the issue of low birth weight, morbidity and mortality.

Community Healthcare Model of DHAN lays high emphasis on addressing anaemia and malnutrition problems of women and children. This intervention is aimed at improving the nutritional status of the members of poor households to address morbidity and mortality. It also aims to develop positive behaviour and practice related to the nutritive food intake. The focus on pregnant women is towards '1000 days care' of pregnancy and child care towards addressing IMR and MMR. The Community Health Initiative of DHAN follows a four-pronged strategy.

Phased approach in healthcare

DHAN always believes in 'evolving' interventions to address the needs of the poor and vulnerable households through their SHGs and nested institutions in a phased manner. The intervention is designed in such a way that it goes along with the growth of the institutions. It starts with a basic and minimal intervention at the early years of SHG federations and gradually moves towards sophistication in terms of design, components and functions. It starts with the model 1, wherein the approach is minimal or basic interventions, which can assure healthcare with financial safety nets to meet the cost of healthcare through credit and insurance services, connecting them with the public healthcare institutions and providing them health education.



In model 2, the approach is offering specialised and context specific interventions like anaemia control through BCC, HIV-AIDS interventions, malaria control, and malnutrition interventions and so on. It is done through a programmatic design of health education, preventive and curative strategies for a specific health problem, integration of community governance and local partnerships with private and public healthcare systems. These interventions would be studied for their efficacy with baseline and end-line evaluations. Partnerships with local private and public healthcare systems are built using the reach and coverage.

In model 3, the approach is comprehensive, wherein specialised healthcare institutions would be set up by the community to design and manage long term, community health strategies. Primary and secondary care hospitals would be set-up to provide a comprehensive healthcare to all the members of the households combining the interventions taken in the other two models. This would be managed and governed by an exclusive vertical for healthcare within the SHG Federation called SUHAM. This would work in tandem with the larger vertical - SUHAM at the DHAN Collective level.

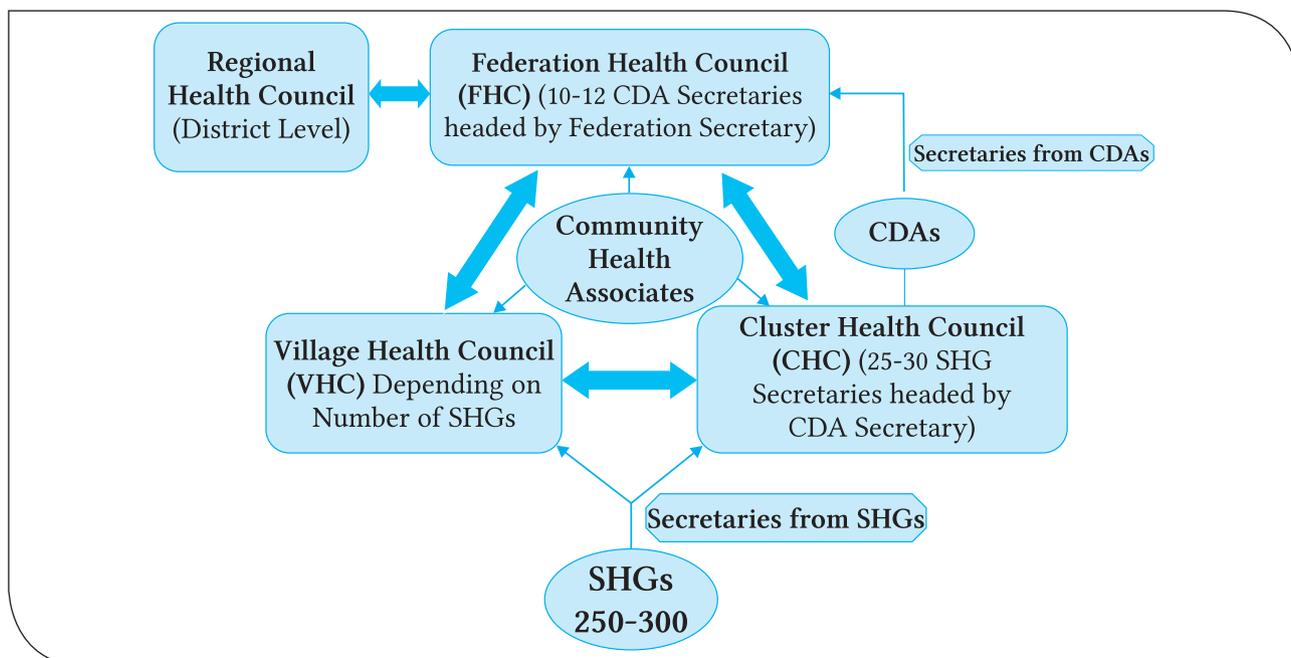
Intervention Strategies

Promoting Self-Health Governance

All the SHGs promoted by DHAN in a particular village come together and establish Village Health

Forum (VHF) to work on health issues of its member families in the areas of water, sanitation, hygiene, nutrition, primary and secondary healthcare. Secretaries from each SHG represent the group in the Forum. All the village-level forums together form Cluster-level Health Forum (CHF), wherein all the secretaries of SHGs (25-30) will come together and represent SHGs. They take up healthcare agenda of the villages, and they will facilitate collaboration with PHCs and HSCs. Similarly each CHF will send a leader to Federation-level Health Forum (FHF), which will have 10-12 secretaries sent from CHFs. This forum evolves exclusive institutional systems to formulate and implement policies and programmes related to water, health, sanitation and nutrition. There will be Community Health Associates (CHAs) to work with this governance system at federation level. The VHF will set agenda for the CHF and in turn the FHF will take up the agenda at the block level. The FHF will represent the Regional Health Council promoted at the district level to facilitate integration among the federations, liaise at district level mainstream healthcare system.

These health councils at different levels evolve institutional systems to formulate and implement health policies and programmes. All these structures, processes and mechanisms constitute **Self-Health Governance**. The capacity of governance is built over a period of time. The



representatives would act as peer educators in educating, demonstrating and changing behaviour and practice of peers. They also act as referral centres for guiding the community to get consultation and guidance for better health access with quality and affordability.

Building Collaborations with the Mainstream

The Community Health Strategy of DHAN lays high emphasis on promoting sustainable linkages with the mainstream healthcare system at all levels starting from health sub-centres (HSC) at the village level to specialty care at the district and state levels for enabling the needy communities to avail the services in an effective manner. Steering committees are organized between the health forums and respective healthcare systems to address the concerns of both the sides. For instance, the health forum facilitates participation of the communities in health campaigns such as pulse polio campaign and they in turn demand effective delivery of services.

Behaviour Change Communication

Behaviour Change Communication (BCC) is a multi-pronged communication strategy for promoting and sustaining risk-reducing behaviours in individuals and communities by distributing tailored messages in a variety of communication channels. It is of immense importance to make the individuals and communities to have a comprehensive understanding about health, sanitation, hygiene, safe drinking water and nutrition for a different target population. More than creating awareness, it is vital to provide a thorough knowledge and change in attitude and practices of each individual and community. Hence, preparation of information and education communication (IEC) materials and BCC is given larger emphasis in the Community Healthcare Design of DHAN.

Caring Individuals and Groups

Every member was enrolled into the functional groups of pregnant women (ANC), postnatal mothers (PNC), mothers of children under five years, children under five years and adolescent girls are given closer attention and care. The Community Health Associates reach them at their door steps for education, ensuring follow-ups and check-

ups. The organized groups of adolescent girls and mothers act as peer-educators and individual and group counseling is done by the health associates. Specialized camps in coordination with the public health system are given more emphasis for early diagnosis and care. The people advised for secondary and tertiary care are referred for treatment to the government health centres and in a few cases they are referred to private health centres empanelled to provide care the reduced costs. Together with the health associates, the self-health governance plays a vital role in ensuring follow-up.

Interventions and Impacts

Financial Safety-nets for Healthcare

The SHGs promoted by DHAN follow savings-led microfinance model, wherein the members' savings in their groups can be taken back in the form of withdrawable savings or credit especially, for purchase of food materials and sudden healthcare needs. The savings products designed for health and emergencies make them get prepared for facing any emergencies. For health expenditure, special savings can be put aside for specific health needs such as the birth of a child.

There is often a difference between people's consumption patterns and their income patterns. For example, household consumption may require regular small purchases or occasional large ones for clothes, buying food in bulk, or housing. Income may be evenly spread throughout the year or erratic. In either case, money may not be available when it is needed and this can lead to inefficient management of household finances.

Unpredictable events such as illness, death, accident, fire, and weather events are common to everyone and more common to the poor households, who are susceptible to the negative impacts of such events. Credit not only helps the people improve their income, but also their quality of life by improving the health and education status of the children and family. Special credit products with low interest rate have been designed for health in many SHGs to reduce the burden of healthcare expenditure. During 2015-16 alone, the SHGs promoted by DHAN have generated a total credit of

Rs. 622/- million for loans towards healthcare needs of the members.

Insurance for Health care

Insurance is necessary for the poor to reduce risks and vulnerability to unexpected events such as death or illness of a family member or livestock. Insurance products for life, health, and productive assets provide a cushion for members to address uncertainties and take advantage of opportunities. Credit support for livelihoods complemented by insurance encourages members to invest in high-risk activities. This gives them the potential for high returns, while failure of activity does not make them more vulnerable.

Insurance cover for health insulates the family from loss occurred due to death, ill-health, and disability. If they borrowed from outside, these health risks would push them into defaulting their repayment promise and the insurance can absorb this shock. It also protects the member from having to liquidate assets or withdraw from savings. Insurance helps sustain the positive impact made by the savings and credit services. Insurance support averts the 'crisis' and 'distress' situations, which result in substantial income drain. Finally, insurance provides 'greater economic, social and psychological security' for the poor to address poverty confidently.

Every year, community health insurance cover is extended to over 70,000 poor households comprising over 2.5 lakhs persons. The communities contribute the insurance premium to the tune of Rs. 200 million and realize the claim almost equal to the premium.

Kalanjiam Federations in Salem, Madurai, Dindigul, and Ramnad in Tamil Nadu have launched mutual solutions for taking care of primary health, which is not included in any of the mainstream health insurance products. Each Kalanjiam family contributes Rs. 200 towards the Federation Mutual, with which the federation meets out a part of the primary healthcare expenses through SUHAM Hospitals. The families of five members by contributing to this product can avail free consultation in the SUHAM Hospitals for any number of visits, and can avail medicines at 12-15 % reduced costs and 20% of reduction in bed charges if admitted as in-patients. The poor families who had to spend more on frequent ailments found it highly useful.

Health Interventions for Women and Children

The Kalanjiam Programme undertook a pilot project on Reproductive and Child Health (RCH) in eight advanced Kalanjiam federations with the support of

Insurance Saved Her!

Sanmugavalli, 36 years old, is a member of Sri Samayapurathal Kalanjiam in Ayyampalayam, Dindigul district. She joined the Kalanjiam formed in 2011. Her husband is a farm labourer in a coconut orchard and she also went for farm work. She joined the group health insurance programme of National Insurance Company by paying Rs. 250 as annual premium through her Kalanjiam in 31 March 2013. She did not realize that she would suddenly fall ill then. She experienced a sudden onset of stomach pain and she ignored it as just a normal stomach upset. However, the pain was recurring, forcing her to get it diagnosed in a private hospital in Batlagundu. She was told that she had fibroids in her uterus; they prescribed medicines and asked her to return after a month. She got a second opinion from another doctor in Dindigul, he also confirmed it. She went after a month and got admitted in the hospital. The fibroids in her uterus were removed in September 2013. She had to spend Rs. 30,000 for the treatment and aftercare, which included Rs. 22,341 of hospital bill. She borrowed Rs. 15,000 from her Kalanjiam for treatment. She managed the deficit by mortgaging her jewels in a bank. She submitted her hospital bills with her Kalanjiam Federation and received a claim of Rs. 10,500 within two months. She repaid the loan she borrowed from outside with this claim. She says "It was big relief to repay the loan with the claim. I never expected I would fall sick and my Kalanjiam helped me with the loan and insurance claim. Now, all 20 members in our Kalanjiam continue in health insurance with the annual premium of Rs. 450".



ICICI Bank Foundation's Social Initiative Group. It was done as an action research in view of evolving a replicable model for integrating microfinance with health intermediation. The initiative strived for achieving the following outcome indicators.

- Reducing anaemia among mothers
- Reducing malnutrition among children
- Reducing morbidity among mother and children
- Reducing healthcare expenditure of poor households
- Increasing health-seeking behavior among poor households

Anaemia Control for Building Healthy Generations

The KRCH programme has integrated anaemia control for pregnant mothers, lactating mothers and adolescent girls as one of the major interventions. A baseline survey was conducted and clinical assessment done among Kalanjiam members and their adolescent daughters. Results show that 70% of adolescent girls and 80% of pregnant women were anaemic. As a follow up to the baseline survey, a study on knowledge, attitude and practice (KAP) was conducted among adolescents and antenatal mothers. The study findings clearly brought out the fact that there were serious gaps in the 'attitudes and practices' in relation to anaemia. In order to address these issues, KRCH programme specifically defined a project on anaemia named Anaemia Control Project (ACP) with an emphasis to bring

HIGHLIGHTS

- 210 locations implement community health initiatives
- 624,756 people are being benefitted
- 217, 761 adolescent girls organized for anaemia control
- 133, 817 Pregnant mothers assisted with antenatal care
- 8,584 Mothers of children under 5-years enabled for mother and child health care
- 18,149 Children under 5-years followed up for malnutrition
- Working with 233 government primary health centres

behavioural change among Kalanjiam families by applying BCC as a strategy in the area of nutritious food intake, seeking doctor's advice to avoid complications and following personal and family hygiene.

The awareness campaigns, continuous reinforcement in meetings and door to door visits have brought about behavioural changes related to anaemia among many members. The intake of iron and de-worming tablets among the target population has significantly increased. Around 70% of the adolescent girls have started using napkins, chappals, etc. The girls have shared their learning with their neighbours, school friends and family members to change their behaviour. Changes were also witnessed among other target groups. They

Ensuring Healthy Births

Vasuki, 35 years, was confirmed as pregnant at the sixth month, when her first baby was just 10 months old. She thought that the missed period was due to breastfeeding. It was a matter of concern to Vasuki as she was still a nursing mother. She hails from Sellur, one of the 331 slums in Madurai City, India marked by crowding, poor housing, poverty, and social disorganization. Jayasankari, a health worker from Sellur Vattara Kalanjiam came to know this and she contacted Vasuki in no time. She visited her often and briefed her about the impact of anaemia on the child and the necessity to take folic acid tablets and the vaccination. After her persistent visits, Vasuki visited the PHC, took vaccination and started taking folic acid tablets. She started consuming iron-rich food as advised by the health associate. With close monitoring and follow-up from Kalanjiam Health Team, Vasuki gave birth to a baby boy, weighing 3.100 kilograms, a sign of healthy delivery; thanks to the community-centred health intervention programme of WomenStrong Madurai Project, supported by WomenStrong International and implemented by DHAN Foundation.



Health care for Making Women Strong

Improving the health status of the poor women and adolescent girls is one of the components of the WomenStrong Madurai Project implemented by DHAN Foundation with the support of WomenStrong International, USA.

The project helped organize over 5778 adolescent girls into 381 groups for education and health intervention. Anemia screening done among 5389 girls revealed that 84.59% of them were found to be severe to moderately anemic. A uniquely designed behaviour change communication strategy was used to effect changes in the knowledge, attitude and practices of the women. Meetings of adolescent girls' groups, cultural programmes in slums, family and individual counselling, and peer education were part of the strategy. An interim assessment done after a year showed that the haemoglobin level of 12.13% of the girls has moved above the standard levels. The severe anaemic cases came down to 8.03% from 25.84%.

The project team has built rapport with schools, nutrition centres, primary health centres and government hospitals in the city. They facilitate procurement of iron-folic acid tablets and vitamin A supplement for adolescent girls, pregnant women and under five years children. The comprehensive health programme for pregnant women including early registration of pregnancy, providing nutrient supplements, controlling anaemia, immunization, monitoring body mass index, ensuring institutional delivery, and taking care of both the infant and the feeding mother.

are able to relate their practices with the advice given. Accordingly, they have changed their habits with respect to medication, food intake, personal hygiene, etc. After the base assessment, three interim clinical tests have been undertaken among the adolescent girls and the results show that there has been reduction in prevalence of anaemia within a period of two years. The proportion of girls with anaemia which was 87% in the base assessment has reduced to 75% during third interim assessment. Besides, there was a graduation of haemoglobin level from severe to moderate and mild stages among a significant proportion of girls. The BCC process was effective in increasing the knowledge of both pregnant women and adolescent girls.

The impressive results of the KRCH project encouraged DHAN to scale-up this programme in many other federations with the support of different types of partnerships. After some time, the communities have taken responsibility of managing this programme on their own with the surplus generated at their SHGs. The community participation is evident from the reach and expansion of the programme.

Childhood Malnutrition

Malnutrition continues to be a problem among children under five years in India and in many parts of the developing world. Despite the national programmes on de-worming and vitamin A supplementation for under-five years children in India, there has been little reduction

in the prevalence of malnutrition. As part of the Kalanjiam Reproductive and Child Health (KRCH) programme, the Childhood Malnutrition Project for mothers with children below 5 years was designed to implement this programme in nine federation areas spread across five districts of Tamil Nadu.

About 3406 mothers with children under-five years benefited through this project. The intervention strategy of this childhood malnutrition programme included detecting early if there is any faltering in the growth of the children, ensuring feeding of colostrum within four hours, ensuring complete schedule of immunization, starting supplementary food on time, administering vitamin A solution every six months and de-worming on a half-year basis after six months of their birth.

At the end of the project, a total of 333 and 393 mothers and their 0-3-year-old (370) and 0-5-year-old (482) children, respectively, were involved in end-line evaluation. The results showed that there was a significant ($P<0.01$) reduction in low birth weight children among baby boys from 14.8% to 7% while neither increase nor reduction was observed among girl babies after the intervention. When stunting and wasting were cross-tabulated according to Waterlow's cross-classification, there was a reduction in percentage of stunted and wasted children from 7.6% to 1.9% ($P<0.001$), wasted children from 25.6% to 11% ($P<0.001$) and an increase in normal children from 33.2% to 41.8%

Going beyond Kalanjiam Families: Experience with the Government of Tamil Nadu

DHAN Foundation initiated a project to control anaemia among adolescent girls and pregnant women by adopting behaviour change communication strategy during 2008 to 2011 in partnership with the State Health Society under National Rural Health Mission. DHAN Foundation implemented this project in Bodinaickanur block of Theni district, Kottampatty block in Madurai district, Mudhukulathur block in Ramanathapuram district, Shanarpatty block in Dindigul district and Thiruvaidaimaruthur block in Thanjavur district.

Over 33,000 adolescent girls and 9000 women under antenatal and post-natal care were organized through this project. The Self-Help Groups promoted by DHAN Foundation in association with the local Panchayats strengthened the functioning of Village Health and Sanitation Committees. Regular meetings with Village Health Nurses at Primary Health Centre level and Anganwadi workers were organized to steer the project. The mainstream stakeholders such as Health and Family Welfare Department and Integrated Child Development Scheme have played an active role by way of resource and logistical support for this project. Trained health workers were placed to assist the village health nurses to conduct the monthly meetings of adolescent girls and pregnant women.

A uniquely designed behaviour change communication strategy helped devise a variety of methods such as education at village-level meetings of SHGs, meetings of adolescent girls' groups, cultural programmes in villages, family and individual counselling, and peer education. Communication materials such as flip charts, posters, hoardings, and handbills with anaemia concepts were used. Exhibition booths covering all the anaemia concepts through pictures were prepared and used. Members were given a handbook on anaemia.

The health workers organized monthly meetings of adolescent girls' groups and educated the girls on causes and consequences of anemia, and ways and means to get rid of it. They ensured weekly intake of iron-folic-acid tablets and administered de-worming tablets once in six months. Peer educators played an active role in ensuring these practices.

After this three-year project, a systematic end-line study, comparing with the baseline survey was conducted among 1,770 adolescent girls and 1,378 pregnant women. The major finding of the end-line evaluation was a significant decrease in the prevalence of anaemia from 85.8% to 54.4% among adolescent girls indicating a decrease of 31.4 percentage points. There was a significant decrease in anaemia prevalence from 86.7% to 59.4% indicating a decrease of 27.3 percentage points among pregnant women.

Apart from the changes in prevalence of anemia, this project also brought positive changes in their knowledge, attitude and practice related to anemia such as intake of iron rich food and iron-folic acid tablets, de-worming, use of footwear to prevent hookworm infestation and so on. Witnessing the changes brought in three-year span, the National Rural Health Mission acknowledged it as the best strategy to combat the issue of anaemia.

The results were encouraging and the outcome of this project was shared in a National Policy Seminar organized in New Delhi to elaborate the approach and outcomes. It was well-received by the experts and the NRHM has recognized as a workable model for adoption. Again the State Government of Tamil Nadu, under its State Balanced Growth Fund (SBGF) asked DHAN implement it in T.Vadipatti, Kallupatti, Kallikudi and Sedapatti blocks of Madurai District and for two years and in Kolli, Kalrayan and Jawadhu hills for one year.

($P < 0.05$). This data clearly indicates the order of nutritional response to an intervention programme. Weight is the earliest and easiest to improve, followed by wasting and finally stunting. Overall, a significant level of knowledge has been acquired by mothers through BCC.

Community Governed Healthcare System

DHAN has nurtured an idea of promoting community owned and managed healthcare system, which is affordable, accessible and available at their convenience. This model combines a community-owned multi-

Changing Minds

The Community Health Programme implemented in Balasore district Odisha with the support of Axis Bank Foundation has so far reached 2162 pregnant mothers and 1023 postnatal mothers. The Community Health Coordinator Anushree says: "We counseled all the postnatal mothers for a period of three months after delivery. It was a very rare sight of a women consuming nutritious food along with puffed rice. But, now through regular follow-up, we have been able to bring about changes in the mindset of the women. Though we cannot change the food habit of consuming puffed rice, still lot of women have started including dairy products such as milk and curd regularly in their diet. Fish which is available in abundance in most of the parts of Balasore is regularly taken by them. Through our counselling, we have been able to communicate the importance of healthy diet and preventive measures which can be taken by the pregnant in order to avoid dietary loss of iron from the food".

Minati Parida of Tuta, Jalada Panchayat, Khaira says "Till today, I was unaware of the importance of haemoglobin tablets. I received the tablets from a health worker, but I never consumed it as I did not like its taste. After staff from DHAN Foundation told me about its importance, I have started consuming it regularly."

Anushree further said "Among adolescent girls, there are two major changes we can observe from our last one year intervention. Firstly, during interaction with the adolescent girls at a meeting, we found that though the adolescents had consumed iron tablets, they had no idea about the tablets being provided to them. Many could only say that they have received some red colour tablets. Most of them were unaware why they were receiving the tablets. Now, every girl in the group is able to confirm that the tablets are iron tablets and also understands the importance of these tablets".

Pranati Bag of Kans, Nilgiri Block never used slippers during daily activities such as cleaning the veranda and applying cow dung or mud to it. After the health associate started forcing her to wear slippers, now it has become a custom to wear slippers even in areas outside the doorsteps. It has been made a rule for other girls to come with slippers during the adolescent girl meetings. Now, there has been considerable change in the habit of using slippers among these tribal girls.

Ananta Ku, Headmaster of Talabegunia High School, Baliapal Block had a misconception that the iron tablets provided at school had ill-effects among children and therefore never forced the children to consume these medicines. However, after the initiation of the programme, the headmaster though hesitant has now at least started distributing the tablets.

specialty hospital with a mutual health insurance package for poor families, who are members of the Kalanjiam. SHGs contribute mutually to cover the healthcare costs from primary care to advanced treatments.

SUHAM Primary Health Centres

SUHAM Primary Healthcare Clinics have been promoted in Sayalkudi, Vadamadurai and Madurai East blocks in Tamil Nadu, Vishakhapatnam in Andhra Pradesh. These Centres provide services such as consultation, basic diagnostic services and supply of medicines at affordable prices. Primary focus of these centres is to offer primary care at the doorsteps of people through health camps. They function as feeder centres to government hospitals, SUHAM specialty hospitals and other referral hospitals.

SUHAM Specialty Hospitals

In order to cater to the secondary healthcare needs of the community, specialty hospitals in select urban centres were set up. Communities came forward to put their share in promoting such hospitals. The first hospital was started in Theni to cater to the needs of 25,000 SHG member families. Following the success of the Theni SUHAM Hospital, the Madurai hospital was started in 2008 to serve over 40,000 poor families. Another hospital was started in Salem in 2012 to serve 40,000 poor households.

The primary objective of the venture was to reduce leakages in family cash flows of the poor in the form of medical expenses. The hospital is fully community-owned, with the SHGs having provided a portion of the establishment cost and the remaining coming from national and international philanthropic institutions. These three community-

SUHAM, her Saviour!



Vijayasamundeeswari, 35 years, hails from a farm family in Pudukottai district, Tamil Nadu. When she was studying in 10th standard, her parents got her married to her maternal uncle Rajamani. She came to Melakkal village in Madurai after her marriage. Both of them worked as farm labourers. She gave birth to three female children and a male child. She initiated the Kalanjiam in 2011 here with 15 other women. She was elected as a leader of the group, subsequently elevated to cluster and federation levels as a leader. Her federation initiated Community Health Programme last year. As a leader, she was part of camps and health education sessions organized by the Federation. When there was a screening camp to detect cancer, she also underwent screening for breast cancer as she felt small lumps in her breasts during self-examination. She was referred for mammogram. The result showed that the lumps were not malignant (no-cancerous). However, doctors advised her to remove the lumps as there were chances of the lumps becoming cancerous. She got it operated through a surgery in SUHAM Hospital, Madurai and got discharged in two days. She paid Rs. 8500/- for it. She says "Now I am telling my example wherever I go to educate women about self-examination and explaining those symptoms. All these were possible because of our SUHAM Hospital. The same operation if done in private hospitals I would have to pay Rs. 20,000. I have done this for one-third of the cost in SUHAM Hospital".

managed hospitals cater to the healthcare needs of over one lakh families at 30-40% reduced cost, with a backup of health insurance. Kalanjiam leaders are involved in the functioning of hospitals and participate in review meetings conducted twice a month. There is a sense of pride and ownership in them.

In addition to providing secondary health care in SUHAM Hospitals, major emphasis is laid on availing services from government hospitals. The Health Coordinators of Federations work

with the government hospitals by helping ailing members and their family members to avail the state-sponsored insurance programmes meant for the poor. Also, over 80 private hospitals close to the federations have been empanelled to treat the members referred for secondary care at reduced costs.

Early Diagnosis of Life Threatening Diseases

Lack of timely detection has been a major issue among the women living in poverty. Many a time,

Easing the Agony

Janaki, 50 years, lives in Karumbalai slum in Madurai City, Tamil Nadu. She works from home rolling beedi and her husband Sanmugasundaram runs a small bicycle repair shop. She has been suffering from white discharge for many months and she ignored it. They have a son and a daughter. It was at this time, her daughter Sivasankari, who is a member of a Kalanjiam, took her to the screening camp organized by SUHAM Hospital to identify breast and cervical cancers. She was one among the 72 women referred for further diagnosis on noticing some symptoms. Unfortunately, she was the only woman confirmed of cervical cancer after pap-smear test, which was in the fourth stage of progression. The doctors in SUHAM hospital further examined her and ruled out surgical intervention and suggested radiotherapy. She approached a private hospital and they told that it would cost Rs. 50,000 at least. The Health Coordinator of the Kalanjiam Federation, Muthumeena took her case to the district administration to get her the benefit of Tamil Nadu Chief Minister's Comprehensive Health Insurance Scheme. After a week, she got it approved and approached the Government Rajaji Hospital, Madurai for radiotherapy. She was given a cycle of radiotherapy for 30 days and medicines. The pain has stopped completely and she feels fine now. She says "I wanted to commit suicide sometimes due to this problem. Even though I was not a member in the Kalanjiam, only with their timely help, I was able to cope-up myself, take treatment and live with some hope now. I am confident that I can overcome this completely".

they ignore initial symptoms and go for treatment in advanced stages of illness. The Project Empower took up diagnosis as a tool for health care. So far, 7,058 women have undergone diagnostic tests for anaemia, diabetes, hypertension and poor body mass index, and they were given education and referred to health centres.

The growing incidence of cancer is a threat to women living in poverty. The prevalence of breast and cervical cancer is 26.2%. The WomenStrong Madurai Project organized screening camps for these cancers. Screening for cancer includes education, self-examination aided by a health worker, sending suspected cases for clinical examination, CT scan and mammogram for confirmation. Women confirmed for breast cancer and cervical cancers were referred for treatment.

Nutritional Interventions

Kitchen Garden for Nutrition Security

Malnutrition, particularly micro-nutrient deficiencies, continues to be a global challenge that affects poor households, mostly the women and children. Every second woman in India is reported to be anaemic, which is an expression of poor nourishment. Forty-seven percent of the Indian

children under three years are underweight. In addition to this, 39 % are stunted, 20% are severely malnourished and 80% are anaemic. Over 6,000 Indian children below the age of five years die every day due to malnourishment or lack of basic micronutrients such as vitamin A, iron, zinc or folic acid. Increasing food price has a considerable impact on the quality of food consumption at the household level. While the poor households often meet their staple food requirements from government-sponsored public distribution system at subsidized price, increasing their access to diverse and micro-nutrient-rich foods is a major challenge.

Kitchen garden is as ancient as agriculture, practised widely throughout the world. Kitchen garden is maintained mostly by women which results in better use of resources and nutritional outcomes within the family. Poor households possessing small pieces of land in their backyard can grow a kitchen garden. In urban areas, this can be taken up on the roof tops as well. Domestic wastewater can be used to irrigate the plants. Vegetables provide essential vitamins and minerals, especially folate, vitamins A, E and C, minerals such as iron and zinc that are important for protective functions of the body. Promoting kitchen garden among the poor households in the backyards might seem to be a simple intervention. However,

Nutrition from their Backyards



Dindigul region in Tamil Nadu has eight Kalanjiam Federations. To promote awareness about nutrition and cheap sources of such nutrition, the region planned for a mass-scale kitchen garden programme, under their community health Initiative. All the 120 associates from eight federations of the region were trained in promotion of the kitchen gardens and the use of household waste water, natural fertilizers and safeguarding mechanisms in kitchen gardens. Importance of organic vegetable consumption was explained to the field associates, who in turn trained Kalanjiam members on the importance of kitchen garden. They also generated demand from families who could promote it and use the space in their houses to raise the garden. Kalanjium Thozhilagam Limited in Madurai supplied the seeds.

They have distributed over 17,453 seed packets to members and assisted them in raising kitchen garden in their backyard. Members were told to record their daily harvest and the information was collected by the field teams. It was estimated that all these members

harvested 349.4 tonnes of fresh vegetables and the market value of the harvested vegetables was estimated at Rs. 6.1 million, with average of Rs. 345 worth of vegetables and an average harvest of 20 kilograms of vegetables to each family.

Sathyaseela, a member from Athur, says "I raised a kitchen garden. Except broad bean and cluster bean, all the vegetables came up very well. I harvested 64 kg of vegetables in the last six months. Earlier, we used to eat groundnut and chilly powder with meals and we could afford the luxury of eating vegetables only on festival days. But now, everyday is a festival for us! Thanks to Athur Vattara Kalanjiam for suggesting to me the idea of raising a kitchen garden and also supplying good quality seed."

it can certainly make an impact on the nutritional status of the family.

Federations of poor women and farmers promoted by DHAN Foundation help the poor households to set up kitchen gardens by supplying them certified seeds of 10 types of vegetables that can grow well in south Indian soil and climate conditions such as bhendi, Brinjal, tomato, bottle gourd, ridge gourd, radish, Indian bean, cluster bean, chillies and amaranthus (leafy vegetable). Every year, over 100,000 poor households are supported to establish kitchen garden. By spending just Rs. 10 for the seeds, each household has harvested vegetables that could assure them a daily supply of vegetables for at least six months in a year.

Every year, over 10,000 adolescent girls, who have been organized into health groups by DHAN are maintaining kitchen gardens in their houses as part of action-centred health education for anaemia reduction programme. It ensures healthy eating habits among them and created a ripple effect among the neighbourhood to take up such activity.

Promoting Nutrient-rich Small Millets

Given the diversity in soil type, climate and farming, food heritage of the communities varies significantly and is influenced by the locally available spices, herbs, vegetables, and fruits. Indian food is heavily influenced by religious and cultural choices. Food as medicine is not something new to us; the basics of using certain foods to treat some illnesses have been well documented in our ancient texts. Our ancient wisdom on the medicinal and nutritional value of food, which has been an integral part of our culinary practice, needs to be preserved and passed on to the future generations.

The small millets, once staple food for the masses, which have now disappeared from their diets, include Finger millet (Kezhvaragu), Little millet (Samai), Kodo millet (Varagu), Foxtail millet (Thinai), Barnyard millet (Kudiraivali), and Proso millet (Panivaragu). These small millets contain high proteins and fibre B-complex vitamins including niacin, thiamine, and riboflavin, essential amino acid methionine, and lecithin, and vitamin E. They are rich in iron, magnesium, phosphorous,

and potassium. The grains are also rich in phyto-nutrients, including phytic acid, which is believed to lower cholesterol, and Phytate, which is associated with reduced cancer risk.

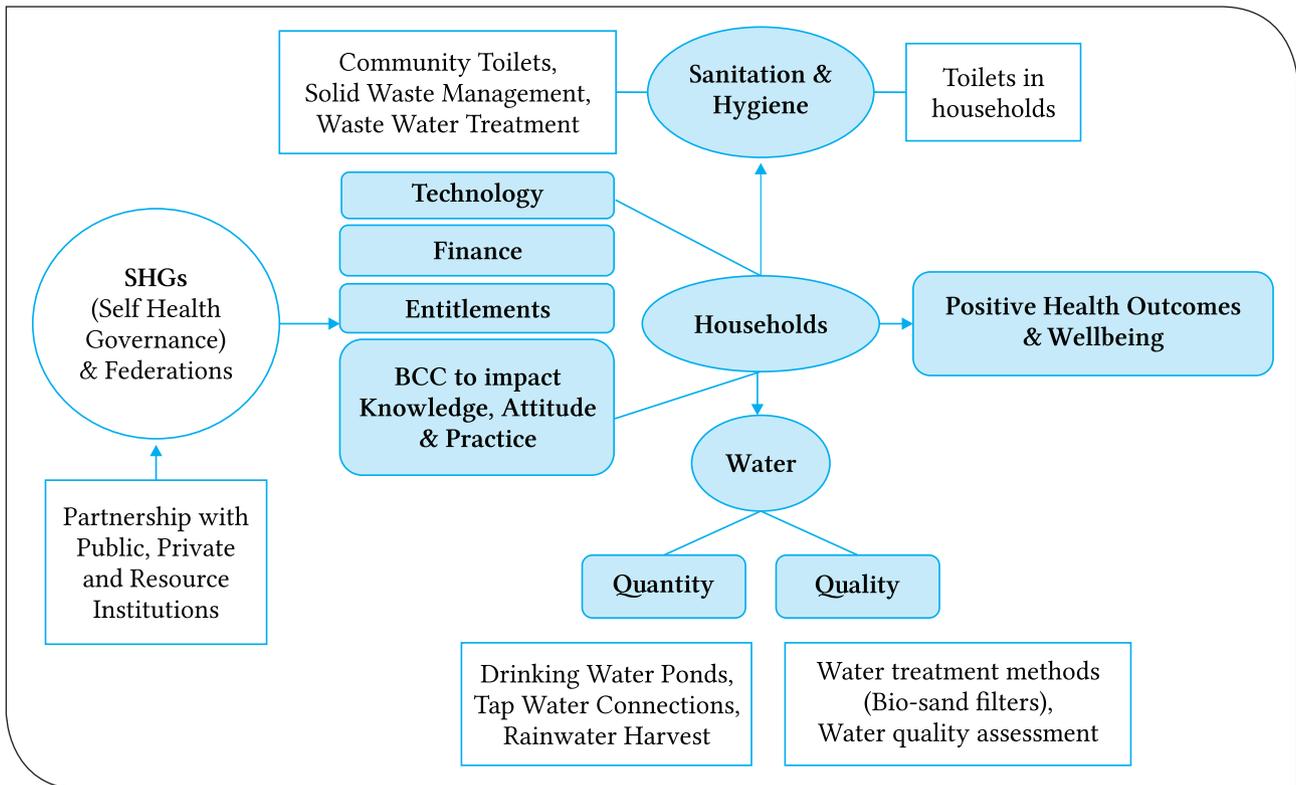
DHAN has been promoting these small millets consumption among the poor families organised by it. It has been evolving a number of promotional strategies from an action research project conducted with the support of International Development Research Centre (IDRC) since 2011. The SHGs promoted by DHAN have created awareness among their members about these small millets and helped purchase of the small millets in bulk and distributed to members' households to promote consumption. Also strategies such as promotion of traditional recipes based on small millets and associated crops through recipe contests, promotion of awareness on uncultivated greens through farmers' melas and biodiversity contests make them understand the need for increasing diversity of diet with locally available cheap source of food materials.

Water, Sanitation and Hygiene (WASH) Initiatives

DHAN's WASH strategies include creation of access to drinking water in the areas of acute water scarcity through surface water harvesting (Water ponds) and securing tap water connections where the water supply is assured. The issue of quality of water is addressed by way of creating affordable methods of household level water treatment and safe storage (bio-sand filters). Sanitation is promoted in multiple ways such as assisting households to construct toilets, construction of community toilets where the space in individual houses is a constraint. These WASH infrastructures are created on the backdrop of a sound BCC strategy to make the individuals and communities to acquire positive changes in their knowledge, attitude and practices.

Creating access to safe drinking water

In the water-starved southern region of Tamil Nadu, acute shortage of drinking water is a common phenomenon every year. The ground water is saline and unfit for drinking and irrigation. Traditionally, surface drinking water ponds (Ooranis) maintained and nurtured over generations by the local



communities have been the source of water for millions of people in this region. Each village has two or three ponds, one for drinking, other for domestic purposes and for animals. Breakdown of community management and poor maintenance have made these water bodies lose their efficiency. People have to walk 3-5 kilometers to fetch water, and the burden falls mostly on women. Harvesting and storing the rain water is the only way. DHAN organizes the local communities to restore the Ooranis. The community contributes one-third of the cost of rehabilitation, and the remaining comes from the government and philanthropic agencies.

DHAN also addresses the issues of quality of drinking water, as more than 80% of the diseases among the poor communities are attributed directly or indirectly to unsafe water, for which at least 25-30% of family income is drained towards healthcare expenses. DHAN promotes scientifically proven low-cost household water treatment technology, known as bio-sand filter to address this issue.

A new way of addressing Sanitation

Almost 70% of households in rural India do not have a toilet. India loses more than 1000 children of less than five years of age to diarrhoea every day;

- Drinking water ponds have been created in 400 villages in the drought-prone districts of Tamil Nadu, and over 150,000 people gained access to drinking water.
- Before renovation, women had to walk 3-5 km to fetch water. Revival of Ooranis has released them from this drudgery, saved about 45 working days for each family.
- Over 20,000 families have been provided simple devices for household water treatment and safe storage with education on safe drinking water.
- Microbiological tests have shown that use of bio-sand filter reduced coliform bacterial counts to less than six, which is safe for human consumption. The users have reported that incidences of cold and fever, diarrhoeal diseases, and gastrointestinal diseases have come down and health expenses due to water infections have significantly reduced

80% of deaths are below the age of two years. Apart from affecting self-esteem of the poor, defecating in open has serious impacts on their health, hygiene and sanitation.

The Federations of SHGs promoted by DHAN have devised policies for lending to establish sanitation

No more drudgery for water

Radhanmani, 33 years, is a homemaker, residing in Kalarkaadu village of Veerapandi block in Salem District, Tamil Nadu. Her husband is a supervisor in a private company. They have three children; two daughters aged 15 and 13 years and a son of 16 years. She joined the Nehru Kalanjiam 7 years ago. She is an active member of the Kalanjiam. She has availed loans thrice during these years for meeting her family needs and was prompt in repayment. She attended a training programme organized for Kalanjams about safe drinking water and sanitation. She realized the importance of safe water and the necessity to have individual household water tap connection in her house. She used to carry water from the public tap that too limited number of pots, which was not sufficient to meet the needs of her family of four members. She had a discussion with her husband to secure a tap water connection for the house to reduce the drudgery of fetching water from the public water tap which was time-consuming. They decided to install a connection in their home. She approached her Kalanjiam for a loan and got a sum of Rs. 5000 from her group to meet out the expenses. Within few days, they submitted an application to the panchayat for tap water connection. Followed by the submission of application, they laid pipelines with the support of local plumbers who were their relatives. The next day, they got the water tap connection in their house. She feels happy about getting water within her house.

facilitates and drinking water taps connection within their houses. In addition to helping SHGs to design loan products for fulfilling these water and sanitation needs, the Federations have also made efforts to educate the poor households on sanitation and safe drinking water with comprehensive behaviour change communication strategies. Intensive education aided by BCC materials at the group level, folklore campaigns conducted at village level, followed by discussions with women helped change the attitude of the people.

Exclusive staff members with requisite capacity have been engaged by the Federations. Through community workshops, the project teams have demonstrated different models of toilets, water filters and rainwater harvesting structures suiting the poor community. Masons were trained to replicate the models. SHGs spearheaded the entire initiative by way of mobilizing financial resources from banks and involving their family members.

By availing loans for constructing toilets, securing water tap connections, and installing bio-sand filters, people have demonstrated that when the need is felt and access to credit and technology is facilitated, nothing can hinder them and they do not wait for subsidized schemes.

Capacity Building

BCC has been a strategy for influencing behaviours of the target population towards positive changes in their knowledge, attitude and practices related to healthcare for women, adolescent girls and children. Building capacity of the people, facilitators,

Owning a Toilet, a matter of pride

Jamunarani, 42 years, hails from Mariyur village of Sayalkudi block in Ramanathapuram district, Tamil Nadu. She joined the Thulasi Kalanjiam formed in her village thirteen years ago. She was a prompt participant in her group affairs, in which she saved regularly and availed loans occasionally to fulfill her family needs. Her savings also increased gradually and her repayment is also good. Her husband Ramalingam is a Palmyra worker. They have a 17-year-old daughter and 15-year-old son. Defecating in open has been a mental agony for both Jamunarani and her daughter for many years. Until her daughter attained puberty, she never realized it as a problem that needed serious attention and constructing a toilet was something beyond her reach. Her daughter was hesitant to attend to her natural calls during nights and that led to many health issues. She fell sick many times and they had to spend a lot of money for her treatment.

It was at this time, the Kalanjiam Health Associate spoke about the issues of open defecation, and adverse effects involved in it. She also opened up the opportunity to construct a toilet through the Kalanjiam. She also told her about the cost-effective leach pit model toilet and took her to a nearby village to show her the functioning of the model. Jamunarani discussed it with her husband and decided to avail a loan for constructing a toilet in their house. Her daughter was very happy.

The Kalanjiam also facilitated a subsidy scheme of Nirmal Bharath Abhiyan along with the loan of Rs. 15,000 from the Kalanjiam. So, she immediately availed a loan from her group and started constructing the toilet with single leach pit model along with an attached bathroom without plastering. Now, she is a proud of owning a toilet and a bathroom. Her daughter is the happiest person among all.

From Access to Scale-up

Initiated for a target of promoting 10,000 units of toilets and water connections, with overwhelming response from Kalanjiam and Vayalagam Groups, the project could benefit a total of 17,135 households, of which 10,975 families constructed toilets and another 6,160 families installed household water tap connections. The Kalanjiam SHGs lent Rs. 237 million to their members for this purpose and 78,298 people have been impacted through this project with an improved access to sanitation and safe drinking water.

With the support of SBGF and in partnership with the District Administration in Dindigul, an initiative to declare open defecation free Panchayats in the entire block of Sanarpatti in this district is also underway. The success realized from this project led to scaling-up for reaching out to another 300,000 households with a targeted disbursement of loans worth Rs 4000 million for building sanitation and water facilities with the support of Water.Org.

professionals and health associates is a critical component of the community health initiative. Since the entire initiative is built around the people's institutions (SHGs and their networks), leader's capacities are built to govern the health interventions through regular training programmes and workshops, training of trainers.

Health associates attend the SHG meetings and orient the members towards select health issues, prevention, symptoms and treatments, nutritional interventions with the help of communication aids such as flash cards, flip charts, videos and posters. Professionals, who are managing these community health interventions, would undergo development management programmes in community health and sanitation, technical training in sanitation and water harvesting structures.

As an educational initiative, SUHAM has promoted an SUHAM Institute of Allied Health Sciences, which offers certificate courses in Community Health and Nutrition, Medical Laboratory Technician, Operation Theatre Technician, X-Ray Technician and diploma course in Patients Care Assistant. These courses are offered with the certification of Bharat Sevak Samaj (BSS).

Built on Partnerships

The Community Health Strategies of DHAN are built on mutually reinforcing partnerships cemented by public, private and philanthropic institutions with a strong focus on action-research so as to demonstrate the impact with a sound research and information system. The first partnership with the ICICI Bank Foundation's Social Initiative Group, which supported Kalanjiam Reproductive and Child Health Programme in eight federations in 2005, continued up to 2009 and created much impact. It opened up new opportunities for expanding the community health programme.

- Seeing the impact of the anaemia control programme, Tamil Nadu State Health Society of National Rural Health Mission (NRHM) during 2008-11, asked DHAN to demonstrate the model in five districts of Tamil Nadu among 52,000 adolescent girls and 12,500 pregnant women. This project was selected as one of the best in community-based models for replication by NRHM.
- With the support of Sir Ratan Tata Trust and Sir Dorabji Tata Trust, the Women and Child Health programme was expanded to 80 Kalanjiam Federations.
- Axis Bank Foundation supported the project in Balasore district of Odisha for Disaster Risk Reduction which has a critical component of addressing health risks of the people in 12 blocks of Balasore district of Odisha with a project period of five years from 2014 to 2019.
- The Project EMPOWER – “End Poverty to Make Madurai city the New Paradigm of Women Empowerment with Resilience” supported by WomenStrong International, USA is implemented to support 12,078 households with reproductive and child health interventions, diagnostics tests for women, girls and health referrals, working with schools and PHCs to create access for girls and women, intervention for breast and cervical cancer, sanitation and safe water and de-addiction.
- Ernst & Young Foundation supported the project “Empowering Women for Sustainable Development (EMPOWER)” which is implemented in Thirupathur block of Vellore district of Tamil Nadu and Madhugiri of Tumkur district of Karnataka to eradicate

anaemia among pregnant women and adolescent girls.

- The Anaemia Control Programme is implemented with the support of State Balanced Growth Fund (SBGF) of State Planning Commission (SPC) in four backward blocks of Madurai district, Sedapatti, Kallikudi, T. Kallupatti and T. Vadipatti covering three Vayalagam federations and one Kalanjiam federation. The intervention covers the entire target population of the block in reducing the anaemia prevalence by 25 percent among the pregnant women and the adolescent girls.
- “Community Health Care among Women and Children” project supported by Birla Sun Life is being implemented in three hilly tribal blocks of Tamil Nadu viz. Jawadhu, Kalvarayan and Kolli and three tribal blocks of Odisha viz. Betnoti, Koraput and Semiliguda focusing on health and nutrition enhancement of life cycle of women including adolescent girls, pregnant women and post-natal mothers and children.
- The project “ACCESS” focused on the promotion of microfinance products on Safe Water and Sanitation in 63 federations across seven districts in three states namely Tamil Nadu, Andhra Pradesh and Karnataka.
- The project on “Elimination of Open Defecation through BCC under SBGF is implemented in Shanarpatty block of Dindigul district.
- The Friends of DHAN – The Netherlands have supported a project to screen over 40,000 women in Madurai City for diagnosis of life threatening diseases such as breast and cervical cancers.

Way Forward

The Graduation to a Civic Institution: The current experience of community healthcare programmes conducted by the federations has provided the communities to design and manage locally relevant health programmes. With the confidence gained over the years, they are transforming into civic institutions.

Shaping the Mainstream HealthCare System: The communities have demonstrated their capacity to initiate and sustain collaborations with the mainstream healthcare system. By working together, they have started influencing the functioning and

policies of the mainstream healthcare system. In many locations, the communities have started demanding efficient functioning of mainstream health institutions and extended their support to bridge the gaps.

Sustainability of the Health Intermediation:

Even after the completion of projects done with the support of private and public institutions, the Federations have started self-financing the continuation of the interventions such as anaemia control programme for adolescent girls and pregnant mothers. Twenty-two federations have started continuing their health programmes with their funds, thereby assisting over 60,000 adolescent girls and pregnant mothers.

References

- i. Vasimalai M.P, Gayathri. S (2014), Towards Health for All: State run Health Insurance Programs of India DHAN Foundation, Mutuality Matters; vol. 1, issue 3 (pp. 8-9)
- ii. UNICEF, The State of the World's Children, Geneva, United Nations Children's Fund, 2000
- iii. International Institute for Population Sciences, National Family Health Survey - 2, Mumbai, IIPS, 1998-99
- iv. Adapted from UNICEF , The Care Initiative: Assessment, analysis and Action to Improve Care for Nutrition, UNICEF: New York, 1997.
- v. Bandura, A., Self-efficacy mechanism in physiological activation and health-promoting behavior. In J. Madden, S. Matthyse, & J. Barchas (Eds.), Adaptation, learning and affect, pp. 1169-1188. New York: Raven, 1989.
- vi. Mohindra, K.S. A Report on Women Self Help Groups in Kerala State, India: A Public Health Perspective, prepared for FRCSS/IRSC, University of Montreal, 2003.
- vii. Robinson D: The self-help component of primary health care. Schuler SR, Hashemi SM, Riley AP, and Akhter S: Credit Programs, Patriarchy and Men's Violence against Women in Rural Bangladesh. Social Science and Medicine 1996, 43(12),1729-1742. Hadi A, Integrating Prevention of Acute Respiratory Infections with Micro Credit Programme: Experience of BRAC, Bangladesh. Public Health, 2002, 116(4), 238-244.
- viii. Young, M.E. Investing in Young Children, World Bank Discussion Papers, World Bank, 1995.

Annual Report 2016





Annual Report 2016

Overview of DHAN Foundation 2016

It has been a fulfilling moment for all of us in DHAN Collective to celebrate the 25 successful years of experience of Kalanjiam Community Banking Programme of DHAN in poverty reduction during the year with a number of events and celebrations across the country. Our Water initiative Vayalagam Tankfed Agriculture Development Programme is entering its 25th year. It would start consolidating its experiences in conservation and development of water resources, and launch its celebrations in the coming year.

The magic word of 'self-growth' has occupied the centre stage of peoples' institutions in the DHAN Collective. The poor communities who have benefited from the development initiatives had come forward voluntarily to expand the programmes in many places with their shramdhan. Their financial contribution to run these institutions and help other support institutions was praiseworthy. They contributed voluntarily to meet one-third of the promotional and management costs. This has been a unique contribution of DHAN in building

community-led development model with complete self-governance and professional management.

Federations promoted by DHAN are transforming into Federation Collectives with the promotion of specialised institutions for social security (Mutuals), health security (SUHAM) and livelihood security (Producer Organisations) to give deeper attention with contextualised processes and products. Also these institutions would unleash umpteen spaces for the people leaders to occupy leadership positions to spearhead development.

Producer organisations promoted among farmers across DHAN Collective with the support of National Bank for Agriculture and Rural Development (NABARD) and Small Farmers Agribusiness Consortium (SFAC) are showing promise to advance and strengthen the livelihoods of farmers by way of determining their own markets, enhancing productivity and mobilising finance for production, processing and marketing.

Perspective plans made for blocks under State Balanced Growth Fund and District Human Development Reports done for the State Planning

Commission, Tamil Nadu have opened new vistas of broad basing our understanding, perspectives for holistic development of families at a large scale. This would add value to our understanding and approach for poverty reduction.

Our Panchayat Development theme has made impressive impact on more than 700 women panchayat leaders to perform their duties with heightened confidence, renewed vigour and clarity. IT has offered us much learning and methods to empower our leaders and our Peoples' Institutions would get into functional linkages with Panchayats to work with the third tier of the government in the coming years.

The tenth edition of Walkathon 2016, a pan-India event organised by DHAN Collective focused on the theme of 'Green and Clean' across the country made an effort to motivate the youth, the general public to learn the consequences and get into meaningful action for making our living environment clean and green. More than two lakhs people from different walks of life took part in the Walkathon. Localised efforts were taken for conserving and developing water bodies, tree plantation, sanitation and hygiene education, promotion of clean and green foods, nutrition gardens in the farms and homes.

Madurai Symposium, a unique platform created by DHAN Foundation for all the stakeholders such as banks, government, industry, development NGOs, donors, philanthropies, academia and the communities to converge and dialogue on the matters related to sustainable development.

The seventh edition of Madurai Symposium was organised in September 2015 on localizing Sustainable Development Goals, which focuses on poverty eradication, promoting sustainable patterns of consumption and production, protection and managing the natural resource base for economic

and social development. Kalanjiam Community Banking Initiative of DHAN celebrated its 25th year in poverty eradication efforts. There were more than 50 workshops, conventions, conferences organised by different organisations on all five days of the event, and over 15,000 participants attended these events. Resolutions and declarations adopted on the valediction were shared with relevant stakeholders.

New themes promoted by DHAN for piloting on Youth Development, Migration and Climate Change Adaptation have started integrating with the major themes of DHAN Collective to scale-up the models being nurtured by them through experimentation. The Centres of Integration have geared up to contribute to the scaling-up of the programmes through need-based products and services.

The health initiative of DHAN Collective, Sustainable Healthcare Advancement (SUHAM) has received wider attention among donors and mainstream. The anaemia and malnutrition initiatives backed by Behaviour Change Communication strategies have been well-received and implemented with CSR and donors support across the country. Another interesting project to scale-up water and sanitation initiatives with loan products through SHGs has been launched to benefit three lakhs households by way of construction of toilets, tap water connections and bio-sand filters.



DHAN Foundation at a Glance

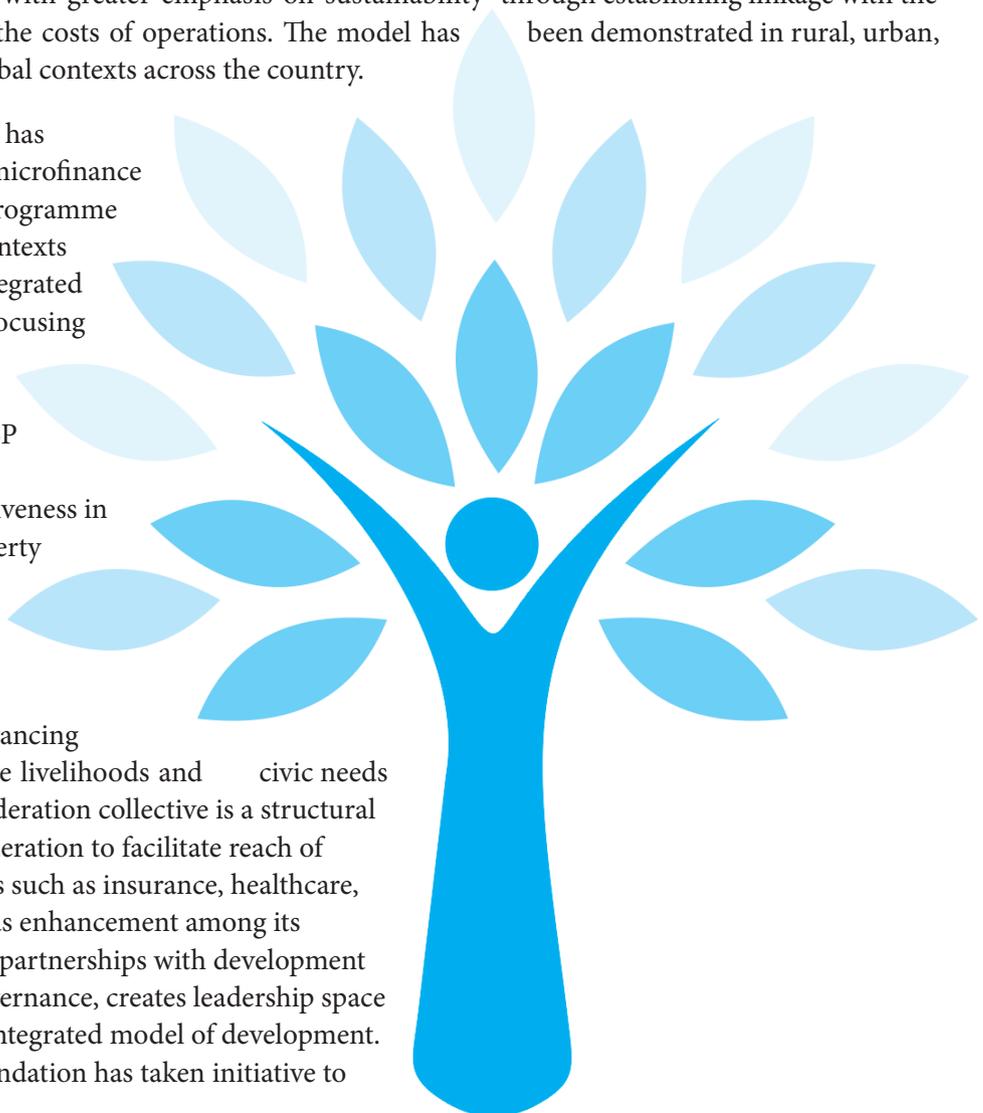
Particulars	2014	March	
		2015	2016
<i>Cumulative Figures</i>			
Reach			
No. of Families	13,53,582	14,27,586	15,86,823
No. of Primary Groups	54,998	57,644	62,,723
No. of Clusters	2,091	2,081	2,089
No. of Blocks/Federations	395	407	418
No. of Villages	17,961	18,177	19,016
No. of Districts	73	76	78
No. of States/U.Ts	13	14	14
Staff			
No. of Professionals	312	327	363
No. of Programme Staff	415	358	357
No. of People Functionaries	1,831	2,163	2,171
Finances (Rs. in millions)			
a) Programme Funds			
People	5,009	6,074	7,246
Banks (for the year)	4,386	5,300	6,065
Government and Donors (for the year)	120	257	108
Sub Total	9,515	11,630	13,419
b) Programme Management (for the year)			
People	111	127	146
Government	44	44	39
Donors	247	238	270
Sub Total	403	403	455
Grand Total	9,917	12,033	13,874

Kalanjiam Community Banking

DHAN Foundation initiated Kalanjiam Community Banking Programme (KCBP) in 1990 as a pilot project by promoting women self-help groups (Kalanjiams), which had undergone different stages of development from project to programme and currently it has taken shape into a Mutual Movement of poor women. The initial success has led to scale-up the programme and establish SHG-Federation, a Kalanjiam model as an enabling model of microfinance. The KCBP has envisaged savings and credit as instruments for financial intermediation in SHGs to build financial capabilities among poor women provide insurance to them for coping with life and livelihood risks, livelihood support for enhancing economic condition and civic opportunities for improving the quality of the lives of the poor families. Mutuality and self-help are the guiding principles for building enabling structure and processes in the Kalanjiam model of SHG-Federation.

DHAN has promoted DHAN Kalanjiam Foundation (DKF), as a first subsidiary in DHAN Collective in 2002 for scaling-up of the Community Banking Programme. The community banking model strives to empower the women and address poverty by facilitating 'beyond microfinance' with emphasis on community ownership, self-help and mutuality. Promotion of nested form of institutions called Self-Help Groups-Federations for poverty reduction (groups, clusters and federations) and women empowerment is the core aspect of this model with greater emphasis on sustainability through establishing linkage with the mainstream and covering the costs of operations. The model has been demonstrated in rural, urban, semi-urban, coastal and tribal contexts across the country.

The Kalanjiam Programme has completed 25 years in the microfinance sector. The growth of the programme was significant in all the contexts and it is emerging as an integrated development programme focusing on holistic development of the family. The community organisation model of KCBP itself is the innovation. The model has proved its effectiveness in addressing the issue of poverty which is multidimensional. SHG-federation is moving towards a collective institution by promoting its own subsidiaries for advancing microfinance to address the livelihoods and civic needs of the poor households. Federation collective is a structural innovation in the SHG-Federation to facilitate reach of other microfinance services such as insurance, healthcare, entitlements and livelihoods enhancement among its members. It also facilitates partnerships with development organisations and local governance, creates leadership space for women and promotes integrated model of development. The DHAN Kalanjiam Foundation has taken initiative to



revisit the policies, redefine the process of scaling-up and facilitate building HR mentoring system suited to the present context.

Development practitioners such as government, other NGOs and banks have recognised the effectiveness of the federation model and have started adopting the concept. The institutional support extended by SRTT, SDTT, Oxfam-Novib, Hivos, Rabo Bank and recently the EY Foundation has been significant in scaling-up of community banking and building SHG-federations as sustainable institutions of poor women in the working areas.

Scaling-up of Community Banking

Organising the Poor and Vulnerable Communities

The Kalanjiam Programme has reached 86,297 poor families by promoting 3622 Kalanjiam SHGs during the year. As a significant contribution to the scaling-up of Kalanjiam Model, the poor communities have extended assistance as a gesture of thanksgiving by way of promoting SHGs on their own. Over 2000 groups have been promoted by the community. This self-growth happened in the existing locations by

reaching out to left-out poor households. Support from WomenStrong International, Ernst & Young Foundation, Kalike Project funding, HIVOS and Rabo Bank was instrumental in organising SHGs in new locations. By March 2016, in 12 states, 54,964 Kalanjiams are functioning with 1,095,923 poor women in 63 districts in 244 blocks and slums.

Promoting Sustainable Peoples' Institutions

So far, DHAN has promoted 159 federations of Kalanjiam SHGs, which are autonomous and self-managed institutions owned and managed by the people themselves and have exclusive legal identities. Age of these institutions ranges from one to 24 years. The functioning of each of these federations is governed by a board consists of 13 to 19 leaders and managed by a team of local staff with the guidance of professionals deputed from DHAN. The federations carry out mandatory functions such as regular monthly board meetings, Annual General Body Meetings and Mahasabha meetings. During the reporting year, 83 federations have conducted AGBM as part of statutory compliance and 16 federations have conducted Mahasabha by inviting the stakeholders as a solidarity building event.



The Kalanjams meet the cost of management at different levels. During this year alone, they have contributed Rs. 106.3 million towards meeting the cost of accounts book, travel and training of leaders and members, annual auditing, printing and stationeries, salaries of local staff and member subscription and entrance fees to their support institutions.

Transforming Federations into Federation Collectives

The matured and advanced federations structurally get transformed into federation collectives to facilitate various development services such as insurance, health and livelihoods. Specialised institutions are created within the Federation to focus on insurance, health and livelihoods.

Federation Mutuals

There are 61 Federation Mutuals functioning exclusively for insurance and social security. These Federation Mutuals promote different insurance products and services – life and health, pension services to Kalanjiam members and their spouses with the guidance of “People Mutuals” – a vertical of Kalanjams. They also facilitate mutual insurance for elderly people and education support to the children studying in 9-12 standards through life insurance policy under AABY and enrol the women and their spouses into government pension and insurance schemes. During the year, those Federation Mutuals were strengthened with introduction of audit systems. All these Mutuals have got connected with different insurance service providers, and undertaken insurance literacy and pilots on pension schemes.

Farmers’ Producers’ Organisations



The Programme has initiated the process of promoting Farmers’ Producer Organisations with the support of NABARD in Tamil Nadu and Karnataka for enhancing agricultural productivity and income of the Kalanjiam women involved in farming. Under SRTT’s Kalike project, the farmers were organised into groups and they introduced agricultural technological interventions such as seed treatment, construction of farm ponds, varietal selection and exposures for new cultural practices to improve the yield and income.

Kalanjiam Movement – Spearheading Social Development

All the Kalanjams have jointly promoted Kalanjiam Mutual Movement for extending support to the poor women across the country to advocate their social and development issues. The Kalanjams contribute to the movement with their annual subscriptions and Kalanjiam Jyoti (each member contributing Rs. 21–51 to help spread the movement). Also, the poor women contribute their time to promote new groups and strengthen them by sharing their experiences.

The purpose of the movement is to promote self-regulation as a value practice among the federations, cluster development associations and Kalanjams. The federations as self-regulating organisations conduct leadership development programmes at cluster and group levels. The leaders at the federation and cluster levels actively participate in the planning, monitoring, linkages, training and capacity building, and promoting new groups. The movement also trains the leaders for quality governance at different levels through leadership development programmes, training local volunteers, advocating gender issues such as alcoholism and de-addiction and family counselling.

During the reporting period, the movement has trained about 1000 leaders and 100 volunteers in Tamil Nadu, Telangana, Maharashtra, Madhya Pradesh, Odisha, Andhra Pradesh and Karnataka. The movement also facilitated the staff members working for more than 20 years to graduate into higher level responsibilities through systematic selection process by constituting selection board at the national level. About 20 staff members were recognised for their long-term contribution and promoted to higher level roles in the movement.

Extending Governance in People Support Institutions



Kalanjams, being the members of Kalanjiam Development Financial Services, SUHAM Trust, Kalanjiam Thozhilagam Ltd., and People Mutuals, continued to avail the financial, healthcare, livelihoods support and social security services at affordable costs. The community ownership is expressed in these People Support Institutions through enrolment of all the Kalanjams as promoters; membership in the board and paying life-time subscriptions and share capital. Each support institution has broader purpose of providing specialised services to the members of all Kalanjams.

During the reporting year, the governing body of five members at Kalanjams, cluster development association and federation were re-designated, each representing one of the support institutions to facilitate the practice of mutuality and governance. Each one's role, responsibility and performance areas have been defined and oriented. Regional Council represented by the governing body of the federations has been promoted in 11 regions and trained for facilitating the reach of special services such as credit, healthcare, insurance, livelihoods and accounts and audit, from the support institutions and the monthly meeting regularised at the regional level with the professional support and regional coordinator who is the secretary of Regional Council.

Impacting Poverty

Creation of community capital

Kalanjiam Community Banking is a savings-led microfinance model, which lays high emphasis on savings by poor households in their Kalanjams as community capital and it brings equity for the group

to avail credit linkages from the commercial banks. Much literacy has been created over these years on importance of savings. During the year, the poor women have saved in their groups to the tune of Rs.586 million, and cumulatively all the Kalanjams have mobilised savings to the tune of Rs. 4,453 million.

Facilitating Credit for Poverty Reduction

With the savings mobilised from members and loans mobilised from banks, the Kalanjams lend to member households to help them meet various consumption and production needs. During the year, the Kalanjams have mobilised Rs. 2,896 million from commercial banks to meet the credit requirements of the members. Also, the groups in select regions have availed state subsidy through interest subvention. During the year, 2,546 groups have received Rs. 11.9 million as interest subsidy from the banks in Tamil Nadu, Karnataka and Andhra Pradesh. With these funds, the Kalanjams have lent to their members to the tune of Rs. 6,220 million for various purposes.



Purpose-wise loan utilisation – 2015-16

Sl. No.	Purpose	No of Loans	Amount (Rs. in Million)
1	Consumption	36,368 (12.8)	370.6 (6.7)
2	Medical	15,975 (5.6)	275.8 (5.0)
3	Education	38,756 (13.6)	739.5 (13.3)
4	Debt Redemption	31,360 (11.0)	823.4 (14.8)
5	Business	46,496 (16.4)	1103.7(19.9)
6	Housing	22,625 (8.0)	662.3 (11.9)
7	Agriculture	60,500 (21.3)	871.4 (15.7)
8	Social Obligation	11,933 (4.2)	288.7 (5.2)
9	Asset Creation	11,419 (4.0)	325.4 (5.9)
10	Others	8,785 (3.1)	759 (12.2)
Total		2,84,217(100)	6,220(100)

(Figures in the parentheses is percentage to the total)

The categorisation of loans lent by SHGs shows that the number of loans given for agriculture stood at 21.3 percent followed by business at 16.4 percent and for education at 13.6 percent. The highest loan amount given was for business (19.9 percent), followed by agriculture, which was 15.7 percent and for debt redemption it was 14.8 percent. The average loan per member during the year was Rs. 19,555. The cash credit system has been widely practised at the group level.

Out of 45 types of business activities, major activities for which the loans were availed by the members for brick making, petty shop and cow rearing which constituted 58 percent. Education loans were used for paying school fees, college fees and purchase of note books which constitute 93 percent of the total education loans given. Agriculture loans were utilised for well deepening, seed purchase and fertiliser purchase which constitute 77 percent of the total agriculture loan and asset creation loans were used for purchase of jewels (76 percent) and land (8.85 percent).

Social Security Initiatives

The Kalanjams have facilitated social security programmes including life insurance, health insurance and accessing insurance services through government schemes. During the year, women and 204,849 spouses were enrolled under life insurance and 17,793 families were covered under health insurance and realised benefit of Rs. 8.25 lakhs; 9,654 women were provided micro-pension service, of which 208 women have started receiving pension. About 64,000 families have been covered under government insurance and pension schemes.

During the year, 1,630 claims have been availed by the families due to natural and accidental death of members or their spouses. The total claim amount was Rs. 58.3 million with an average claim amount of Rs. 30,000 for natural death and accidental death it was Rs 75,000. During the year, efforts were made to educate the members on government insurance and pension programmes through literacy programmes and help members to open bank accounts to enrol them into the government-sponsored insurance schemes.

Livelihoods support to enhance income



Kalanjams have organised skill training in collaboration with NABARD, private institutions and with government departments to improve their participation in the new economic activities. There were six major location-specific economic activities such as coir making, dairy, spring making, herbal plants collection, agriculture and fishery. Primary producers' groups were promoted to facilitate forward and backward linkages in Tamilnadu, Karnataka, Assam, Jharkhand, and Odisha by reaching about 20,000 women. Dairy activity is being promoted Tamil Nadu; Agriculture is focused in Tamil Nadu, Karnataka, Odisha; fisheries in Assam, Jharkhand and Odisha. Proposals have been submitted to promote Farmers' Producers Organisations in Karnataka, Tamil Nadu, and Madhya Pradesh among women farmers to enhance their land productivity and family income. The LIFE (Livelihoods Initiative with Functional Education) centres have assisted 5,232 persons with various skill trainings of which 3,850 have received assured employment.

The HIVOS funded project helped enhance food and nutritional security among tribal communities in Assam, Jharkhand and Odisha by undertaking activities related to rainfed agriculture, in-land fishery, and crop-specific agriculture interventions such as farm ponds and kitchen garden which provided increased income to the poor families and fishery has become a primary activity for more than 200 families; 800 rainfed land farmers have benefitted by following improved agricultural practices.

Under Kalike project, in the Gulbarga region of Karnataka, about 500 farmers were supported for various agriculture interventions though seed treatment, farm pond digging and other cultural



practices for groundnut, red gram and green gram crops to enhance the yield and income.

With support from Department of Science and Environment (DST) for tribal livelihoods enhancement through science and technology, the tribal women in Odisha were assisted to take up different traditional and modern livelihoods activities such as vegetable cultivation, mushroom cultivation, back yard poultry, farm pond construction, sal leaf cup making and sabai rope making. About 300 families from three villages directly and more than 1,500 families indirectly benefitted from the project.

Civic Interventions for Improving the Quality of Life

The federations with the guidance of DHAN have facilitated 2,679 members and their family members, who were differently-abled to get ID card and 7,089 aged people were assisted in availing state government's old age pension in Tamil Nadu, Karnataka and Telangana.

With SUHAM Trust, health activities mainly anaemia reduction has been initiated among

adolescent girls. As part of nutrition security, 94,565 women have promoted kitchen garden and produced 516 tonnes of vegetables in Tamil Nadu and Karnataka.

Scholarship assistance availed from LIC under AABY insurance programme was facilitated to the tune of Rs. 40.3 million to the children of 37,742 members studying in 9–12th standards.

The Kalanjams have also assisted their members to access government housing (Pasumai Veedugal) for 3390 members in Tamil Nadu; insurance access to 3,636 construction labours from labour welfare department in urban locations; safe drinking water through bio-sand filter for 878 members; environment protection through plantation of 25,183, trees under "green and clean" theme; and accessing tap water connection at the household level for 2,549 members during the year.

To address family disputes, domestic violence and other legal issues faced by Kalanjiam women, legal aid clinics were started in Tamil Nadu through which 299 women were benefitted. As part of political empowerment, under panchayat

programme, capacity building of women leaders on panchayat has been initiated in Rajasthan, Madhya Pradesh, Karnataka and Odisha to encourage women participation in panchayat affairs.

In collaboration with state planning commission of the Tamil Nadu Government, under State Balanced Growth Fund, health, education and rainfed agriculture activities have been undertaken to address the food security, climate change adaptation and quality of education of the tribal poor.

Knowledge Building and Dissemination

Madurai Symposium was used as a platform to position the Kalanjiam Foundation as a resource centre in community banking by contextualising the Sustainable Development Goals with gender perspective and advancing the gender practices in community banking. During the Symposium, eight events – seminars and workshops, were conducted on the following themes:

- Women leadership and empowerment to advance the conceptual understanding on empowerment components and evolving tools for field practice in urban context
- Advancing agriculture through women farmers
- Advancing SHG-linkages through single-branch banking
- Experience on women entrepreneurs for advancing their enterprises as a collective



Consultations with experts have been organised to advance and deepen the perspectives and understanding on indicators of Moving out of Poverty based on the experience and data available in Kalanjiam Foundation.

Large-scale trainings were organised for the leaders, members and staff. During the year, 29,324 participants including leaders, people staff, members and DHAN staff working in the locations/ federations attended about 275 types of training on community banking, livelihoods, leadership and accounts related training programmes.



Status of Kalanjiam Community Banking Programme

Particulars	March		
	2014	2015	2016
Reach			
No of Families	9,68,041	10,09,626	10,95,923
No of Primary Groups	49,402	51,342	54,964
Cluster Development Associations	1,773	1,778	1,822
No of Blocks	233	239	244
No of Federations	139	159	159
No of Villages	11,043	10,947	11,349
No of Districts	57	58	63
No of States and Union Territories	12	13	13
Finances (Rs. in million)			
Total own funds	4,704	5,713	6,728
Total savings	3,396	3,867	4,453
Reserves and surplus	1,308	1,847	2,275
SHG Bank Linkage (for the year)			
No. of branches involved	361	330	330
No. of banks involved	51	51	51
No. of loans mobilised	12,613	12,438	12,919
Amount mobilised	2,658	2,633	2,896
Loan outstanding with members	6,277	6,924	7,864
Total credit generated	26,306	31,833	38,053

*Note: Including 200,000 families reached through resource support



Vayalagam Tank-fed Agriculture Development

There are numerous small irrigation tank structures spread over the entire Deccan Plateau, which serve millions of small and marginal families in South India. The tanks deteriorated because of neglect and need urgent renovation and good management. The Vayalagam Tankfed Agriculture Development Programme was initiated in 1992 to work on these small water bodies with the participation of the farmers. The programme believes that local management of the tank system can be the only solution to the problem in the long run. The DHAN-Vayalagam (Tank) Foundation has been promoted to eradicate poverty among small and marginal farmers, and the landless through Conservation and Development of Small Scale Water Resources. It builds nested institutions for their sustenance to ensure local management and it works towards making sustainable the livelihoods of farmers through stabilising tankfed agriculture. The programme has moved from working on isolated tanks, to cascade of tanks, watersheds, and now into river basin development.

Community Governance of Water Resources

During the year, Vayalagam programme was able to reach an additional 14,048 households involved in

tankfed agriculture. The intensive focus on building peoples' organisation and expansion of Vayalagam Programme in new locations with the support of Corporate Social Responsibility (CSR) projects led to scaling-up and reaching more number of farmers. There were efforts for focused growth in the river basins such as Gundar, Pambar and Vaippar. The programme took efforts to scale-up the work in new locations in Telangana and Bihar. The leaders of Vayalagams have played active role in renovation of water bodies and removal of encroachments. Ultimately, all the efforts led to community-led conservation and development of water resources in these drought-prone areas.

Agricultural Finance

Agricultural Finance Groups (AFGs) are part of Vayalagams, promoted by organising 15 to 20 members from Vayalagams. They provide continuity to the conservation and development works and facilitate continuous access to credit facility for tankfed farming. During the year, 459 AFGs were promoted with 6750 households. The AFGs facilitate cross-learning among the farmers and help them to work collectively. Many banks have come forward to provide financial services to the AFGs. During the

year, AFGs have availed credit linkages from IDBI and Tamil Nadu Mercantile Bank. Most of the banks were positive towards linking agriculture finance groups and the groups linked have gained the goodwill of the banks with their prompt repayments. The programme has made a memorandum of understanding with the Tamil Nadu Mercantile Bank and organised a steering committee meeting with the branch managers. About 10 groups have obtained credit from TMB at the interest rate of 7–10.6 percent. Regional level steering committee meeting was organised with IDBI to hasten the linkage process. All the AFGs have mobilised Rs. 173.2 million from various banks as loan to address the credit needs of the members.

Farmers' Producer Organisations

The Vayalagam Programme has facilitated submission of proposals to NABARD to promote 17 Farmer Producer Organisations (FPOs) in Tamil Nadu, Andhra Pradesh, Telangana and Karnataka. All these proposals received sanctioned and they are in different stages of implementation. No doubt, these FPOs would address the marketing issues of the poor and marginal farming communities. These FPOs will facilitate collective marketing and input services so as to increase the net income realised by the farmers. The FPOs promoted in Tamil Nadu have crossed one year and they are about to complete the registration process and they have developed business plans. So far, 344 Farmers' Interest Groups (FIGs) were promoted for different crops; Rs.2.38 million has been mobilised as share capital from the members of FIGs, and a matching share capital would be mobilised from Small Farmers' Agribusiness Consortium (SFAC). All the board of directors, CEOs and associates working in 11 FPOs in Tamil Nadu have been provided orientation on governance and effective management.

Development of Water Resources

Gundar Basin

In Gundar Basin, DHAN implemented second phase of water development works in partnership with Hindustan Unilever Foundation. So far, the project has reached 6,416 members in 88 villages of 12 blocks. During the year alone, 89 Vayalagams



were promoted around irrigation tanks and village ponds. About 24 tanks were renovated and tank command area development works were completed in 10 tanks to introduce water savings practices. There are registered federations of Vayalagams in 10 blocks in this basin implementing these works.

So far, 2,815 man days of labour works were generated through renovation works. The investment on water conservation and agriculture development led to generation of 5.98 lakhs man days of labour through agriculture and livestock development activities. This was possible due to additional water availability in tanks. As a result of these works, household Income could be enhanced to the tune of Rs. 10,000/- per family per year. In order to maximise water productivity, inland fish rearing was done in seven water bodies, by which the associations were able to generate Rs. 2.5 lakhs. The associations would use these funds for future maintenance.

Pambar Basin

As there is no perennial source of water, the Irrigation tanks are the only source of water for

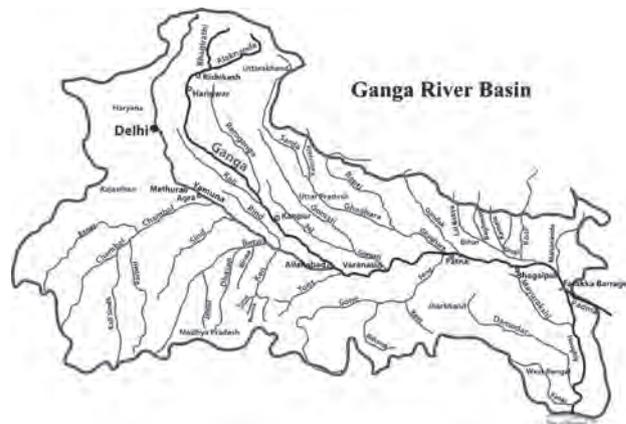


irrigation in the basin. There are around 6000 irrigation tanks in the basin. Due to presence of salinity in the ground water, most of the people in villages under Pambar basin consume water from the village ponds. Siltation is a common phenomenon which directly reduces the water storage capacity. Over a period of time, siltation leads to shortage of water for drinking and domestic needs. Households near the town spend about Rs. 13 to 15 to buy a pot of water from the private water suppliers. People living in the interior villages travel long distance to fetch water.

- Under DHAN-Axis Bank Foundation (DHANA) project, conditions of 483 tanks and 133 village ponds were improved.
- Additional water storage capacity was created to the volume of 1,55,068 cuM by renovation 668 water bodies.
- About 11,953 families cultivating in 11,721 acres of land were assured with water to achieve food security.
- Productivity of 555 acres was improved through silt application. Due to silt application, the crops withstood droughts and the yield increased by 5 to 25 percent.
- About 15,482 families were assured with drinking water throughout the year through the renovation of 133 village ponds.
- Totally, 227 Vayalagams received endowment for regular maintenance. By this, the sustainability of project initiatives is ensured.
- Around 85.427 km length of bund and 18.078 km of supply channel were improved. These interventions could ensure flow of water and efficiency of the tank.
- Around 2,550 wells and bore wells were recharged through renovation of 688 water bodies.

Ganga Basin

DHAN has made an entry into the Ganges basin, through the project “Water and Livelihoods Security: Reviving Traditional Ahars and Pyne System Irrigation in Munger Districts of South Bihar”. The project was launched with a mission of addressing poverty through water and agriculture interventions in Munger district. The project is



supported by ITC Rural Development Trust. Even when the people of this area were new to extending contributions for common works of water bodies, the project could motivate them to contribute Rs. 3.46 lakhs during the year. The community-led operations and transparency in every action facilitated the increased financial contribution of the community. As most of the water bodies were not renovated for several years, they were heavily silted and required more investment than expected. During the year, Rs. 1.87 million worth of water development works were undertaken benefiting 2,134 families. The indirect benefits included groundwater recharge, feeding livestock, and access to water for domestic needs. The villagers have started celebrating the Chatt festival in the village ponds.

Murredu River Sub-basin

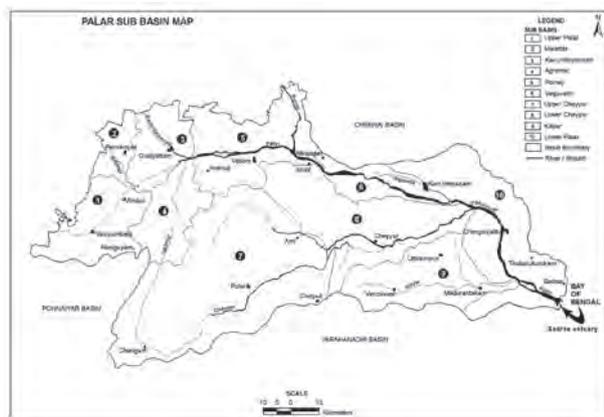
DHAN has made an entry into the Murredu River Basin in November 2015. Conservation and development works in rainfed tanks are being implemented in Julurpadu, Palvancha, and Kothakoodam and Chandra Gonda mandals of Khammam district in Telangana. So far, five tanks have been renovated and 26 farm ponds were created to harvest rainwater. Fifteen Water Users Associations (Vayalagams) have been promoted in this basin and through them Rs. 20 million worth of conservation and development works were taken up during the year.

Vaippar Sub-basin

The coastal strips of Tuticorin district in Tamil Nadu are highly prone to sea water intrusion. Ground water is saline and unfit for drinking. Drinking water bore wells, drilled around the water body are

the major source of drinking water to people here. Deepening the village ponds would prolong the duration of water availability in the pond. During the year, nine village ponds and two irrigation tanks were renovated in this basin and six farm ponds were established.

Palar Basin



DHAN Foundation has been implementing Integrated Watershed Management Programme in Mittachinthavaripalli and Chandramakulapalli Watershed in Punganur Mandal of Chittoor district in Andhra Pradesh. Under this project, restoration of check dams and percolation tanks, construction of new check dams and manual farm ponds were taken up. The total volume of conservation and development implemented was Rs. 12.56 million; it has generated a total of 34,451 labour days. All these renovation works have brought in additional storage of 45.6 million litres of water, benefitting a command area of 8,219 hectares. Using the additional water storage, and with the good rains after renovation works, farmers have generated an assured income of Rs. 30,000 per acre from paddy crop.

Watershed Development

The Adilabad region has implemented eight watersheds (three watersheds with Indo-German project and five watersheds under NABARD's Watershed Development Fund). So far, Rs. 86.74 million worth of soil and moisture conservation works in the form of trench cum bunding, farm ponds, and drainage line treatment, dug out ponds, percolation tanks, stone bunding and pebble bunding were provided in these watersheds.

Similar watershed development works were taken up in Cherial and Maddur mandals of Warangal district covering three watersheds namely Nagapuri, Guruvannapeta and Narasaipally. Through this, WDF-sponsored watershed development works in the form of 331 farm ponds, 54 sunken ponds, 41MPTs in the fields, 52 RFDs, 8 check walls and check dams were created. Also the project helped plant 48541 saplings. Solar lamps were distributed to 500 poor families with 50 percent contribution to overcome power shortages. Also 179 smokeless chulas with 30 percent contribution were distributed to reduce the effect of smoke on the health of the women. In order to increase the soil fertility and productivity, we have taken up the tank silt application activity in the fields of 85 farmers. Four animal health camps in convergence with the Animal Husbandry Department were organised benefiting more than 500 animals.

As Resource Support Agency

DHAN Vayalagam (Tank) Foundation was identified as a resource support organisation to support watershed activities in Karimnagar, Nizamabad and Nalgonda districts supported by NABARD since November 2009. DHAN has guided 69 watersheds implemented by 20 project facilitating agencies (PFA's) in eight mandals in these districts. Resource team from DHAN has made 75 monitoring visits, two appraisal visits, and 11 support visits to help complete the projects on time.

Tankfed Agriculture Development

In Palar Basin of Chittoor District, Rs. 61.46 million worth agricultural activities were carried out during the year. Around 20 tonnes of groundnut seeds and over 80 tonnes of gypsum were supplied to farmers. Through Farm Field Schools, SRI method of paddy cultivation was introduced in 185 acres of land. Drum seed method of paddy cultivation was introduced in 54.5 acres. Tarpaulins were distributed to 75 farmers and power sprayers were distributed to 30 farmers. Farmers were helped to buy 17 rotavators, seven power tillers, weeders and one paddy transplanter. Thirty-seven shade-net nurseries worth Rs. 2.0 million were established. Inter cropping was promoted in 1,294 acres which led to additional income of Rs. 5.18 million to

farmers. Promoted paddy cultivation on 1,613 acres under the command area of water harvesting structures created as a part of projects which led to additional income generation to the tune of Rs.48.39 million.

In Vaippar and Kallar Basins, the programme has facilitated farmers to procure seeds and fertilisers from agriculture department along with subsidies for cultivating crops in 122 acres. About 225 farmers have been assisted with supply of 2,250 kg of DAP, 1,000 kg of potash, 20 litres of neem-extract and 7,500 kg of urea from agricultural department.

The programme assisted farmers to receive four power sprayers, pipeline for irrigating 10 acres of land at subsidised cost from horticulture department. Weed removal, silt application and land levelling were taken up in 248 acres. About 800 saplings were distributed to promote tree plantation and horticulture crops. In association with Agricultural Research Station, Aruppukottai and Kovilpatti, training sessions in vermicompost, seed treatment, and seed hardening techniques were organised for 105 progressive farmers.

In Pambar Basin, training in organic farming was organised for 20 farmers in partnership with PNB, Pillaiyarpatti. Cropping technology training on mango plantation was organised for 63 farmers in Kavarayapatti Village. In Erakkapatti Village, 30 members have participated in a training programme on coconut cultivation by the department of agriculture.

The programme in Kolar Region, Karnataka introduced 15 units of high density poly ethylene vermi beds with a capacity to produce 1.20 tons of vermicompost at once. In a period of three to four months, these beds will be ready for usage. Training programme on cultivation of small millets and, groundnut were organised for the farmers in association with Agricultural Research Station, Rajavanthi, Pavagada.

Inland Fishery Development

The Vayalagam Programme continued to scale-up the inland fishery activity in the rehabilitated water-bodies. It has started forming fishery producer groups to develop inland fishery which helps in



collective action for input purchase and marketing leading to reduce the cost of production up to 20 to 30 percent and helps market the fish effectively. So far, 40 FPGs have been formed in Barama and Madhupur blocks of Assam, Koraput in Odisha, and Adilabad in Telangana. National Fisheries Development Board, HIVOS, BPCL and Axis Bank Foundation were helpful in scaling-up this initiative. This year, inland fishery was taken up in 700 water bodies, stocking 2.8 million fingerlings. A total of 224 tonnes of fish were harvested and Rs. 11 million was earned by the people as net income and about 5000 families of Vayalagam have consumed fish worth 110 tonnes.

Knowledge Building and Dissemination

Using Madurai Symposium as a common platform, the Vayalagam Programme initiated efforts to position the theme and localise the sustainable development goals. Series of events on tank conservation, watershed development, safe drinking water, farmer producers' organisation were conducted as part of the symposium. Collaborators of Vayalagam programme, farmer leaders and members participated in these events and resolved to mainstream the SDGs.

The programme could share their experiences at the consultation meeting organised at Anna University, by Institute of Resources Management and Economic Development, Delhi. This meeting focused on Tamil Nadu Water Policy in the changing climate scenario. The programme also included participation in the seminar on urban lakes: challenges and perspectives at Puducherry organised by CSE in collaboration with Puducherry French Institute. The seminar presented the Madurai urban water work experiences.

Status of Vayalagam Tankfed Agriculture Development

Particulars	March		
	2014	2015	2016
Spread of the programme			
a) No. of States	6	7	7
b) No. of Districts	30	33	36
c) No. of Vayalagams	3,797	4,121	4,443
d) No. of Cascade and watershed associations	218	218	226
e) No. of Federations	42	34	34
f) No. of Members	2,82,381	2,83,134	2,97,182
Value of Physical works implemented during the year (Rs. in millions)			
a) Through Farmers Contribution	22	45	23
b) Through Govt. and other agencies	85	179	94
c) Agriculture Credit support through MFGs	310	567	680

Coastal Conservation and Livelihoods

After the tsunami in 2004 along the south Indian coast, DHAN has started working there with a long-term focus of restoring the livelihoods of the affected communities. This has now become a full-fledged and area-based programme. The programme follows an integrated and holistic approach to address issues on livelihoods and conservation of coastal ecosystem. DHAN swiftly responded after the Cyclone Phailin in Coastal Odisha in 2013; the programme was expanded to Balasore district with the support of Axis Bank Foundation.

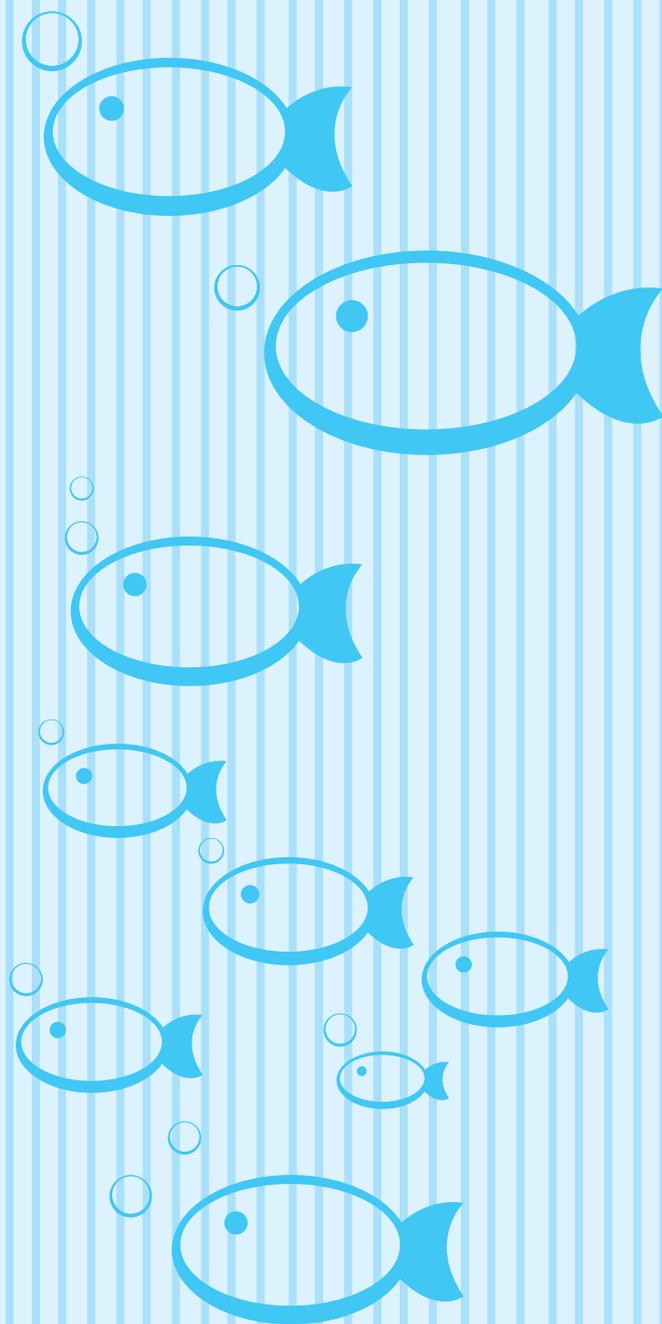
Building Peoples' Institutions for Restoring Livelihoods

DHAN has organised affected communities into primary groups of Women SHGs, Farmers Micro Finance Groups, Farmers Associations, Fishermen Associations, Conservation Micro Finance Groups, Primary Producer Groups, Primary Marketing Groups and Resilience Microfinance groups. During the reporting period, institution building was taken as one of the thrust areas of the programme. The CALL Programme could reach out to 1,23,248 households by adding 23, 247 members during the year.

Building Financial Capabilities

CALL Programme lays high emphasis on savings, which is an important aspect of building resilience as it brings equity and liquidity. All the groups were able to save Rs. 319.5 millions. Another major source of finance for lending to restore livelihoods is credit mobilised from banks under SHG-Bank Linkage. During the year, partnership with the Corporation Bank and Pallavan Grama Bank was instrumental in providing required credit linkages to SHGs. Institutional process such as steering committee meetings facilitated smooth linkages. The SHGs could mobilise Rs.1,070 million through 5,071 loans. In addition to this, in Balasore, 123 groups were linked with KDFS for Rs. 5.0 million and Revolving Fund Support for 206 groups were provided to the tune of Rs.8.7 million. In Balasore, the inertia in opening savings bank accounts for groups was broken and more than 748 accounts were opened with the nationalised banks.

People have started contributing financially to the functioning of SHGs and federations. During the year,



they have met their cost of operations to the tune of Rs. 62.5 million on their own. Eleven out of 28 federations are self-managing their expenses.

Capacity Building of Leaders and Staff

The leaders of the groups have been trained through structured training programmes in the areas of evolving bye-laws to SHGs, roles and responsibilities of group leaders, nested institution structure, social security schemes, entitlements of members from government schemes and about the systems and books of accounts to be in place for the groups. During the year, 3,600 leaders underwent various training programmes. Similar trainings were organised for the leaders of cluster development associations and federations as well. The federations were helped to conduct board meeting regularly with preparations and Mahasabhas were organised in many of the Federations.

More than 100 associates in Balasore underwent structured Movement Workers Training focusing on community organising skills, perspective building on poverty and development, and hands-on experiences in writing books of accounts, financial systems at the Group, Cluster and Federation levels. A team of trainers from SUHAM have trained health associates in Balasore on anaemia reduction. More than 55 associates participated in the event. In the same way, orientation and training were imparted to ANM. Para-veterinarians were identified locally in Balasore and they were provided a 10-day residential training.



Restoring Livelihoods

During the year, all the SHGs in CALL Programme have generated credit worth Rs. 2,610 million, of

which nearly 40 percent of the loans were provided for livelihoods and other loans were issued for different purposes such as education, health, asset creation and social obligation.



Dairy as a Support Livelihood: Most of the farmers involved in coastal agriculture prefer cattle and goat rearing as subsidiary livelihoods. With the credit mobilised by SHGs, 1,782 families have adopted dairy farming. To strengthen the dairy activity, artificial insemination service was extended to animals owned by the members and others in the villages. A total of 4,910 families involved in dairy farming have been supported with this service. De-worming was done to 33, 218 animals to ensure good health, milk production and breeding efficiency. About 8200 families benefitted from this service. Vaccination was carried out to 57,000 animals.

Green fodder is an important factor for maintaining the constant milk yield and maintaining the health of the animal. Raising green fodder in a piece of land is one of the basic necessities for the milk producers. However, most of the producers do not have fodder facility. Producers were motivated to raise green fodder in a small piece of land. Co-4 and CoFs 29 varieties were recommended for raising fodder; about 1,500 members have been supported. Cattle management training was organised to about 10,100 members during the year.

Producer Organisations

During the year, 4,440 farmers have been organised into primary producer organisations under production of jasmine, pulses, groundnut and senna crops, and dairy activity. The Kalanjiam Milk Producer Company (KMPCL) promoted in

Cuddalore sells the milk produced by the PPGs in the name of Anandam. It offers the producers the right price based on the quality of milk they supply. A significant number of 30,000 families were supported to strengthen their existing livelihoods through access to credit from their SHGs to initiate or strengthen activities such as agriculture, petty trades, purchase of livelihood assets such as goats, net, repair of boats and other non-agricultural activities.

Skill Building

Vocational education in tailoring, computer education and beautician courses were offered to the members through LIFE Centres and 394 persons were trained during the year. In Nagapattinam region with the collaboration of L&T Skill Building Institute, 132 youth were trained in skill building in various disciplines related to construction; out of which 30 youth were selected for designed technical skill building on welding and fitting by L&T based at Kancheepuram. In Balasore, training and skill building in mushroom cultivation, sal-leaf production, incense stick making were provided to the members. A total of 4,652 farmers were trained through Krishi Vigyan Kendra and agricultural departments through farm field schools.

Conservation

Rejuvenation of water bodies is an ideal solution to mitigate the vagaries of monsoon and to stabilise food production. A village pond in Nilgiris was renovated. As a follow-up of Indo-German Biodiversity Programme for Conservation and Sustainable Management of Existing and Potential Coastal and Marine Protected Areas (CMPA), DHAN took up a study and an advisory council with fishermen leaders and research institutions was set up. In the second advisory council meeting, conservation issues of the Palk Bay were discussed. The advisory council members and the project team members visited the field to understand the self-regulation practices followed by two villages. The Krishnapuram village has undertaken many efforts to conserve the coastal ecosystem. Focus group discussions were organised in 23 villages.

A steering committee meeting was convened by the district collector of Ramnad to present the best

practices of the two villages where certain level of self-regulations is practised with respect to coastal conservation and what could be done to improve the status in those villages by collaborating with the government in ensuring law enforcement. The meeting ended with the resolutions for enforcements such as regulating the trawler fishermen to carry out fishing beyond three nautical miles and increasing the frequency of coast-guard patrol vehicles within three nautical miles. There were suggestions for construction of artificial reefs in those villages so that they could act as deterrents for the trawlers. As a follow-up of the study, the CALL Programme has promoted 14 Village Coastal and Marine Conservation Councils. These councils are meant to take forward the conservation initiatives. To have regular interaction with these members, they were asked to form Conservation Micro Finance groups.

Resilience Building

The first component in resilience building is promotion of Disaster Risk Reduction committees at village level as the communities are the first respondents when disaster strikes. So far, 19 DRR committees in Cuddalore and 165 DRR Committees have been promoted in Balasore. The members of these committees were oriented towards DRR activities such as early warning, evacuation and response, first aid, sanitation, shelter management, damage assessment. To keep the DRR committees vibrant and to have regular interaction with them, it was decided to promote Resilience Microfinance Groups for men in the most vulnerable villages of the block. This would help the DRR associate to have good rapport with the community and volunteers of search and rescue.

Promotion of Disaster Relief fund

The concept of disaster relief fund has been initiated during the last year after November 2015 floods. After any disaster, it takes some time to receive humanitarian support from donors. To manage this, federations have decided to create a specified fund for disaster relief. Each member would contribute to this fund and it will be kept in the federation. During disasters, the federations would be able to take up relief activities without waiting for others.



Training the volunteers on Search and Rescue and First Aid

Under Resilience Building, 165 volunteers were identified in Balasore and trained in Search, Rescue and First Aid. Out of 165 members trained in Search and Rescue, 15-20 members have been promoted as volunteers who will be available for training others. These volunteers had come to Cuddalore, Tamil Nadu to provide training on Search and Rescue to the volunteers in two villages.

A mock drill was organised at Inchudi village in Balasore as part of mock drill day of Odisha state to create awareness to villagers about the disaster preparedness as well as different techniques to save lives of the people affected by floods and cyclones. The mock drill was organised by Odisha State Disaster Management Authority (OSDMA). In Inchudi, it was jointly carried out by the Fire department personnel and Inchudi search and rescue team members.

Risk Management through Micro-insurance

Providing social security for poor is one of the risk management possibilities. Federations have focused on this and life insurance received priority. Aam Aatmi Bima Yojana (AABY), a subsidised life insurance product of LIC of India was provided to 68,000 members.

Response to Disasters

After the flash floods in the coastal areas of Tamil Nadu including Chennai, Kancheepuram and Cuddalore, CALL Programme started immediate relief and restoration initiatives by mobilising individual and institutional philanthropies. In a short time, Rs. 5.0 million was mobilised from individuals and institutions to channelise relief measures. After the relief works, the programme included working with institutions such as Texas India, Caritas Switzerland, National Payment Corporation of India, Aditya Birla Financial Services for restoration activities. The Peoples' Institutions in DHAN Collective provided support to the tune of Rs. 2.0 million.

Knowledge Management

The CALL programme organised internal people workshops for knowledge building and exposure visits to understand the macro environment. It also conducted research on knowledge management and policy advocacy.

Three training sessions were conducted at Madurai on women empowerment by a leading advocate. The participants were cluster leaders and federation leaders and 120 members were trained through this programme.

A convention was conducted at Madurai on “Best practices of gender and development: Challenges and way forward in coastal ecosystem” to share the initiatives undertaken by the federations and best practices in ensuring gender equity, understand challenges faced in addressing gender equity and to recommend best way to address gender equity.

A workshop was conducted on DRR in Madurai during September 2015 to understand the status of community participation in disaster management, and identify the gaps between communities, local governance, block and district administration with respect to disaster management. The workshop offered recommendations to strengthen Community Governance for Disaster Risk Reduction.

A people's convention on “Conservation issues of Palk Bay Eco System and the Solutions perceived by the Community” was organised as part of Madurai Symposium 2015. Issues in coastal areas and weak



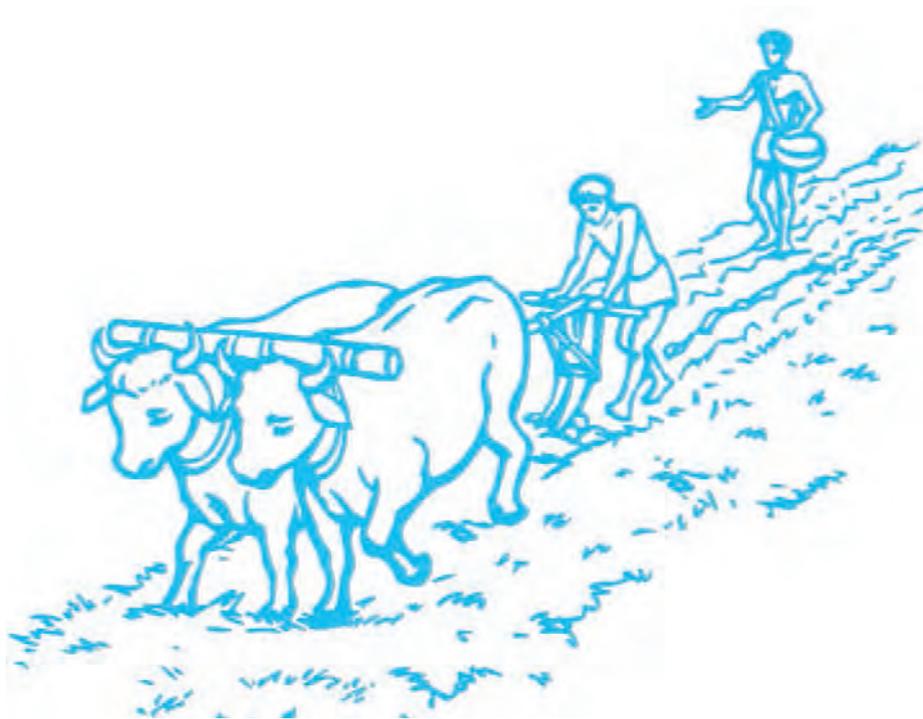
implementation of laws such as Coastal Zone Regulation Acts, threats to the coastal bio-diversity and habitats were discussed at the convention.

A workshop on “Advancing Co-Management for better Eco System services in Palk Bay” was organised with the stakeholders at the Madurai Symposium 2015. The workshop tried to understand the conservation issues in Palk Bay ecosystem and explored challenges in co-management.

Along with Centre for Research and ACEDRR of TDA, the programme undertook “A study to

explore best practices to address the gaps in disaster management in four coastal blocks of Balasore district, Odisha”.

A district-level workshop on Developing Converging Strategies for Anaemia Control among Women and Adolescent girls was organised in Odisha with stakeholders from education department, ICDS, NHM, Panchayat leaders. There were discussions on how can we formulate a model for reducing anaemia among adolescent girls in Balasore District.



Rainfed Farming Development

Rainfed agriculture plays a crucial role in India, covering 68 per cent of the total net sown area in 177 districts. Uncertainty in production due to fluctuations in rainfall and its distribution and decrease in relative productivity in rainfed lands affect the livelihoods of the poor and marginalised farmers. DHAN foundation has launched Rainfed Farming Development Programme (RFDP) to make rainfed farming viable by improving the total factor productivity through location-specific interventions.

RFDP works with rainfed farmers in 15 districts of nine states namely Tamil Nadu, Karnataka,



Telangana, Maharashtra, Odisha, Jharkhand, Madhya Pradesh, Bihar and Uttar Pradesh. In Telangana and Madhya Pradesh, RFDP is working with Integrated Watershed Management Programme (IWMP). In Maharashtra, RFDP was working with Convergence of Agricultural Interventions in Maharashtra (CAIM) which was completed by September 2015. RESMISA (Revalorizing of Small Millets in the Rainfed Regions of South Asia) project was completed in September 2015. RFDP has been implementing this project in 5 locations of three states. Jawadhu Hills of Tiruvannamalai district, Tamil Nadu and Bero of Ranchi district, Jharkhand have been established exclusively for the small millet project. RFDP works with 23,652 farming families, who have been organised into 1587 groups in 19 locations.

Natural Resource Management

Around Rs. 4.0 million worth of NRM activities such as land levelling and stone bunding were taken up in the farmers fields in Nattarampalli. In Ghatanji, 81 farm ponds were constructed with the support of NRTT and IFAD. Broad furrows and bunds were constructed for 219 farmers.



Recharge pits for 122 farmers and Nala in 60 fields were constructed there. Other works carried out in Ghatanji were graded bunding, well deepening, Works worth Rs. 25.2 million were carried out in Ghatanji and people have contributed to the tune of Rs. 0.7 million. There was a government's convergence support to the tune of Rs. 9.1 million.

Crop Production Enhancement

Biodiversity block was taken up with groundnut, red gram, ragi, cowpea, small millets and field bean in all the locations. Participatory varietal selection (PVS) was done in the locations for the crops suitable to their contexts such as Kodo millet, groundnut, kodo millet, green gram, little millet, cowpea, horse gram, finger millet, barnyard millet, and foxtail millet. IN Ghatanji, LEISA method was imparted to 40 farmers through demonstrations. Over 430 people have attended Farm Field School in Ghatanji. In Anchetty, more than 600 farmers have taken up solar fencing to protect the crops from wild animals. In Gudiyattam, Azolla fodder has been introduced among 50 farmers and the same activity has been done for 100 farmers in Nattarampalli.

In Jawadhu Hills, Sustainable Agriculture Kit (SAK) was prepared and 455 farmers have been trained to follow SAK practices, 560 farmers have been trained on composting, 282 farmers were trained on

Jeewamirtham preparation and use and another 150 farmers were trained on BD composting.

Facilitation of Farm Inputs

In Thirumangalam location, certified cotton seeds, cowpea, black gram and red gram have been supplied to the farmers each year and increased crop yield have been recorded. Kitchen garden seeds of 10 different vegetables were packed and supplied to 2,492 members in all the locations. Quality seeds of cotton, barnyard millet, red gram, cowpea, barn yard millets and Kodo millet were supplied to the farmers on cost basis benefiting 1,271 farmers across the locations.

Processing and Marketing of Farm Produces

De-stoners and de-hullers were arranged for processing the small millets for local consumption in Peraiyur location. Kodo millets and Barnyard millets have been purchased, processed and marketed on regular basis. In Jawadhu Hills, a thrashing floor was constructed for processing the small millets. Farmers in Jawadhu Hills were assisted to buy two de-stoners, 10 de-hullers and one harvester.

Addressing Risks in Rainfed Farming

Life Insurance cover was provided to the members of all the SHGs. Mutual Groundnut Income

insurance cover was provided to around 150 members for 85 acres of land in Gudiyattam and to 150 farmers for 100 acres in Nattarampalli. Around 50 milch animals bought through loans during the year were insured.

Farmers Producer Organisations



RFDP promotes nine farmers' producer organisations (FPOs) for growing rainfed crops in Tamil Nadu. Baseline data were collected and computerised for all the FPOs. Board of Directors (BODs) were educated about the FPO functioning. Series of training on leadership, legal compliances and business plan preparation were given to CEOs, Board of Directors and for associates. Share capital is being mobilised from the shareholders.

Partnerships

A collaborative small millet project with the Agricultural Department, Kallikudi was implemented with the Tirumangalam Uzhavar Mamandrum. The project estimated at Rs 2.5 million was funded by State Balanced Growth Fund. This project focused on two millets namely Kodo millet and Barn Yard Millet, covering seven villages of Kallikudi block, benefiting 300 farmers and 200 landless labourers. Farmers were provided with agricultural inputs such as seeds of Kodo millet and barnyard millet, urea, micronutrient mixers and bio-fertilisers. Soil testing was conducted and family details were collected and documented. Series of training on millet cultivation and processing were organised. The department's officials were taken for exposure to millet machineries. Millet processing units were established in Sengapadai and Sivarakottai.

“One-village, One Variety” programme was conducted with support from Cotton Corporation of India continuously for three years in Sengapadai village. Training was organised in collaboration with Regional Research Station, Aruppukkottai. Agricultural inputs were supplied to the cotton farmers under this project.

Tirumangalam Uzhavar Mamandram received sanction for Vocational Training Programme (VTP) from Tamil State Department of Employment and Training for agriculture and banking (Computer and Accounts).



Sustainable Healthcare Advancement

Sustainable Healthcare Advancement (SUHAM) is a community-centred healthcare initiative of DHAN Collective. SUHAM as a specialised institution for community health care and curative care focuses on the designing of health programmes based on the context, need and demand, training and capacity building for the staff, governance and the community along with developing appropriate BCC materials, establishing a referral system at the federation levels to make use of the services of available at the public health system. SUHAM specialty hospitals serve as an early warning system through early diagnosis, working out strategies for establishing linkages with mainstream institutions for accessing the services by the community for the people associated with Kalanjiam, Vayalagam, CALL and rainfed programmes.

Community Health Initiatives

As a regular process in achieving the progress, the community health interventions were scaled-up and expanded in many locations across the regions during the reporting period through multi-dimensional approaches such as with support from different funding agencies and also

community financing. There is horizontal expansion of community health interventions in matured federations with community contribution taken up as community-financed health programmes. The initiatives were undertaken with a bottom-up approach based on the need and demand of the community which makes the community to take up the responsibility and ownership of the programme ensuring sustainability of the initiatives over a period of time.

During the year, CSR supported health initiatives promoted for addressing issues related to anaemia, low birth weight and growth parameters of children. The CSR of AXIS Bank Foundation supported the entire district of Balasore covering 12 blocks for addressing anaemia among mother and adolescent girls from tribal, coastal and rural contexts. Health and Nutrition support for Women and Children programme were initiated in three blocks each of Tamil Nadu and Odisha with support from the CSR of Aditya Birla.

There is vertical expansion through deepening process focusing on the advancement in content, promotion of microfinance products for safe water

and sanitation across eight states covering 35 regions under Kalanjiam, Vayalagam, CALL and Rainfed programmes through the project “SCALE UP” with the support from Water.Org. Major focus was provided for sustainability of the programmes with the stake of the community through community financing health programmes in many federations across the regions of the Kalanjiam.

Community Financed Health Interventions

Thirteen Kalanjiam Federations manage health interventions with their own resources to give continuity to Kalanjiam Reproductive and Child Health Programme and another 22 federations will implement basic health interventions that need minimal resources. Nearly, 57,847 girls were reached through the school health education programmes in all the locations covered by community financing. The anaemia control programme implemented in four federations of Salem region showed the impact of reduction in the prevalence rate of anaemia to an extent of 36.7 percent and the increase in the knowledge level on the concepts of anaemia up to 92.5 percent and changes such as consumption of iron tablets, consumption of iron-rich foods, wearing slippers, napkin usage by the eligible girls and toilet usage to prevent hookworm infestation up to 95.4 percent among adolescent girls.

Partnerships

Anaemia Control Programme with State Balanced Growth Fund

The Anaemia Control Programme is implemented with the support of State Balanced Growth Fund (SBGF) of State Planning Commission (SPC) in four backward blocks of Madurai district, Sedapatti,



Kallikudi, T. Kallupatti and T. Vadipatti covering three Vayalagam federations and one Kalanjiam federation. The intervention covers the entire target population of the block in reducing anaemia prevalence by 25 per cent among pregnant women and adolescent girls. Nearly 22,667 adolescent girls were organised into 990 groups for providing health education at the village level and 12, 546 girls were reached through school health education programme to bring about changes in knowledge, attitude and practice towards anaemia-related aspects. Nearly, 2,048 pregnant women were identified for the intervention.

The project helped formation of 54 Village Health Water and Sanitation Committees and 135 adolescent girls groups have been identified as Health Intervention Groups (HIGs). 100% practice changes were ensured in the HIGs related to the consumption of iron-rich foods at a minimum of four days per week, consumption of IFA minimum of 40 tablets per year, intake of hookworm tablets twice a year, 100% slippers usage, toilet usage and napkin usage by eligible adolescent girls in a group. Twenty-seven Demonstrative Model Villages have been selected covering all the four blocks where the focus is on total sanitation of the village and free all the adolescent girls in the villages from anaemia.

Ernst & Young Foundation sponsored EMPOWER

With support of Ernst & Young Foundation, the project “Empowering Women for Sustainable Development (EMPOWER)” was implemented in Thirupathur block of Vellore district of Tamil Nadu and Madhugiri of Tumkur district of Karnataka. Nearly, 1,248 adolescent girls have been organised into 60 groups with 218 pregnant women in Madhugiri location and 1,405 adolescent girls organised into 70 groups and another 6,154 girls reached through school health education programme. The project also identified 178 pregnant women for intervention.

Project EMPOWER sponsored by Women Strong International

The Project EMPOWER – “End Poverty to Make Madurai City the New Paradigm of Women Empowerment with Resilience” supported by Women Strong International, USA is implemented



to support 12,078 households with reproductive and child health interventions, diagnostics tests for women, girls and health referrals, working with schools and PHCs to create access for girls and women, intervention for breast and cervical cancer, sanitation and safe water and de-addiction. The project has reached 5,778 adolescent girls in 381 groups, 243 pregnant women, 1,395 post-natal mothers and 1,795 children. Through the school health education programme, 10,121 adolescent girls were reached.

During the year, 7,058 Kalanjiam members underwent tests for anaemia, diabetic, blood pressure and BMI. The screened members were provided awareness education and referred to health centres. Another 12,078 members were given education on breast and cervical cancer and 156 members were identified with nodes in their breasts and 65 cases were referred for confirmation through mammogram. So far, 16 cases have been confirmed and referred for treatment to government hospital and community hospitals; 1, 124 symptomatic cases underwent clinical testing for cervical cancer and nine cases were referred for Pap smear test for confirmation, 23 de-addicted persons were referred for rehabilitation and treatment in “Trishul Center” run by NGO called Chellamuthu Trust at Madurai. Fifteen members constructed toilets towards addressing open defecation in urban slums of Madurai city. An interim assessment was conducted for 1,021 adolescent girls across six federations which show that 26.64 per cent of girls had normal level of haemoglobin and there is an improvement of 12.13 per cent. The severe anaemic cases decreased to 8.03 per cent from 25.84 per cent. The World Girl Child Day was celebrated in all the six federations to mark their success.

Axis Bank Foundation supported Project in Balasore, Odisha

The project is implemented in 12 blocks of Balasore district of Odisha with a project period of five years from 2014 to 2019. The project is proposed to approach rehabilitation in four dimensions as integrated, inclusive and responsive to the needs of the affected communities. The major focus of the project is towards the livelihood and health of 5,000 pregnant women, to improve reproductive health in terms of maternal and infant well-being and help 15, 000 adolescent girls through anaemia reduction programme by linking with the mainstream institution. Overall, 18,523 adolescent girls have been identified and organised into 1,208 groups. Totally, 12,162 pregnant women and 1,023 post-natal mothers with children up to 90 days were also covered under awareness education programme.

Peer educator trainings were organised in 68 places. A district-level Consultative Workshop on “Converging Strategies for Anaemia Control” was conducted involving district-level officials from public health system, ICDS, educational department and organisations working for health interventions which focused on the policy changes for the distribution of IFA from the public health system through the educational system.

Project on “Community Health Care among Women and Children” supported by Birla Sun life

The project is being implemented in three hilly tribal blocks of Tamil Nadu viz. Jawadhu, Kalvarayan and Kolli and three tribal blocks of Odisha viz. Betnoti, Koraput and Semiliguda focusing on health and nutrition enhancement of life cycle of women including adolescent girls, pregnant women and post-natal mothers and children. Baseline survey was conducted in all the project blocks. Apart from sample survey, haemoglobin assessment was conducted for 11,797 adolescent girls and 972 pregnant women. The major issues encountered during our intervention were early marriage, high order birth rate, spacing between conceptions in all the six tribal blocks, illegal pregnancy and abortions in Jawadhu hills.

The prevalence rate of anaemia among the adolescent girls is 90.4 and 87.7 per cent in Betnoti

and Jawadhu Hills, respectively. The prevalence rate of anaemia among pregnant women is 88.5 and 86.6 per cent in Betnoti and Jawadhu hills, respectively. It is significantly high when compared to plains and urban areas. Community awareness was created using cultural campaigns to disseminate messages on health and nutrition.

Project ACCESS – Access to Credit for Safe Water and Sanitation Project



The project “ACCESS” focused on the promotion of micro finance products on Safe Water and Sanitation in 63 federations across seven districts in three states namely Tamil Nadu, Andhra Pradesh and Karnataka. The project was completed with good focus, progress and with high-level achievement by the promotion of 17,755 under WATSAN products such as toilet construction, household tap water connection, bio-sand filters, and

roof water harvesting structures. The SHGs have granted Rs.293.99 million as product loans.

Project on “Elimination of Open Defecation through BCC under SBGF

The project implemented in Sanarpatti block of Dindigul district focuses on deploying Behaviour Change Communication (BCC) Strategies towards influencing individuals for construction of toilets. The micro planning exercise was carried out in all 21 Panchayats during the period for understanding the status and action plan for achieving 100 per cent open defecation free status. This micro planning document also covers the open defecation hotspots and potential and eligible members for sanitation of the entire block. The cultural campaign with other BCC activities is also done at block level.

During the year, door to door survey was conducted to assess the eligible households for toilet construction in three Panchayats namely T. Panjampatty, Thavasimadai and Rajakkapatty. As a result of the survey and education, 359 families are constructing toilets on their own and 334



are constructing under the government incentive programme. CLTS training was organised by District Rural Development Agency (DRDA) of Dindigul district for the entire field staff and the project coordinator placed in the block. The training included a practical session on imparting awareness to the community about the implications of open defecation at the site itself by providing a bag of sand/mud for hiding the sight of the faeces and also about the faeces contaminating water resources. The trainers in turn trained 483 people in the project location.

Secondary Care and Primary Care Hospitals

The purpose of curative care services of SUHAM is to create access to quality health care at affordable cost and ensuring equity of healthcare services to the poor. The SUHAM secondary care services in Madurai, Salem and Theni have reached 21,179 patients during the year through outpatient services in hospital, and reached another 40,200 people through mobile clinics and outreach diagnostic camps. A total of 371 patients were treated as inpatients and out of which 207 patients received surgical treatment. Camps played a major role in mobilising patients for the hospital; and during the year, 6,602 patients were screened at the hospital through general and specialty camps such as orthopaedic, gynaecology, diabetic and paediatric camps. Totally, 33,598 people were reached through 261 camps.



SUHAM hospital at Madurai



SUHAM hospital at Theni



SUHAM hospital at Salem



Social Security for Mitigating Risks

People Mutuals is a people's institution promoted by people's federations with the federation leaders on the Board of Trustees to focus on insurance and social security initiatives of the Federations promoted by DHAN Foundation. The SHGs are federated to implement the thematic intervention programmes such as community banking, tankfed agriculture development, coastal agriculture and livelihoods development, and insurance is one of the programme components in all the themes of DHAN Foundation. To focus on insurance access towards poverty reduction and implementing such other member-based programmes, separate federation mutual trusts were promoted with 86 federations in different DHAN programme locations. The People Mutuals works for strengthening mutual insurance and social security programmes implemented by the Federation Mutuals.

Scaling up Mutual solutions – Life Mutual Help Programme

A replicable model of “mutual life mutual help” has evolved involving life risk cover to people irrespective of age. It involves payment of Rs. 150 as annual contribution by all participating members in a federation. The life risks of persons up to

59 years of age are transferred to Life Insurance Corporation of India by paying an annual premium of Rs. 100 for a cover of Rs. 30,000 for natural death and Rs. 75,000 for death/disability due to accident. Out of the remaining Rs. 50, Rs. 10 is the administrative cost portion and Rs. 40 is the mutual help programme contribution for the life mutual help programme for people aged over 59 years and the death cover available to them is Rs. 10,000. Thus, the lives of the entire population of members and spouses irrespective of age, in a federation are covered over years under this programme.

The mutual insurance systems and norms have been put in place and literacy activities were initiated in the pilot federations. This involved the activities of cultural programmes, screening video films and focus group discussions. People's leaders and staff were trained on the concepts and principles of insurance and operational aspects for taking the programme to the people. The professionals were trained on the technicalities of insurance, insurance accounting, reinsurance and solvency building. During the reporting period, a total of 207,149 persons were covered under the term life mutual programme of which 1,19,678 were females.



Livestock Mutual Help Programme

Under livestock mutual help programme, 184 animals worth Rs.2.28 million are protected. The members made a contribution of Rs. 91,320 and benefits to an extent of Rs. 32,400 were achieved.

Crop Mutual Help Programme

The crop mutual help programme was implemented in Gudiyattam and Nattarampalli locations during the year covering 128.14 acres of groundnut crop cultivated by 216 farmers. The premium paid by the people amounts to Rs. 89,585, and benefits were achieved to the tune of Rs. 1,47,755.

Collaboration with insurance companies

Accessing insurance to poor by coverage under insurance company products is a major approach of People Mutuals for poverty reduction. During this year, collaboration with mainstream insurance companies gained momentum. The lives covered by various mainstream insurance companies are 8,95,197. The poor were covered under products of insurance companies and mutual solutions. They paid a premium of about Rs.1 20.8 million for an insurance cover of about Rs. 33.06 billion. People gained access to insurance products covering multiple risks and total insurance coverage was

about 1,132,265 policies/insurance contracts involving 9,33,687 people, by 31 March 2016.

The insurance coverage ensures multiple access of different insurances to people. This implies that some people would possess insurance coverage under multiple products and multiple risk programmes.

Partnerships

A seven-member team from Micropension Foundation (DMO) Netherlands visited DHAN in November 2015. As a result, the DMO has consented to extend support in number of ways to strengthen the micro pension initiative.

Strengthening Community Governance

People Mutuals is a people's institution promoted by people federations with the federation leaders on the Board of Trustees to focus on insurance and social security initiatives of the federations. The success of the initiative lies in the strength of the institution and people's ownership. Support visits were undertaken by People Mutuals to help the mutual locations in implementation and setting the systems in place for efficient operationalisation of insurance and social security programmes.

Moreover, standalone insurance-focused people institutions were promoted. The SHGs are federated to implement the thematic intervention programmes such as community banking, tankfed agriculture development, coastal agriculture and livelihoods development, etc. and insurance is one of the programme components in all the themes of DHAN Foundation. To focus on insurance access towards poverty reduction and implementing such other member-based programmes, separate federation mutual trusts were promoted. About 86 federation mutual trusts have been promoted in different DHAN programme locations.



Working with Panchayats

DHAN Foundation has launched a programme 'Working with Panchayats' to promote and strengthen the informal functional groups in the village to get involved in the Panchayat affairs. The programme integrates the existing traditional systems with the Panchayats to enhance the participation of the people and achieve synergy. Presently, the programme is in the process of scaling-up and it is implemented in five states in India including Tamil Nadu, Karnataka, Madhya Pradesh, Rajasthan and Odisha.

Though the Panchayat Programme was initiated as a thematic programme, it has evolved as a cross-cutting theme to go with other themes of DHAN



Collective such as Kalanjiam, Vayalagam and Rainfed programmes. Since the people's institutions which DHAN has promoted for the poor are closely operating with the local Panchayats, there is vast scope for drawing strength from local Panchayats and the Panchayats can also get more support from the SHGs which are functioning in their Panchayats. During the year, more focus was given for facilitating Panchayat linkage programmes with the existing people's institutions.

Strengthening Democratic Practices

Panchayat programme works with 700 Panchayats in Tamil Nadu and 64 Panchayats in other states, through which 1,52,800 families have been reached with different types of services in 2387 hamlets. These families are facilitated for accessing drinking water facilities, sanitation facilities, PDS system, and securing employment for 100 days in a year through NREGP. Participation of these families in the Gramasabha meetings is ensured.

Panchayat Programme was able to introduce various democratic initiatives which could enhance the democratic practices and people's participation at panchayat level. Some of the innovations tried



out by the programme at the ground level were Panchayat Parliament, Social audit, Micro-planning, and Panchayat linkages with SHGs.

Ensuring Entitlements

The Panchayat Programme works with the target families intensively to claim their entitlements from the mainstream institutions mainly livelihood programmes through NRLM, enrolment of eligible members in NREGP, facilitating old age pension for the aged, widows and destitutes, ensuring proper functioning of fair price shops and regular supply of free rice.

Empowering Women Panchayat Presidents

The three-year European Union Project implemented by DHAN Panchayat Programme was completed in July 2015. It has helped build capacity of 650 women presidents, 2,000 women ward members, 15,000 SHG members. This initiative was helpful for the programme to reach more number of Panchayats and women elected representatives. A comprehensive Panchayat Manual was published as a result of this project and it was made available to more than 650 Panchayats. It has provided opportunity for providing Panchayat education to more than 1,000 persons. All the initiatives taken through this project are being followed up in all five locations.

Partnership with United Nations Democracy Fund

United Nations Democracy Fund (UNDEF) Project was initiated in five states including Tamil Nadu in June 2015. It has helped the programme to work in new states. Through this project, training

materials were prepared for SHG members and 310 programmes were conducted for benefiting 7,663 women SHG members. Similarly, training materials were prepared for youth and 95 training programme were arranged for five days and 950 youth trained in functioning of Panchayats. One-week election campaign was conducted during the last assembly election in Tamil Nadu imparting electoral awareness to around 10,000 people. It was fully undertaken by the trained youth in the Alanganallur block. As a result of this project, 1,000 students in all five locations have been identified and enrolled in a certificate course.

Collaboration with the Hunger Project

The Panchayat Programme collaborated with the Tamil Nadu Unit of the Hunger Project (THP) for implementing “Strengthening Women’s Empowerment through Electoral Process” (SWEEP) Project in Batlagundu, Athoor and Nilakottai blocks in Dindigul District and Bodi Block in Theni District. The main objective of this project is to create awareness among the villagers on the local body election and prepare potential women candidates for contesting in the forthcoming local body election.

Building and Dissemination of Knowledge

The village Panchayat women leaders met at the district level as a networking strategy for sharing of field experiences and operational issues for policy changes. Such events were organised in five districts. These issues were presented at the forum of state-level consultation workshop presided over by the respective ministers and secretaries. The women presidents also met at the Madurai Symposium and conducted a people’s convention to exchange their experiences and operational issues.

The programme organised a policy workshop at Chennai on the issue of “Encroachment”. All the field experiences of the Panchayats were documented as a short film and screened in the workshop. The second edition of the same was brought out during the year. It was a major contribution of DHAN Panchayat Programme for this sector. We could bring out case studies on 50 women panchayat leaders narrating their success stories and two short films on the performance of the women presidents.



Tata-Dhan Academy

The Tata-Dhan Academy, an institution for Development Management is the result of a partnership between the DHAN Foundation and Sir Ratan Tata Trust, Mumbai. The Academy was begun in December 2000 and aims at becoming a Centre of Excellence in Development Management. The core purposes of the Academy are inducting and grooming fresh graduates as Development Professionals through specially designed programmes, and building capacity of the development practitioners.

Post Graduate Diploma in Development Management

Two-year PG Diploma in development management, a flagship education programme offered by Tata-Dhan Academy aims to impart high leadership abilities, a unique set of values, motivation, ethics and analytical as well as intellectual skills which help all the qualified graduates in their work with poor communities to bring development and address poverty. The programme with 16 students is currently under progress.

One-year Development Executive Education Programme

TDA has conceived and designed one-year Development Executive Education Programme (DEEP) for working Executives in the Non-Government Organisations/Civil society in the sector. Being the first batch of the programme designed with overlap of classes with two-year programme in order to enhance gross learning, eight DEEP participants have successfully completed the programme. The second batch selection process for DEEP programme is completed with due processes.

Development Management Programmes

TDA has designed and conducted customised, regular and need-based short-term development management programme, state-level workshops, training and exposure programme for varied cross-sections of trainees from NGOs, academia and research, government and banks. DMP cell of Tata-Dhan Academy and specialised centres convened about 54 programmes. Out of 54 programmes, about 30 programmes are organised for external sector

needs. About 1758 participants have undergone these programmes based on their requirements.

In addition, Tata-Dhan Academy has also conducted short-term SHG-Bank Linkage Orientation cum Exposure programme at three venues viz. Madurai, Hyderabad and Balasore for bankers of Industrial Development Bank of India, Development Immersion Programme/Rural Immersion Stint for Management Trainees of Axis Bank, besides Rural Immersion Programme for officers of National Bank for Agriculture and Rural Development and about 175 bankers have been trained on rural ecosystem including financial inclusion, social enterprises, agriculture and rural credit.

Convocation



Tata-Dhan Academy convened its fourth convocation on 10 March 2016. Dr. Harsh Kumar Bhanwala, Chairperson, NABARD, Mumbai delivered the convocation address and gave away the PG Diplomas to 48 passed out graduates from PDM 9 to 13 and DEEP I. By this convocation, Tata-Dhan Academy has also positioned itself in the development sector.

Advanced Centre for Disaster Risk Reduction (ACEDRR)

The Advanced Centre for Disaster Risk Reduction (ACEDRR) took up two research studies and its dissemination workshops were organised in Balasore, Odisha under the support of the Axis Bank Foundation. One of the studies aims to “Identify and Formalise Provincial Practices on Reducing the Disaster Risk in Four Coastal Blocks of Balasore District, Odisha” and another study aims at

“Understanding Vulnerabilities of Rice Cultivation among Coastal Agricultural Communities to Frequent Disasters and Coping Mechanisms through Resilience Self-Assessment by Community in Balasore District, Odisha”.

Water Knowledge Centre

The Water Knowledge Centre (WKC) is a specialised centre established at Tata-Dhan Academy and Dhan People Academy by DHAN Foundation with the support of Hindustan Unilever Foundation, a CSR initiative of HUL. (DHAN Foundation promotes Water Knowledge Centre in partnership with Hindustan Unilever Foundation.) The WKC aims at enhancing the knowledge and practice of integrated water resources management by working with people’s institutions, non-government and government organisations, technical institutes, research and academic institutes and funding agencies.

WKC has facilitated training cum exposure visit to students from College of Agricultural Engineering and Research, Kumulur, Agricultural College and Research Institute, Analysis and Research (CARE), Trichy.

The Centre has conducted Earth Day Celebration during Summer Solstice on 21 June 2015 and a policy workshop on Agricultural Biodiversity for resilience on 24 July 2015 at Anna University, Chennai.

The Centre has convened four knowledge events during Madurai Symposium 2015 namely:

- Pathways to Sustainable Water Resources Management in South India - Role of Water Knowledge Centre
- Workshop on Sustainable Agriculture Development through Demand Management in Tank Irrigation System at Gundar Basin
- Workshop on Sustaining Water Sector through Networked Community Organisations
- Community Workshop on Best Practices in Water Sector (Irrigation Tanks & Ponds)

Development Management Programme on water and water demand management for AP and Telangana participants were conducted at

Hyderabad during 29-31 January 2016. In a DMP on “Fresh water resources conservation with a special focus on supply and demand management in southern peninsular India” attracted about 18 participants from 11 NGOs.

In a workshop on “Monsoon harvests: Understanding the role of the ancient tank irrigation system in increasing climate change adaptability in rapidly changing landscapes”, water experts from India and academic institutes of University of Waterloo, Canada, The University of IOWA, NSF of USA, Anna University of Chennai took part. The focus of the workshop was to identify current research areas in tank irrigation system relevance with climate change.

On the theme of “Water for All: Sharing Together” Karnataka state-level workshop was conducted at Directorate of Extension, UAS, Bangalore on 28 and 29 March, 2016. This workshop focused on pooling knowledge from community-based civil society organisations and NGOs in water resources management in water scarce areas of Karnataka. Participants from NGOs, academic and government institutions presented their work.

Faculty Development

Since the practitioners teach the courses, the faculty are encouraged to author papers, cases, and convene workshops. In the reporting period, with the support and guidance of Dr. DVR Seshadri, 11 cases have been published by the faculty. One of the faculty associates has been deputed for a development programme with MANAGE, Hyderabad. The faculty associates have been working on DEAR, a NABARD-sponsored research programme along with the Director which involves

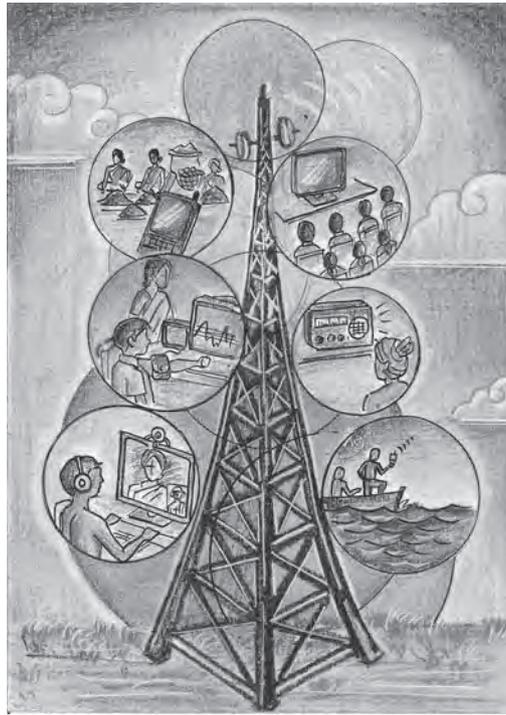
Pan-India research on Community Capital study carried out jointly by INAFI and Tata-DHAN Academy.

Madurai Symposium 2015

Tata-Dhan Academy has conceived and convened a development knowledge event “Madurai Symposium” conducted on a biennial basis at the Thamukkam grounds. From its inception since 2003, it has emerged as a place for development knowledge where different stakeholders’ viz. people, bank, government, NGOs, civil society, academia, government, donors, corporate take part, share, learn from each other’s practices and advance the practice through collaborative endeavours. The 2015 edition of the symposium focused on localising sustainable development goals. Over 40 workshops, seminars, conferences were organised on various themes related to SGDs. Also 14 people’s conventions were organised at the symposium wherein community members attended and deliberated on issues concerning them. Resolutions and declarations were adopted on the final day and widely shared among the stakeholders.

Events

TDA organised celebrations on Tiruvalluvar day, Independence Day and Republic Day. It hosted Heritage, an inter-collegiate immersion to heritage and culture, coordinated by the students of TDA. The students took part in workshops during Vaigai River Restoration Pageant in May 2015. Budget watch was organised on the day of the National Budget for the public and college students. Other events conducted through the year are a competition arranged by Archaeological Society of India (ASI), walkathon organised by DHAN collective and mass campaign for Cleaning up River Vaigai.



Information and Communication Technology for Poor

DHAN Foundation has launched ICT for poor as a new theme to experiment, develop and implement socially-relevant ICT programmes through the ICT-based people's organisations built at the grassroots. It has become a cross-cutting theme to complement the microfinance, water, rainfed farming themes. The programme focuses on the following aspects:

- Promoting ICT User Groups to provide ICT-based livelihoods, start Community Resource Centres in rural areas as well as urban slums to provide various e-services such as e-mail, e-Post, computer-aided school education, and e-Governance.
- Facilitating the rural poor to get connected with the resources and expertise located distantly through online consultations for eye care, health, agriculture, legal, education and animal husbandry and fishery.
- Establishing community colleges to offer a number of ICT-related and job-oriented courses to the poor youth and helping them to get employed in the nearby towns and cities.
- Developing content for educational use, software for agriculture and animal husbandry services being used by farmers in VICs.

Community colleges

The ICT theme in DHAN operates four community colleges in Kottampatti, Melur, Natham and Alanganallur in Madurai Districts. Through these colleges, 150 students underwent various computer-related skill-building courses. Also, this programme coordinates 23 Community Resource Centres, which are offering different services like computer courses such as Certificate and Diploma Courses in Computer Appreciation, Tally and DTP. The CRCs also offer services such as e-School, e-Governance, e-Health, blood sugar and pressure measurement, and mobile-based services. Another Community College was established in Kalpakkam with the support of Madras Atomic Power Station (MAPS) under their CSR support, wherein 31 students underwent skill training.



ICT-based Groups

The Programme has introduced a Community Organisation model for ICT-based People's Institution. The primary groups are called Inayam Groups. So far, 31 women ICT user groups, 7 farmers ICT groups, and 25 youth ICT groups have been promoted.

Vocational Training Provider



The Modular Employable Scheme is implemented by the Ministry of Human Resource, Central government in the name of Vocational Training Provider (VTP). DHAN Foundation initiated the VTP programme in five locations namely Alanganallur, Nilakottai, Sengapadai, Madurai and SUHAM Hospital.

Software for Development

The ICT theme helped SUHAM Hospitals to maintain their operating software, and the KDFS to maintain its Microfinance loan management software. The online version of DHANAM Software has been rolled out and integration of Social Security Scheme is the latest feature of the DHANAM software. A full-fledged server has been established in Madurai to maintain online data entry and consolidation. The ICT4D theme also supplied more than 300 copies of SHE software to MAVIM, Mumbai. The software team developed consolidation software for SHE software to suit their needs.

New Themes

Climate Change Adaptation

The Climate Change Adaptation theme has completed five years of experimentation in DHAN Collective. As of now, the theme has chosen to understand and intervene on agriculture and climate change adaptation with sub-sector focus on bio-diversity, afforestation, water and agriculture, soil health management, risk reduction and social security. Also the theme has selected standalone focus on renewable energy and poverty reduction in the context of climate change.

Organising Communities for Adaptation

The CCA theme introduced a design for Village-level Climate Change Adaptation Association (VCCAA) as the primary group consists of families' dependent on farming and allied livelihoods. Each association has an Executive Committee with office bearers and executive committee members and this committee meets regularly to discuss assessment of the vulnerability and take decisions on implementation of CCA interventions. All the project interventions were discussed and chosen by the farmers in the association meeting. These associations meet regularly and perform social audit of the works completed in the village.

During the year, VCCAA converged with the Panchayat meeting to make CCA as one of the agendas for discussion and action in four Gram Panchayats. Apart from participating in the Gramasabha of Panchayat, regular Executive Committee meetings were conducted in the VCCAA. In seven villages, VCCAAs were promoted and systems were introduced to the associations.

Financing for Adaptation

Poor households in the pilot villages were organised into Village Climate Change Adaptation Associations and they were further organised into savings and credit groups to link with mainstream financial institutions to secure financial support for

future adaptation in agriculture and allied activities. The groups have evolved lending products for tank silt application, sheep/goat penning, and removal of prosopis and bring lands under cultivation and construct farm ponds. The groups are formed in the name of Climate Change Adaptation Micro Finance Group (CCAMFG). During the year, eight groups were formed with 135 members. Totally, 35 CCAMFGs have been formed so far in five villages covering 555 households.

Experimentation and Outcomes

The CCA theme has been trying out a number of strategies as perceived and experienced by communities in the pilot location (T. Kallupatti block of Madurai district) to evolve locally relevant and proven practices for adapting to changing climates in rainfed farming.

Soil health management:

Application of tank silt to the farm lands @ 50 cubic meters per acre was done for 200 acres for the last four years. Tank silt application with sheep/goat penning has increased the adaptive capacity in terms of increasing soil moisture holding capacity and organic matter.

Farm ponds

To reduce the risk of farming in dry lands, 32 farm ponds were created to harvest rain water for use during critical stages of cropping. The utilisation of harvested water from farm ponds for farming during erratic and unseasonal rainfall is challenging; hence, the cropping season highly depends on the onset of monsoon. The farmers have adopted different cropping patterns and alternative crops to use the available water and it has helped the farmers to get minimum income and food security for their families. Unseasonal rainfall runoff harvested in the farm ponds was used to rear fish and it helped them earn an additional income.



Small millets as climate resilience crop

The farmers shifted from maize to small millets to get assured return on their investment compared with the highly risky venture of cultivating maize. Owing to increased area of small millet cultivation, post-harvest machineries to thresh the grains of Barnyard millet were used and there has been an encouraging trend of increasing prices for the produce in the local market. This year too, the farmers have cultivated barnyard millet in the location and seeds are available for the next season.

Afforestation and dry land horticulture were experimented in a limited area, which needs to be evaluated for its effect on adaptation to climate change.

Sustainable energy use

The CCA theme in collaboration with ZeroPoverty, a Switzerland-based organisation introduced solar lanterns to households where electricity supply is not sufficient for lighting. Totally, 65 lanterns were distributed in Kalrayan, Jawadhu and Kolli hills in Tamil Nadu. The theme was further explored in Gulbarga and Yadgir in Karnataka. A pilot project has been planned for implementation in five places covering 125 units.

Migration and Development

The migration and development (M&D) theme focuses more on internal migration rather than international migration. It works on organising and extending services to the distressed, temporary migrants. It has emerged as a cross-cutting theme with other development programmes. Also it pilots a few of the components in exclusive locations. It has adopted Tirupur in Tamil Nadu and Beed in Maharashtra for piloting. As a cross-cutting theme, it has experimented in 11 locations in Kalanjiam, Vayalagam, Rainfed farming and CALL programmes in DHAN Collective.

Organising the distress migrant families

The theme has organised three new migrant SHGs in Tirupur. Presently, there are 16 groups with 259 members in those migrant SHGs. All these SHGs were helped to open savings bank accounts in Pallavan Grama Bank. Among those groups, 14 availed loans from Pallavan Grama bank. Before linkage, all groups should attend linkage appraisal at federations financed by the bank under SHG-Bank linkage. These SHGs have saved Rs. 0.6 million for their groups and generated credit worth of Rs. 1.24 million.

Ensuring Entitlements

During this year, 70 members have undergone vocational training in tailoring with the help of NABARD. Six health camps were conducted with the support of a local hospital. Nearly 320 people have attended these camps. Four consultations were organised with other state migrant workers to understand their life in Tirupur, their issues, aspirations, and demands to mainstream institutions. A people seminar on remittance and entitlements was conducted in September with 21

members; Pallavan Grama Bank Manager attended the seminar and spoke about the facilities of the bank. In association with six companies in Tirupur, financial literacy programmes were organised for the benefit of 96 migrant workers. Details such as savings, opening bank account, and remittance were explained to them. As a result, 66 workers opened bank accounts in Tirupur and all of them were enrolled in the PMSBY insurance scheme.

Rescuing International Migrants



With the support of MEETPU Trust, 11 workers from Malaysia and Saudi Arabia were rescued. Two of them were women. Also the MEETPPU has supported families of migrant workers to bring back the dead bodies of migrant workers, one from Saudi Arabia, one from Iraq and two from Malaysia. It extends follow-up action for pending issues such as 3 workers cases at Chennai and complaints filed for rescue of migrants from Malaysia, Dubai and Italy. It has participated in the meeting of Federation of Migrant Welfare Association at Chennai in October 2015. Also, it took part in the awareness camp for passport at Dindigul organised by passport officials. During the Madurai Symposium 2015, an exhibition was put up to create awareness on safe migration.

Youth and Development



The new theme on Youth and Development is being piloted to evolve its programme components. The key focus area of the theme during the year was to start organising social capital among the youths and understand their needs and explore opportunities to work with various mainstream institutions.

Education and Skill Building

Village-level evening tuition centres, Arivagams have been promoted to offer remedial education to poor youth. Youth volunteers with good performance in higher secondary examinations handle these centres housed in Panchayat buildings

Y&D theme in association with RGNIYD, organised seven training programme for the tribal youth from various states. Five programmes focused on 'Training for tribal youth as social animators' and three focused on 'Training for tribal youth on employability skills'. It was an attempt to impart knowledge among youth about the opportunities available to make their life better. These events have created a platform to work further with the tribal youth and about 300 tribal youth participated in the event. Youth clubs have been promoted as an outcome of the training programmes. Panchayat-level youth coordination committee was promoted to facilitate the activities of youth clubs promoted across various villages. A consolidation workshop on 'Training of tribal youth as social animators' was

organised during the Madurai Symposium 2015 jointly with RGNIYD.

Workshop on Role of youth in civic engagement

A workshop on 'Role of youth in civic engagement' was organised on 15 September 2015 during the Madurai Symposium 2015 jointly by Rajiv Gandhi National Institute of Youth Development (RGNIYD). The workshop had invited participants from the members of youth group associations promoted by Nehru Yuva Kendra Sangathan (NYKS), Youth Development Forums promoted by DHAN Foundation and other institutions, students from universities, alumni of community colleges, members of youth groups at Panchayat level and leaders of various youth groups. About 120 participants from Tamil Nadu, Orissa, Rajasthan and Assam attended the event.

Joint work with Nehru Yuva Kendra

Joint work with Nehru Yuva Kendra (NYK) was envisaged. Awareness campaign launched by the central government namely 'Punarjagran' was hosted in the Alanganallur block. Youth parliament was organised in Rajakkalpatti Panchayat with 50 youths. A representative from NYK also participated in the event. A memorandum of understanding (MoU) was executed between youth forum and Panchayat on village and youth development.

Centres for Integration

Centre for HRD

The Centre for Human Resource Development (CHRD) aims at building individuals with CCCs (Culture, Commitment and Competency) r to make them perceive a career with grassroots as their way of life. It builds Attitude, Skill and Knowledge (ASK) within the individuals in order to deliver their best to the poor communities. The centre ensures a structured growth path for the professionals to get nurtured as development leaders. It also prepares them to occupy leadership spaces and anchor new themes.

The Centre organised role elevation for the staff. The members who have undergone one-year Development Executive Education Programme (DEEP) have been given role elevation. A few of them have taken up full-fledged roles as Block Integrators and one of them has been appointed as the Regional Coordinator. Similarly, six professionals have been elevated to Regional Coordinator roles and around 10 staff members undertook special assignments as part of role elevation. The Centre facilitated recruitment and placement of 149 staff across DHAN Collective during the year; 70 of them were professionals, 74 were support staff, and 5 were programme officers.

Four batches of 56 professionals have undergone Development Associateship. They were provided induction, poverty perspectives with immersion programmes. Similarly, five batches of 44 professionals have undergone Development Apprenticeship Programme. Thirty-three graduates



have visited DHAN, of them 10 were interns and 23 have paid short-term exposure visits. The internship was more helpful for the host team to get involved in micro-studies. As part of SBI Youth for India Fellowship, eight people were assigned various projects with the support of the field team. It is equal to a one-year internship wherein the individuals have more flexibility to innovate and enjoy a life with rural communities.

In order to maximise the efficiency of the system related to personnel administration, virtual HR practices have been introduced. The leave software has been upgraded and anchors of the functional units have been reinforced to ensure timely updation.

DHAN People Academy



Dhan People Academy (DPA) was initiated to provide learning environment for the staff and people's leaders. With the well-furnished training infrastructure, the academy devises appropriate pedagogy to facilitate learning, building on the experience available, and participant-centered education. The academy works in partnership with academic and training institutes on common interests.

DPA handled a total of 276 training days through 134 training events including training programmes, meetings, and outsiders' training. Out of the 134 training events, 54 events were held in DPA campus. A total of 1805 participants were trained in these programmes. The training programmes as well as other short-term training programmes including

exposure visits were offered to Kalanjiam and Vayalagam volunteers. The team could also organise few training programmes to outsiders such as RGNIYD and Reliance Foundation.

The Diploma in Panchayat Management (DPM) distance education programme is being offered jointly with the Panchayat programme. The 9th and 10th batches successfully completed the 4th Convocation. The present batch includes more of panchayat clerks and associates, whereas the previous two were for women panchayat presidents. A separate module for panchayat accounting was offered.

With the Water Knowledge Centre, DPA offered Diploma in Tankfed Agriculture Management (DTM); related work was done and 60 students enrolled for the course and one orientation programme was completed in January 2016. Reading material for Diploma in Rainfed Farming Programme has been prepared and the first batch for the training has been mobilised.

Centre for Finance

Centre for Finance (CF) of DHAN Foundation plays a vital role in integrating DHAN Collective Institutions including people's institutions. The Centre designs and pilots policies, evolves and shares relevant policies and procedures for adoption of the themes, institutions and programmes on financial aspects.

The Centre was able to complete all quarterly quality assurance audits (QAA) up to March 2015 and similar exercise was facilitated for the People's Organisations' Accounts as well. The QAA of People Organisations is one of the important aspects which the centre along with the programmes gave more importance to complete before the external audit. The Finance committee reviewed the QAA reports. Timely audit by the external Chartered Accountants were completed for the People's Organisations.

Centre for Development Communication

The Centre for Development Communication (CDC) facilitates documentation and dissemination of field learning within and outside the organisation in both print and audio visual formats for



information sharing and advocacy. The Centre supports the People's Organisations to set up and run community media centres with the combination of community radio, video and web-based technologies. It has also promoted a Forum for Development Journalists to make them see, reflect and write on issues pertaining to development. The Centre also undertakes thematic campaigns combining digital and folk media for fostering Behavioural Change Communication.

The Centre has assisted the SUHAM Trust and Panchayat Development Programme to document their field experience in the form of documentary films. It also helped the National Payment Corporation of India to dub two of their promotional films.

The Centre organised 10th Development Film Festival during 12-15 September 2015, in Madurai on the theme of "Sustainable Development". About 90 films were received from all over the world and 15 films were chosen for screening on all four days of the festival organised at the sideline of Madurai Symposium.

CDC has provided assistance to all the field programmes to showcase their work in the website built and maintained by it. Also it has brought out a number of booklets, posters, brochures and other promotional materials for the use of programmes and institutions in the DHAN Collective. A daily sheet calendar commemorating 25 years of the Kalanjiam Programme was prepared and supplied to all the Kalanjiams. A booklet on 'Clean and Green' was prepared and used for the Walkathon event.

The folklore resource unit in CDC with the assistance of outsourced cultural teams prepared

thematic campaigns, packaged and organised with the use of Mobile Theatre. A total of 138 days of folklore campaign has been organised during the year.

Centre for Research

The Centre for Research facilitates field-based research on issues common to the sector and the Foundation. It undertakes sectoral research on microfinance, tankfed agriculture and other rural and urban development issues in addition to taking up impact studies on DHAN projects in order to build up a knowledge base for the sector.

The Centre in association with INAFI India undertook a study on community capital for NABARD. A draft report has been prepared and

submitted. It facilitated preparation of District Human Development Reports for Madurai, Ramnad and Tiruvannamalai for Tamil Nadu State Planning Commission (SPC) in partnership with district administrations concerned. All the reports have been finalised and presented to the SPC.

The Centre facilitated preparation of a perspective plan for Ramanathapuram district and four blocks in Madurai district under SBGF of the Tamil Nadu State Planning Commission. So far, 11 block perspective plan documents have been prepared and submitted to SPC. The Centre anchored a study on disaster risk and vulnerabilities and a diagnostic study on strengthening the panchayat disaster management committees in the four coastal blocks of Balasore district, Odisha during the year.

Impact



Stories of Change

Gundar and Vaippar River Basins

Gundar and Vaippar basins are among the 17 river basins delineated in Tamil Nadu and lie in the most drought prone districts of the state such as Madurai, Virudhunagar, Sivagangai, Ramanathapuram and Thoothukudi districts.

The Gundar River, a non-perennial monsoon stream originates from Varushanadu hills of Western Ghats. Two other tributaries Goundanadhi and Therkar originate from Eastern Ghats and join the Gundar River. Girudhumal and Kanal odai in the middle reach and Paralaier in the lower reach are other streams forming part of the Gundar basin. The Vaippar main river sub-basin starts from Vembakottai block in Virudhunagar district and extends up to Pudur block in Thoothukudi district.

There are 2276 tanks spread over the Gundar basin forming the lifeline of the farmers and the Vaippar sub-basin has 28 tanks. These tanks are found in chains in many places. Many of these tanks and their chains are poorly functioning due to heavily silted tank beds, clogged waterways due to encroachment and siltation, poor upkeep of tanks and tank structures.

Gundar and Vaippar basins in Tamil Nadu do not have major reservoirs and major canal irrigation projects. Water needs of the people in these basins have increased significantly due to the growing population and also due to erratic rainfall caused by climate vagaries. Harvesting and storing the monsoon rainfall received in a shorter span of time in the irrigation tanks and ponds was only the option available to the people to survive. The groundwater is exploited heavily in the upper reaches of the basins. Salinity of ground water in the lower and middle reaches of the basin make it unfit for neither drinking nor irrigation. The water is wastefully drained into sea due to frequent floods and inefficient water holding capacity of the tanks.

People are in desperate need of augmenting the storage capacity of the existing traditional water resources such as tanks and ponds and reviving the hydrological connectivity of those tanks found in chains or cascades. These cascades and diversion weirs have been absorbing and evenly distributing flood water during the high rainfall years for several centuries. They also helped sharing the water in the deficit rainfall years. This climate smart tank system therefore helped the farmers to achieve more food production through the extended area under cultivation and growing short duration crops such as pulses and fodder as second crop.

During deficit years, the farmers would minimize loss by choosing low water requiring crops such as millets; reduce the area under cultivation based on water available in the tanks. Equitable water sharing through water managers, sharing of water, collective planning of crop and area based on the available water and regular maintenance of the tank system was in practice traditionally through the village institutions. The need is to revive such social and hydrological connectivity for the health of the eco-system.

The Partnership

With the support of Hindustan Unilever Foundation, during 2010-14, DHAN Foundation undertook renovation of 256 rainfed tanks in the Gundar Basin. The project has benefited 17,696 farmer families, augmented water storage to the tune of 42.56 million cubic metres, serving 6,866 hectares of command area.

Drawing lessons from this project, and continued support from Hindustan Unilever Foundation, DHAN is taking up renovation of 450 more rainfed irrigation tanks in the Gundar and Vaippar River basins in Tamil Nadu, securing water for 17, 243 hectares of lands.

The ultimate goal of this project is to augment the existing water bodies to their designed capacity, building social capital by promoting people's institutions at various levels based on hydrology, Improving the water use efficiency by building on traditional water demand management practices in the tank commands, promoting the community governance on water resource management, empowering the people institutions for effective planning & development of water commons, sustaining the people's institutions through various livelihood activities and other development interventions and working with stakeholders to ensure favourable policies for conserving the water commons. Long-term and intensive treatment of all the water bodies in a river basin will restore the ecosystem. The water partnership between Hindustan Unilever Foundation and DHAN Foundation is an effort towards this mission.

Strategies

The collaboration between DHAN Foundation and Hindustan Unilever Foundation under the project "Water for Public Good" programme comprises three key principles namely ensuring quantity of water, water governance and benefits to the primary stakeholders in tank irrigated command area.

The project has built community stake from the beginning in planning, implementing and monitoring the execution. Farmers, landless labourers and women were organized into associations called Vayalagams around each tank. They contributed 10% of the renovation cost by cash or physical labour.

Apart from promoting Vayalagam Institutions to work on water, DHAN has also promoted secondary organizations to work exclusively on microfinance and livelihood promotion. Microfinance groups promoted among the farmers facilitate them to save their meager surplus, mobilize credit from the commercial banks to meet their cultivation needs, and offer insurance cover to all the members in their families for life, health and livestock. Producer organizations promoted farmers cultivating similar crops to help them aggregate their produce and negotiate with the market for fair price, collective purchase of inputs, capacity building in production and processing.

DHAN has expanded demand management activities such as water saving methods in tank system along with water supply management works to balance both supply and demand sides of water management for efficient use.

DHAN invests substantially in organizing the communities and creating an extensive awareness on integrated tank cascade development and restoration of biodiversity, bringing needed investments. The project implemented in Gundar-Vaippar basin by DHAN Foundation with HUF partnership is a new way of ensuring sustainable development by building social capital to safeguard and develop natural and physical capitals such as traditional tanks.

Rebirth of a Tank



Vadakkoor tank, spread over an area of 29 acres, was swept away in a cyclone that hit the Ramanathapuram coast in 1954. With its bunds getting collapsed in the floods, the tank lost its water holding capacity. The tank is located in Tiruchuli taluk of Virudhunagar district, Tamil Nadu.

The villagers felt the need to resurrect the tank in 1958 when they submitted a petition to the Ramnad Collector. It was also during this time that its ayacut of 99.4 acres of 'nanjai' (wetland) was re-classified as 'punjai' (dry land). Since then, there have been numerous petitions to different revenue authorities and agitations.

As the struggle intensified, encroachments also grew, with nearly half the tank becoming arable land. Representations at different levels, starting from the Tahsildar to Commissioner of Revenue Administration, yielded one result: removal of encroachments and deepening of the tank. However, the orders could not be executed as the 'encroachers' sought time for eviction each time an earthmover rolled out or a revenue official visited the tank with an executive order.

The fight took a curious turn with some of the 'encroachers' approached the City Civil Court in Chennai in 1999 to stall eviction and get a declaration that it was not a tank as it did not have an ayacut. They also approached the District Munsif Court, Aruppukottai, to get the executive orders quashed. A meeting of Pillaiyarkulam panchayat passed a resolution on 3 June 2003, seeking encroachment removal, following dismissal of civil suits. In 2011, the tank was recommended for deepening under Namakku Naame scheme. However, the encroachments were not removed.

Dhan Foundation intervened in 2014, when farmers of the village approached it to undertake restoration of Vadakkoor Tank. The work was taken up with around Rs. 2 lakh contributed by farmers and the rest coming from Hindustan Unilever Foundation. The panchayat cleared the bund work on 1 January 2014, and the Block Development Officer issued a 'no-objection' certificate on 13 June 2014.

In 2015, the tank not only contained water but it was also a tale of farmers' triumph. It is located in Tiruchuli taluk of Virudhunagar district but serves farmers of Sengulam village in Tiruppuvanam taluk of Sivagangai district. Farmers, who started their unified battle to get the tank back to life when they were in their early 40s, are happy to see water storage in their 60s.

Revived Hope in Farming

Muthukumar is a young and confident farmer in Pethanenthal village in Ramanathapuram district. Amidst the gloomy picture of farming in the drought prone region, the rehabilitated tank in his village reinforced his confidence. Today, he envisions a bright future in farming. The Vayalagam in his village spearheaded the renovation of tank and Oorani and transformed the farming scenario here. They are generous in sharing the water recharged in the bore well to the nearby villages as well. Muthukumar says that the bore well in their village tank was erected in 2005. Since the tank was shallow, there was no water staying in this tank and would exhaust quickly. The bore well dried up very soon. After they renovated this tank in 2012 with the support of DHAN Foundation, water stayed for four years; also they have dug-out a pit inside the tank for dead storage. Now, the bore well is recharged and has started supplying water to three villages through pipelines to households in three Panchayats.

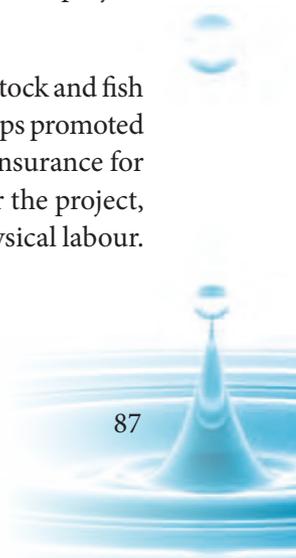
Only after the renovation they obtained a good crop. In the first year, the rain was not adequate. Last year (2014), the rain was adequate and on time. The tank got filled and their cultivation was a cakewalk. They used much of this tank water for the second crop of cotton and chillies. There was cotton crop everywhere. Paddy and cotton came up well only because of the tank. Earlier, they used to borrow water from a few of the bore wells in the vicinity when there was no water in the tank and those bore wells yielded only brackish water and they used to charge Rs. 50 per hour. If they used this water for irrigation, they would not obtain a crop the next year. The salty water would spoil their soils and result in poor harvest. After renovation, there was no need to depend on those bore wells.

Muthukumar adds: I spent Rs. 30 to 40 thousand for fertilizers and pesticides. I sold Rs. 150,000 worth of paddy. I spent Rs. 50,000 and got Rs. 100,000 as profit from six acres. Also I planted cotton in five acres due to water in the tank. With the bore well water, I could have planted only in 1 or 2 acres of land. With the confidence of water available in the tank, I cultivated five acres. I spent Rs. 70,000 for five acres, mainly for controlling whitefly, a sucking pest in cotton. I earned Rs. 300,000 from cotton alone. The chillies did not yield well due to heavy rain. All together, I earned Rs. 400,000 in the last year alone from cultivation. Now, I am confidently cultivating with the hope that I can decently settle my family within five years.

Social return on Investment

In the first phase, 256 water bodies were renovated. Rehabilitated tanks have augmented storage of 41 billion litres of water that could increase the area under irrigation to 6,866 hectares of land resulting in enhanced production of food crops. As an impact of the augmented storage of water, an additional production of 5785.30 tonnes of paddy was ensured in the command area, with the prevailing market value, the value of additional production was worked out to Rs. 77.2 million. Also, the farmers have cultivated a second crop in 929.95 ha of command area. This directly resulted in generation of 60,266 man days of labour. As a whole, the first phase of the project could impact the lives of more than 25,000 small and marginal farmers.

In addition to serving irrigation and domestic water needs of the villagers, the tanks also support livestock and fish farming activities, serve as bird sanctuaries, and provide firewood and timber. The Microfinance Groups promoted within Vayalagams have started addressing the farm credit needs of the members and facilitating insurance for life, health and livestock. With the institutional arrangements in Vayalagam institutions, even after the project, the local communities have been undertaking regular upkeep of the tanks by contributing their physical labour.



Pambar Kottakaraiyar River Basin

DHAN and Axis Bank Foundation Initiative

DHANA Project



DHAN and Axis Bank Foundation launched a four-year project starting from 2011 to renovate and effectively utilize 625 tanks and 125 village ponds in Natham, Kottampatti, S. Puthur and Ponnamaravathi blocks in Dindigul, Madurai, Sivagangai and Pudukkottai districts, respectively with a total outlay of Rs. 164.9 million including farmers' contribution of Rs. 31.24 million. Major objective of the DHANA project was to develop agriculture and livelihood of poor people living in flood or drought prone areas in Pambar-Kottakaraiyar basin.

Pambar-Kottakaraiyar basin

The project area is at the junction of four districts namely Madurai, Dindigul, Sivagangai and Pudukottai where the four blocks are situated on contiguous basis namely Natham in Dindigul, Kottampatti in Madurai, S. Pudur in Sivagangai and Ponnamaravathi in Pudukottai districts. This entire belt is known for intensive tankfed agriculture and most of the families residing here are small and marginal farmers and they mainly depend on agriculture for their livelihood. The project area is part of the Pambar- Kottakaraiyar river basin on hydrological basis for drainage of rain water during the monsoon. The area lies in Thirumanimuthar sub-basin with three ephemeral streams namely Thirumanimuthar, Virusuliar and Manimuthar which finally join at a point and then drain to Pambar-Kottakaraiyar basin. This region has hundreds of small-scale water bodies viz. irrigation tanks and village ponds which cater to the irrigation, livelihood and drinking water needs of the people.

Assessment by TNAU

Water Technology Centre, Tamil Nadu Agricultural University (TNAU) was assigned to take up the impact assessment of the development activities implemented by DHAN Vayalagam (Tank) Foundation. The outcomes of the assessment are discussed below.

Change in Cropping and Irrigation Intensity



Percentage change in the cropping intensity was the maximum in Sivagangai district (32%) and the minimum in Dindigul district (5.72%) and S. Puthur (18.53%) and Ponnamaravathi (23.74%) lying in between. Rain water harvested in the renovated tanks enabled farmers to grow a second crop also and hence the cropping intensity was the highest in Kottampatti block. In case of Natham block, major crops raised are perennial crops such as mango, guava and coconut. On account of availability of irrigation water in the off-season, the farmers could not expand the area under these crops all of a sudden. However, sufficient water

supplied to these crops increased the irrigation intensity. Similarly, percentage change in irrigation intensity was

the maximum (32.65%) in Pudukkottai district and the minimum in (12.46%) and S. Puthur and Kottampatti blocks lying in between with 18.26% and 21.38% respectively. This clearly indicated the beneficial impact of the project on agriculture.

Increase in Crop Production

Major crops cultivated in the project area were paddy, coconut, mango, groundnut and cotton. Percentage changes in the yields of these crops were 22% for paddy, 5.2% for coconut, 8.64% for mango, 14% for groundnut and 10.2% for cotton. Among these, yield increase in paddy, especially in Madurai and Sivagangai districts were the results of agricultural demonstrations such as System of Rice Intensification (SRI method of cultivation.

In coconut farms of Dindigul district, the fear of loss of nuts due to non-availability of irrigation water was overcome after deepening of tanks and application of silt from the tanks in the coconut garden. This practice helped conservation of soil moisture for longer days and kept the coconut trees in normal condition preventing them from drying and withering due to scorching sun and heat waves. The absence of normal rainfall and harvesting rainwater in the deepened and renovated tanks had become a remote question. However, fortunately spreading of silt acted as a mulch cover to prevent moisture loss from the coconut gardens. As a result, it could be believed that even though the yield of nuts in the coconut trees was low (40-50 nuts/tree/year) that was made possible through tank renovation carried out by DHAN Foundation.

Change in Income and Employment Due to Tanks

It could be observed that percentage change in the annual employment days was the maximum in Madurai district (42%) followed by Sivagangai (30%), Pudukkottai (24%) and Dindigul (10.50%) districts.

Percentage change in the annual income received by the sample households of the tank beneficiaries was the highest (23.72%) in Madurai district and the lowest (9.69%) in Dindigul district and Sivagangai (17.53%) and Pudukkottai (12.08%) in between. Average change in household income at the sample level for tank renovation beneficiary households was 14.65%.

Additional water holding capacity of the village ponds increased to the extent of 83,675 cubic metres in Pudukkottai district followed by Sivagangai (11,964 cubic metres), Madurai (8438 cubic metres) and Dindigul (5897 cubic metres).

Reduced Drudgery for Drinking Water

Reduction in the time spent ranged from 50-75% for the sample as a whole. In the absence of renovated village ponds, the villagers had to walk for 60-75 minutes to fetch drinking water from the nearest source. However, after renovation of ponds in their residing villages, they are able to obtain drinking water by travelling for 15-30 minutes only. In some places, after renovation of village ponds, villagers have to travel for a longer time. This is because the villagers reported that they prefer pure and better quality drinking water drawn from the renovated ponds even though they are located in the periphery of village. Even though potable bore well water is available close by, they prefer pond water because of better cooking and keeping quality of food prepared using that water. Whenever people see rain water collected in the renovated ponds, they happily go there and collect it, ignoring the bore water available within their reach.



District-wise analysis revealed very meager difference in the distance travelled to fetch water. In few cases, the villagers appreciated the good work done by DHAN foundation in satisfying their drinking water needs. They reported that they had to travel about 4-5 km to fetch drinking water earlier. In some villages, people did not mind spending more time in bringing home better quality drinking water even though the renovated pond was located little far away. However, additional distance to be travelled to fetch water from the renovated drinking pond, if any, was compensated by changing the mode of travel; for example, riding bicycle/bike instead of walking.

Additional water holding capacity generated could be retained for six months in Sivagangai district followed by Pudukkottai (four months), Madurai (three months) and Dindigul districts (2 months) in that order. This variation occurs due to the actual quantity of water stored and not because of the quality of work executed. Characteristics of the aquifer also accounts for this.

Increase in Income Due to Ponds

Percentage change in the household income of the drinking water pond (Oorani) beneficiaries was the highest (12.42%) in Pudukkottai district and the lowest (9.69%) in Madurai district and Sivagangai (11.82%) and Dindigul district (11.95%) in between. Average change in household income at the sample level for pond renovation beneficiary households was 12.0738 %.

Percentage change in the household income of the fish pond beneficiaries was the highest (21.91 %) in Pudukkottai district and the lowest (13.28%) in Dindigul and Madurai districts and Sivagangai district lying in between 16.42%. Average change in household income at the sample level for fish pond construction beneficiary households was 16.20%. In general at the sample level, annual income of the households increased by 14% from the base line income.

Increased access to Water

Supply of bore well water to the villagers through common water supply system of the village panchayat improved. After being satisfied with the storability of water in the renovated tanks and ponds, panchayat leaders started digging bore wells and fixing hand pumps/motor pumps to extract underground water. In a way, recharge of wells in the farm lands motivated farmers to expand the area under crops, to extend the cropping season, to increase their cattle population, to produce high value crops etc. In some places, lands with improved water sources, after the implementation of DHANA project, were taken on lease for cultivation.

Enhancing eco-system

After renovation of tanks and ponds, green cover in the boundaries and surrounding places had increased supplying forage and green leaves to the cattle population of the village. Cattle owners had reduced stall feeding of their animals with dry fodder and concentrates and allowed grazing in the open grounds and tank bunds. The villagers reported that the animals became healthy and stronger.

Water collected in the renovated tanks attracted several migratory birds leading to biodiversity in the beneficiary villages. Surface water availability helped maintain the ecological balance and equilibrium among soil, water, plants, animals and human life.

The villagers were expecting the availability of sufficient water to cultivate crops in the second season also (extending the cropping period). However, due to shift in the rainfall pattern, insufficient rainfall, longer dry spells and prolonged drought etc., expected quantity of water did not collect in the renovated water bodies. On the other side, they are satisfied with the application of silt from the tanks/ponds and saving their crops/trees from drying. In the case of drinking ponds, villagers are very happy and fully satisfied with the works executed. They felt it would be better if the supply channels leading to the ponds were de silted and cleaned up to ensure free flow of water.

Institutional linkages

Performance of the project in creating better linkages with institutions and social participation was very good, followed by improvement in environment and health status, increased access to market was average, and improvement in environment and increase in milk yield was poor. This showcased the fact that DHANA project has served the purpose of improving the livelihood of villagers in drought-hit areas. Efforts taken by Vayalagam offices in organizing villagers and improving their leadership qualities led to a revolution in rural economy. Consideration of rating given to other factors shows the latent potential existing in the agricultural, veterinary and marketing and value addition activities in the project area.

Training and capacity building programmes were organized to update the knowledge of the beneficiaries on latest farming technologies and economic water usage and conservation. DHAN Vayalagam Foundation through its Vayalagam offices continuously monitors the improvement in the livelihood of the association members. Upward movement of members towards higher income group is monitored once in six months. Organising people into Vayalagam association ensured sustainability of the project activities and benefits even beyond the project period. Creation of endowment fund also helped easing the financial crunch faced by the association members in particular and villagers at the outset.

Way forward

To make use of the harvested water and increase the performance of the agricultural sector in the beneficiary villages, linkages with development departments may be strengthened and sustained. Sharing and exchanging success stories among the departments would help in converging efforts towards beneficiaries for their overall welfare. Attempts in this line would help increase the income level of household from the reported level of 14% per cent to the targeted level of 20%.

There is a need for scientific testing of quality of pond water, collected in the renovated ponds, so that the villagers need not bother about the poor quality of drinking water. The Vayalagam offices may be supplied with water quality testing kits for this purpose.

Outcomes of DHANA Project

- Under DHAN-Axis Bank Foundation (DHANA) project, the condition of 483 tanks and 133 village ponds was improved.
- Additional water storage capacity was created to the volume of 1,55,068 CuM by renovation of 668 water bodies.
- About 11,953 families cultivating 11721 acres of land were assured of water supply to achieve food security.
- Productivity of 555 acres was improved through silt application. Due to silt application, the crops withstood droughts and the yield increased by 5% to 25%.
- About 15482 families were assured of drinking water supply throughout the year by the renovation of 133 village ponds.
- Totally, 227 Vayalagams received endowment for regular maintenance. By this, the sustainability of project initiatives was ensured.
- Around 85.427 km length of bund and 18.078 km of supply channel were improved. These interventions could ensure flow of water and efficiency of the tank.
- Around 2550 wells and bore wells were recharged through renovation of 688 water bodies.

Impact of Tank Renovation



Before Renovation



After Renovation

Appanthirupathi tank is situated at Pazhaya sukkampatti village in Kottampatti block 21 kilometres away from Karungalakudi national highway. This tank is located in the southern side of the village. This tank is a PWD tank, which irrigates nearly 43 acres of wet land through two sluices benefiting 30 small and marginal farmers. Due to heavy siltation of the tank, the storage capacity was reduced. Dense jungle of trees occupied the water spread area and tank bund was heavily eroded resulting in reduction of the water holding capacity of the tank. The farmers were in desperate need for renovating this tank to continue their farming. They wanted to remove the jungle and deepen the tank so that water holding capacity would rise.

It was at this time a team from DHAN Foundation visited the village to assess the situation for DHANA Project. The farmers readily accepted the offer of assistance and assured their cooperation. They organized themselves and formed Appanthirupathi Kanmoi Vayalagam. Through the association, the farmers came forward to contribute towards deepening the tank, jungle clearance and strengthening the tank bund. They met thrice and discussed about the work and planned before starting their conservation work.

The deepening of the tank water spread was proposed by the Vayalagam members. Bund strengthening with the excavated soil and cleaning the jungle was also included in the plan. The estimate was Rs. 3.00 lakhs and the farmers accepted to contribute Rs. 60,000 and the remaining came from Axis Bank Foundation.

The farmers themselves took up the renovation and the tank was renovated by excavating 5813 cubic metre of soil. The tank bund was strengthened to a length of 800 metres by depositing excavated soil on the sides as well as on the top. This has widened the bund top with space enough for tractors and other four-wheeler vehicles to pass on the tank bund to their fields.

After renovation, the farmers took up paddy cultivation in the entire ayacut successfully and consecutively for two seasons. Earlier, they used to harvest only 25 to 28 bags of paddy per acre due to water deficiency during critical stages of irrigation. After renovation, they were able to harvest up to 35 bags of paddy from an acre of land. Altogether they were able to get an additional income of Rs. 7000 to 10,000 per acre.

After finishing the work in this tank, they started an Agricultural Finance Group including all the ayacut members. They started saving and availing credit from the group for their agricultural activities. The group also opened a savings bank account in a bank and was getting prepared for taking loan. Last year, they initiated fish rearing in this tank and sold the harvest for Rs.1.40 lakhs with a net profit of Rs. 80,000. After seeing the impact, they were prepared for renovation of other part of the tank also. Besides, the Vayalagam also mobilized Rs. 10,000 as endowment and deposited in the bank. Income from this would help them renovate the tank in future.

Quenching thirst!



Before Renovation



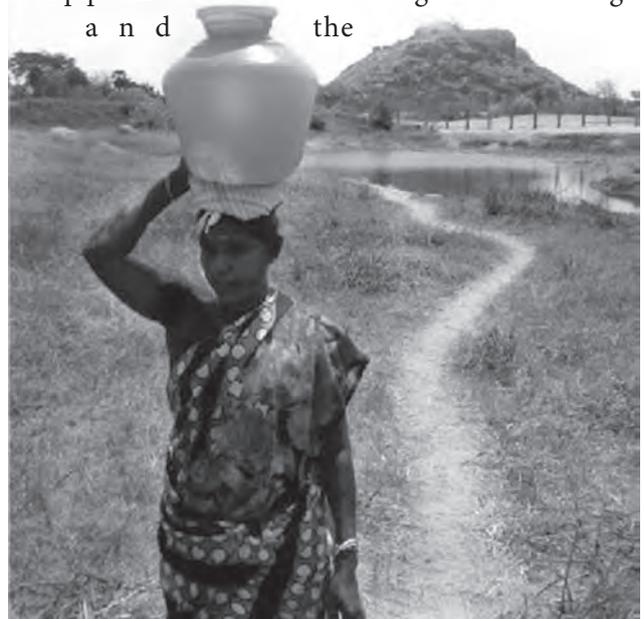
After Renovation

Ayvathanpatti is small hamlet in Kottampatti Block. The village has a common village-pond (Oorani), which had been serving drinking water needs of all the 300 families in the village. The rainfall received during the North East Monsoon is the only source of water to the Oorani, the water stored during the monsoon could help them for the entire year. Over these years, the Oorani got silted up heavily and the water stored was inadequate for even 5 to 6 months. The villagers started walking to a foothill two kilometres away to fetch water from a larger pit left over after stone quarrying.

There was no fencing arrangement in this Oorani, the animals entered and polluted the Oorani water. The village pond was heavily silted due to continuous runoff. Due to this, the storage capacity of the pond was reduced and the water available in the village pond stayed only for six months and it was not sufficient to village people. There were no steps for entering and fetching water from the Oorani.

When the team from DHANA Project visited the village in 2014, the villagers together conveyed the need for renovating the Oorani to reduce the drudgery. The villagers came forward to form an Oorani Vayalagam immediately and expressed their readiness to contribute their share towards renovation. They made a plan to undertake de-silting, construction of steps, provision of pipe inlet and fencing of the village pond. The estimate for renovation was Rs. 400,000 and the villagers contributed Rs. 80,000 and remaining came from Axis Bank Foundation.

To deepen the Oorani, 1333 cubic metre of soil was excavated. The entire bund ran for a length of 380 metres and was strengthened by using the excavated soil. Inlets were provided to draw water from nearby catchment and steps were constructed to provide access for fetching water. Fencing done around the bund helped prevent entry of animals and pollution. After the work, the Oorani got filled with monsoon rain and water stayed there throughout a year. All 319 families are now getting a minimum of two pots (40 litres) of water every day for drinking and cooking. Now the villagers no longer walk for miles to fetch water.



Woman carrying water from rehabilitated pond

Enabling Communities for Disaster Risk Reduction

DHAN and Caritas Switzerland Initiative

DHAN Foundation implemented a project 'Advancing livelihoods of poor and vulnerable women and facilitating community managed disaster risk reduction in disaster prone coastal areas of Cuddalore district, Tamil Nadu with the support of Caritas Switzerland during 2013-2016. In consultation with Caritas Switzerland, consultants Vijay K. Sardana and S. Bala Sundari were engaged for evaluation of the project. The purpose of the evaluation was to understand the impact of the project and to give leads for the new phase which will start from 1 August 2016. The main stakeholders of the project are the community and banks. Other relevant stakeholders were also visited during the evaluation. The evaluation was carried out during February-March 2016. A summary of the evaluation report is provided here.

The Project

Advancing livelihoods of poor and vulnerable women and facilitating community-managed disaster risk reduction in disaster-prone coastal areas of Cuddalore district, Tamil Nadu, has and is being implemented as per plans, except for implementation of relief activities it had to undertake in December 2015 due to severe floods in Tamil Nadu. The federations handled the relief activities admirably well, without waiting for arrival of external agencies.

Organizing the communities



The project's key strength lies in organizing women into self-help groups, cluster associations and federations for savings and internal loaning and linking them to the banks for mobilizing loans primarily for improving their livelihoods. The project has performed well in this key activity; against the target of 80 new groups with 1,200 members in Keeralapayan block, the project formed 96 groups with approximately 1,400 members in two and half years. Including the 179 existing groups, the project supported a total of 275 groups with 4,200 members in the block.

Building financial capabilities

Bank loans were mobilized by 806 groups in the four blocks of the project area to the tune of Rs. 124 million and internal loaning to the extent of Rs. 130 million, equivalent to the amount of bank loans mobilized. Another area of strength is facilitating livelihoods. Against the target of strengthening the livelihoods of 1,000 farmers, fisherfolk, petty traders, vendors, etc. the project strengthened livelihoods of approximately 2,700 members, 270% of the target. Promotion of dairy activities being of recent origin, post-Tsunami, the project had to struggle initially and the progress has been relatively slow. However, the project seems geared up for completing all the targets by July 2016. Similarly, in the area of disaster risk reduction the capacity of communities to plan and execute disaster risk reduction is building up, as demonstrated while implementing risk transferring measures (insurance) planned for 8,000 members, with actual implementation for 11,340 members. The capacity being built in the communities will help in planning and implementation of next phase of the project from August 2016.

Linkage with Banks and Internal Loaning by Groups

SHG federations linkage with the banks is the most important component of the project. The five federations have mobilized bank loans to the tune of Rs. 124 million for 800 SHGs over a period of 30 months; ending January

2016 (mobilization during six months alone amounted to Rs. 25 million for 167 SHGs. This mobilization is for economic as well as social purposes, for e.g. buying cattle, small business loans, education, health emergencies in the family, etc. In addition, internal loaning including bank loans amounted to Rs. 130 million, equivalent to the amount of bank loans mobilized.

Overall Observations and Recommendations

The lean, sincere and dedicated DHAN Team has been successfully implementing the Caritas Switzerland co-funded Project, “Advancing Livelihoods of Poor and Vulnerable Women in Disaster Risk Reduction in Disaster Prone Coastal Area of Cuddalore district of Tamil Nadu”.



While the focus has been on economic empowerment of poor and vulnerable women, the empowered women are focusing on the well-being of their families as a whole by investing in the education, health and infrastructure improvement such as toilets at a household level, home repairs and renovations.

On the education front, a number of families have started sending their children to private schools for imparting quality education and learning through English medium. There is a trend of increasing number of girls undergoing professional courses, for e.g., nursing, teacher training, etc., travelling long distances and at times staying in a hostel or a rented accommodation.

A sound approach to supporting Kalanjams is in place. Linkage with banks is one of the key strategies for sustainable development of Kalanjams. While promoting new Kalanjams, the DHAN team’s strategy of utilizing the experience and expertise of older Kalanjams and Federations is relevant. The practice of savings and internal loaning in groups has built the confidence of banks in the SHGs and their federations.

Identification and supporting families in a stratified mode is also a sound strategy, for e.g., Kalanjams of families engaged in petty trades. Similarly, identification of a category of families undertaking the same occupation, for e.g., Irula families earlier snake catchers turned into security guards and are now into fishing and selling fish collectively.

Within the economic improvement, focus on dairy (cows) and goats is evident by DHAN facilitating a holistic approach, for e.g. health care of animals, artificial insemination, fodder production, cattle feed, milk procurement by members forming primary producer groups and setting up of a milk processing plant. In the context of goats, the emphasis is on meat production and thus approaches for increasing weight of the animal in an optimum time frame becomes crucial.

The creation of primary producer groups has helped in securing the right price for the milk, based on solid non-fat (SNF) and fat content. Selling of milk to middlemen is avoided, thereby reducing drainage of.

The producer company’s dairy plant due to low capacity utilization has just started recovering total costs (breakeven) by enforcing a strict cost control mechanism. With a capacity to process 15,000 litres of milk per day, the plant is currently processing only 3,000 litres of milk per day. Urgent need for enhancing milk production and procurement in the area is evident.

In the area of DRR, skill building for children of members, in the areas of computers, tailoring, beauty culture is extremely relevant, since disasters cannot take away people’s skills.

During the recent floods in December 2015, leaders from all the federations joined hands and mobilized resources immediately for the support of their members. They also evolved a policy of contributing Rs. 100/year by every member every year towards for DRR which can be used immediately without waiting for external support. The leaders participated in providing relief materials to the needy by integrating with federations of other districts and have distributed materials worth Rs. one million.

Unintended outcome from the DRR component of the Project: The teams have developed good knowledge has about the DRR component and it has helped them to present their cause for support to different CSR companies. They have received positive response from Aditya Birla Finance Limited to construct a multi-purpose cyclone shelter following the approach of Odisha model shelters. Since the children of members find difficulty in reaching Cuddalore for training due to the transportation cost, the federations were able to mobilize funds for construction of skill building centres for these courses as well as conducting events for students and awareness camps for members. Also, 270 household-level toilets were constructed in one of the Panchayats, by partnering with a power plant and the Panchayat.

Women empowerment is pivotal to achieve gender equality. Processes such as creation of leadership space at village, panchayat and block level to manage financial and non-financial activities and awareness building programmes on women rights have had significant effect on their level of confidence and the respect at community level.

There is need for enhancing support in the area of DRR, by designing and organizing exposure visits of federation members to geographical areas where demonstrated work has been undertaken in DRR, for e.g. in Odisha, elevated community centres have been constructed for communities and cattle for use during natural calamities.

Way Forward

Based on the observations made during the evaluation of the project at the field, the consultants enlisted significant leads for subsequent phases of the project.

- Continue the focus on disaster risk reduction (DRR) in the existing four blocks, the programme could expand to block(s) with high degree of poverty, for e.g., the remote Nallur block that is most backward and neglected, with agriculture wage labour dependent on rainfed farming. The presence of significant area under small millets could be taken as one of the proxy indicators for the same.
- Continue setting up a sustainable system for the dairy animals (cows and goats) in the area by scaling-up this activity (primary producer groups and the producer company) to provide alternative livelihoods for the members. Increase in the number of para-veterinarians will be necessary for comprehensive coverage.
- Continue the focus on agriculture particularly on production of small millets in dry areas. Water table being generally high in the blocks currently covered by the programme, helping grow cash crops could be considered, along with production of green fodder for the planned increase in cattle population in the area.
- As the area is prone to frequent disasters due to floods and cyclones, all the flood prone villages must be covered under DRR activities, with focus on disaster proof community shelters and insurance of human beings and livestock.
- Since DHAN looks at the development holistically and due to the institutionalized approach followed, it has also planned to take up de-addiction programme in a village as a pilot project which is heavily draining the income of members. Once the pilot is successful, it can be scaled up.
- DHAN Foundation should undertake a pilot project on addressing the problem of anaemia in adolescent girls and young women, since one of the sample studies of 111 respondents undertaken by Kullanchavadi Federation in Kurinjipadi Block reveals that haemoglobin of 90% respondents is below normal. This could impact the ability of adolescents and young members to successfully undertake skill enhancement programmes.

- Learning from the experiences of Kalanjiam members that they utilize their savings and loans on addressing the needs of the family in addition to investing in purchase of animals, agriculture, petty businesses, etc., the focus should be on the whole family approach for promotion of Kalanjiams, with the Kalanjiam member being an ambassador of the family. .
- Focus on supporting members engaged in petty trades, vending, etc. in which members are showing sustained interest.
- Focus on education of girls and young women for making them employable. Training in new skills could be considered as a part of DRR, since the skills created become permanent disaster-free assets of the individual that cannot be taken away by disasters.
- Given that Tamil Nadu has proposed 50% reservation for women-headed Panchayats, against 33% currently, systematic training of women Panchayat leaders in the working areas of the Cuddalore district must be taken up under the next phase.
- Women led-Panchayats are very effective in Kerala. Need for women leaders from Cuddalore to be provided exposure to Kerala Panchayats.
- Need for strengthening DHAN Foundation's lean team with documentation and dissemination expertise in Cuddalore. Only a limited amount of documentation gets done that however does not get disseminated, for e.g., savings of members that are rotated through the internal loaning process are recorded properly but do not find a mention in most reports, etc. This dissemination within the federations/SHGs can be extremely useful for building further the confidence of SHG members and assurance to banks about the capabilities of SHGs.



Financial Statements

Financial Statements

Charles Fernando & Co.
Chartered Accountants

HT 4 Mithra, "Agrini"
78, TPK Road, Madurai 625 003.
Mob.: 91-98421 98321 / 87546 52652
Email: fernandofca@gmail.com

FORM NO.10B

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

I have examined the Balance Sheet of **DHAN (DEVELOPMENT OF HUMANE ACTION) FOUNDATION, 1A, VAIDYANATHAPURAM EAST, KENNET CROSS ROAD, MADUARI 625 016, TAMIL NADU (PAN NUMBER: AAATD2591B)** as at March 31, 2016 and the 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 or institution.

I have obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purposes of the audit. In my opinion, proper books of account have been kept by the head office and the branches of the abovenamed trust visited by me so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by me.

In my opinion and to the best of my information and according to the explanations given to me, the said accounts give a true and fair view -

- a) in the case of the Balance Sheet, of the state of affairs of the abovenamed trust as at 31/03/2016; and
- b) in the case of the Income and Expenditure Account, of the surplus of its accounting year ending on 31/03/2016

The prescribed particulars are annexed hereto.

for Charles Fernando & Co,
Chartered Accountants
Firm Registration Number: 000604S
Sd/-

N Charles Fernando
Proprietor
Membership Number: 026619

Place: Madurai
Date: August 27, 2016

DHAN (Development of Humane Action) Foundation**CONSOLIDATED BALANCE SHEET***(in Rupees)*

	AS AT	March 31, 2016	March 31, 2015
Sources of Funds			
	Schedule		
CORPUS AND GENERAL FUND	1	16,25,97,260	15,25,93,510
SPECIFIED FUNDS	2	10,18,19,579	7,71,84,540
FIXED ASSETS WRITTEN OFF AS PER CONTRA	3	9,04,70,180	9,35,63,203
CURRENT LIABILITIES	4	3,68,89,555	3,49,33,819
Total		39,17,76,574	35,82,75,072

Application of Funds

FIXED ASSETS			
Written off as per contra	3	9,04,70,180	9,35,63,203
Land and Building funded from DHAN Corpus	3	4,61,84,561	5,10,83,474
INVESTMENTS			
	5	11,86,82,288	11,45,27,170
CURRENT ASSETS AND ADVANCES			
Bank Balances	6	7,98,20,449	3,86,94,855
Advances / Receivables	7	1,35,73,538	1,71,64,760
SPECIFIED FUNDS			
	2	4,30,45,558	4,32,41,610
Total		39,17,76,574	35,82,75,072

Notes on Accounts 11

Schedules 1 to 7 & 11 form an integral part of the Balance sheet

Sd/-
ChairmanSd/-
TreasurerAs per our Report of even date
For Charles Fernando & Co,
Chartered Accountants
Firm Registration Number : 000604SSd/-
Executive DirectorSd/-
N. Charles Fernando
*Proprietor*Madurai
August 27, 2016

DHAN (Development of Humane Action) Foundation**CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT***(in Rupees)*

FOR THE YEAR ENDED

March 31, 2016

March 31, 2015

INCOME:

Schedule

Grants Received	8	23,26,68,157	17,85,82,511
Interest from Banks and others		30,84,483	35,22,797
Income from Corpus Investments		1,65,10,802	89,98,320
Education Programme		91,63,588	23,81,503
Donations		8,16,370	8,86,560
Other Receipts		9,91,174	14,36,440

Total**26,32,34,574****19,58,08,131****EXPENDITURE:****Programme Expenditure**

9

Community Banking Programme		5,61,67,855	4,74,37,532
Tank fed Agriculture Programme		6,88,38,777	3,20,09,367
Rainfed Agriculture Programme		1,50,76,974	3,24,44,628
Coastal Agriculture and Livelihood programme		5,97,45,361	1,78,22,330
New Themes and Other Programmes		88,33,534	4,35,79,748
Central Support System		81,04,340	1,12,66,075
Capital Expenditure	3	83,15,817	97,94,940

**Excess of Income over Expenditure -
Transferred to Appropriation Account**

10

3,81,51,916

14,53,511

Total**26,32,34,574****19,58,08,131**

Notes on Accounts

11

Schedules 3 & 8 to 11 form an integral part of the Income and Expenditure account

As per our Report of even date

Sd/-
ChairmanSd/-
TreasurerFor Charles Fernando & Co,
Chartered Accountants
Firm Registration Number : 000604SSd/-
Executive DirectorSd/-
N. Charles Fernando
*Proprietor*Madurai
August 27, 2016

DHAN (Development of Humane Action) Foundation
SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2016

(in Rupees)

Particulars	Opening Balance as on Apr 1, 2015	Receipts during the year	Appropriation account	Expenses during the year	Closing Balance as on Mar 31, 2016
Schedule 1 : Corpus and General Fund					
Corpus Fund					
Ford Foundation	5,05,97,618	-	91,40,628	(39,70,177)	5,57,68,069
Sir Dorabji Tata Trust	4,53,19,305	-	53,78,141	(21,30,204)	4,85,67,242
DHAN Foundation Own	20,42,138	15,00,000	25,00,000	-	60,42,138
Tata DHAN Academy	20,00,000	-	1,65,628	(1,65,628)	20,00,000
DHAN Foundation Own Building Corpus	5,10,83,474	-	-	(48,98,913)	4,61,84,561
Total	15,10,42,535	15,00,000	1,71,84,397	(1,11,64,922)	15,85,62,010
General Fund	15,50,974	-	24,84,276	-	40,35,250
TOTAL	15,25,93,509	15,00,000	1,96,68,673	(1,11,64,922)	16,25,97,260
Schedule 2 : Specified Fund					
Donors' Account - Net	1,13,88,634	23,70,85,618	-	(21,23,73,593)	3,61,00,659
Add: Donor Deficit Balances	4,32,41,609	-	-	-	4,30,45,558
Donor Surplus Balances	5,46,30,243	-	-	-	7,91,46,217
Sir Ratan Tata Trust (SRTT) Revolving Fund	3,76,000	-	-	-	3,76,000
Other Revolving fund	33,48,519	81,838	-	-	34,30,357
Community Risk Reserve Fund	1,76,58,931	(1,65,000)	15,59,708	(15,56,481)	1,74,97,158
Vehicle Fund	11,70,847	-	1,99,000	-	13,69,847
TOTAL	7,71,84,540	(83,162)	17,58,708	(15,56,481)	10,18,19,579

Madurai
August 27, 2016

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2016

(In Rupees)

Particulars	GROSS BLOCK AT COST			DEPRECIATION			NET BLOCK	
	As on 01.04.2015	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2016	Rate for the year	Withdrawn on deletion	As on 31.03.2016	As on 31.03.2015
Community Banking Programme								
Freehold Land	6,58,021	-	-	6,58,021	-	-	6,58,021	6,58,021
Land & Building	1,32,48,179	-	-	1,32,48,179	10	6,54,336	73,59,156	58,89,023
Furniture and Fixtures	16,38,626	1,92,244	-	18,30,870	10	94,121	9,83,787	8,47,083
Office Equipments	4,37,637	2,999	-	4,40,636	15	14,342	3,59,365	81,271
Professional Equipments	57,61,497	12,39,203	-	70,00,700	60	8,54,254	64,31,198	5,69,502
Electrical Fittings	5,59,613	1,30,832	-	6,90,445	10	37,140	3,56,185	2,40,568
Vehicles	41,61,225	-	5,03,885	36,57,340	15	1,30,870	30,32,452	6,24,888
Staff Vehicles	58,298	-	-	58,298	-	-	58,298	58,298
Plant & Machinery	13,04,686	-	-	13,04,686	15	53,743	10,00,149	3,04,537
Total I	2,78,27,782	15,65,278	5,03,885	2,88,89,175	18,38,806	3,87,177	1,95,22,292	93,66,883
Tank Fed Agriculture Programme								
Freehold Land	1,76,689	-	-	1,76,689	-	-	-	1,76,689
Furniture and Fixtures	8,50,241	98,400	-	9,48,641	10	45,812	5,36,337	4,12,304
Office Equipments	3,64,505	3,44,575	-	7,09,080	15	62,654	3,54,038	3,55,042
Professional Equipments	48,44,291	3,04,027	-	51,48,318	60	2,97,499	49,49,985	1,98,333
Electrical Fittings	2,33,526	1,66,186	-	3,99,712	10	24,923	1,75,402	2,24,310
Staff Vehicles	-	-	-	-	-	-	-	-
Vehicles	13,17,649	-	-	13,17,649	15	43,661	10,70,235	2,47,414
Plant & Machinery	13,23,300	6,74,192	-	19,97,492	15	1,13,494	13,54,363	6,43,129
Total II	91,10,201	15,87,380	-	1,06,97,581	5,88,043	-	84,40,360	22,57,221
Rainfed Agriculture Programme								
Furniture and Fixtures	1,11,750	9,350	-	1,21,100	10	9,152	38,734	82,366
Office Equipments	1,56,262	11,500	-	1,67,762	15	18,727	61,641	1,06,121
Professional Equipments	29,73,753	-	-	29,73,753	60	4,24,957	26,90,448	2,83,305
Electrical Fittings	12,605	1,700	-	14,305	10	1,117	4,249	10,056
Plant & Machinery	20,41,753	-	-	20,41,753	15	2,11,733	8,41,935	11,99,818
Staff Vehicles	63,554	67,233	63,554	67,233	-	-	-	67,233
Vehicles (Battery operated)	6,30,000	-	-	6,30,000	80	1,00,800	6,04,800	25,200
Total III	59,89,677	89,783	63,554	60,15,906	7,66,486	-	42,41,807	17,74,099
Coastal Agriculture and Livelihood programme								
Freehold Land	69,77,521	-	-	69,77,521	-	-	-	69,77,521
Land & Building	2,20,07,184	-	-	2,20,07,184	10	9,64,058	1,33,30,661	86,76,523
Furniture and Fixtures	13,08,824	750	-	13,09,574	10	62,953	7,42,996	5,66,578
Office Equipments	11,77,304	-	-	11,77,304	15	72,634	7,65,715	4,11,589
Professional Equipments	69,36,615	5,54,050	-	74,90,665	60	4,72,661	71,75,558	3,15,107
Electrical Fittings	4,23,844	4,280	-	4,28,124	10	16,800	2,76,924	1,63,720
Plant and Machinery	1,12,91,517	-	-	1,12,91,517	15	5,42,970	82,14,689	30,76,828
Vehicles	44,59,945	-	4,41,289	40,18,656	15	1,20,842	34,20,761	5,97,895
Total IV	5,45,82,754	5,59,080	4,41,289	5,47,00,545	22,52,918	3,54,410	3,39,27,304	2,07,73,241
Total	2,25,53,958	2,25,53,958	2,25,53,958	2,25,53,958	2,25,53,958	2,25,53,958	2,25,53,958	2,25,53,958

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2016

(In Rupees)

Particulars	G R O S S B L O C K A T C O S T			D E P R E C I A T I O N			N E T B L O C K	
	As on 01.04.2016	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2016	Rate for the year	Withdrawn on deletion	As on 31.03.2016	As on 31.03.2015
New Themes and Other Programmes								
Freehold Land	24,70,674	16,40,350	-	41,11,024	-	-	-	24,70,674
Building	6,20,12,507	19,30,590	-	6,39,43,097	10	40,79,054	2,72,31,617	3,88,59,944
Furniture and Fixtures	20,22,036	24,355	-	20,46,391	10	82,401	13,04,780	7,99,657
Office Equipments	7,94,833	1,38,740	-	9,33,573	15	48,233	6,60,253	1,82,813
Professional Equipments	94,57,868	3,52,900	-	98,10,768	60	3,26,646	95,93,004	1,91,510
Electrical Fittings	7,92,688	-	-	7,92,688	10	36,782	4,61,652	3,67,818
Vehicles	16,82,431	-	-	16,82,431	15	58,004	13,53,739	3,86,696
Plant & Machinery	52,34,902	11,580	-	52,46,482	15	3,95,397	30,05,897	26,24,402
Total V	8,44,67,939	40,98,515	-	8,85,66,454	50,26,517	-	4,36,10,942	4,58,83,514
Central Support System								
Freehold Land	59,83,156	-	-	59,83,156	-	-	-	59,83,156
Building	31,96,147	-	-	31,96,147	10	2,58,888	8,66,156	23,29,991
Furniture and Fixtures	3,85,347	-	-	3,85,347	10	19,547	2,09,424	1,75,923
Office Equipments	1,60,940	-	-	1,60,940	15	7,818	1,16,634	44,306
Professional Equipments	6,33,776	-	-	6,33,776	60	1,482	6,32,788	988
Electrical Fittings	7,89,714	-	-	7,89,714	10	54,560	2,98,674	4,91,040
Plant and Machinery	16,06,684	-	-	16,06,684	15	2,04,852	4,45,855	11,60,829
Vehicles	17,64,313	1,36,098	-	19,00,411	15	1,21,781	12,10,319	6,75,775
Staff Vehicles	1,87,216	2,79,683	-	4,66,899	-	-	-	4,66,899
Total VI	1,47,07,293	4,15,781	-	1,51,23,074	6,68,928	-	37,79,850	1,15,96,371
Total (I+II+III+IV+V+VI)	19,66,85,646	83,15,817	10,08,728	20,39,92,735	1,11,41,698	7,41,587	11,35,22,555	9,35,63,202
Office Building Funded from Own Corpus								
Free hold land	20,94,344	-	-	20,94,344	-	-	-	20,94,344
Building	6,04,29,534	-	-	6,04,29,534	10	48,98,913	1,63,39,317	4,89,89,130
Total	6,25,23,878	-	-	6,25,23,878	10	48,98,913	1,63,39,317	5,10,83,474

Madurai
August 27, 2016

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

(in Rupees)

AS AT	March 31, 2016	March 31, 2015
Schedule 4 : Current Liabilities		
Demand Loan - PGB, CUB & REPCO	2,90,75,645	2,84,00,000
Students Deposits	2,94,319	2,32,784
TDS payable	5,311	4,867
Advances Payable	72,65,240	10,56,313
Cash Credit - Pandyan Grama Bank	-	50,92,257
Staff Vehicle Loan	2,49,040	1,47,598
Total	3,68,89,555	3,49,33,819

Schedule 5 : Investments

Ford Foundation Corpus Fixed Deposits :

Housing Development Financial Corporation	1,27,36,009	97,00,000
REPCO Bank	2,41,11,521	2,01,24,399
City Union Bank	1,25,43,151	1,25,43,151
Canara Bank	11,17,998	-
Pandiyam Grama Bank	<u>52,94,051</u>	5,58,02,730

Sir Dorabji Tata Trust Corpus Fixed Deposits :

Fixed Deposit with REPCO Bank	2,55,44,823	2,38,19,553
Fixed Deposit with Pandian Grama Bank	1,22,83,857	1,15,64,410
Fixed Deposit with City Union Bank	<u>1,20,92,964</u>	4,99,21,644

DHAN own/ Other Corpus Fixed Deposits:

Pandiyam Grama Bank	-	16,40,167
---------------------	---	-----------

Community Risk Reserve & Other Funds Fixed Deposits:

Pandiyam Grama Bank	97,24,626	1,08,71,916
Canara Bank	-	10,22,430
City Union Bank	32,33,288	32,33,288

Total	11,86,82,288	11,45,27,170
--------------	---------------------	---------------------

Schedule 6 : Bank Balances

In Savings accounts	4,70,02,153	3,21,23,544
In Fixed Deposits	3,28,18,296	65,71,311

Total	7,98,20,449	3,86,94,855
--------------	--------------------	--------------------

Schedule 7 : Advances and Recoverables

Project Advances to staff	2,58,261	2,18,962
Deposits	15,97,699	14,43,600
TDS Receivables	49,16,039	48,63,096
Other Advances Recoverable	68,01,539	1,06,39,102

Total	1,35,73,538	1,71,64,760
--------------	--------------------	--------------------

Madurai
August 27, 2016

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

(in Rupees)

AS AT	March 31, 2016	March 31, 2015
Schedule 8 : Grants Received		
From Foreign Agencies		
Axis Bank Foundation	6,50,31,180	-
HIVOS, The Netherlands	1,26,03,809	1,28,76,357
International Development Research Centre (IDRC)	1,10,92,100	2,28,22,466
The ITC Rural Development Trust	98,70,000	5,34,673
WomenStrong International, USA	89,69,451	1,56,27,500
Stichting Duurzame Micro Pensioenen, The Netherlands	79,52,030	1,40,80,708
UNDEF	52,91,813	-
Water.org, USA	46,16,580	56,62,340
Caritas, Switzerland	38,35,314	82,11,000
Karunai Illam Trust, New Zealand	28,63,000	53,61,963
Texas Instruments	25,00,000	-
Rabobank Foundation, The Netherlands	18,39,216	44,43,600
MSSRF	11,99,975	-
HOPE international	9,01,245	7,05,432
Hugnine Rallapalli Foundation (HRF)	5,41,000	3,67,500
GIZ, New Delhi	4,07,700	16,39,389
Bioversity International	4,02,657	35,11,960
Friends of DHAN, The Netherlands	4,41,839	-
Focus India Forum, Singapore	4,19,200	2,50,000
Unilever Industries (P) Ltd.	-	80,14,000
Delegation of the European Union of India	-	41,80,630
Bill & Melinda Gates Foundation, USA	-	22,28,229
TAI-Voluntary Health Services, India	-	11,54,927
Consortium of DEWATS Dissemination Society	-	2,54,000
Oxfam Novib, The Netherlands	-	10,81,655
Others	18,44,414	4,49,441
	c/f	
	14,26,22,523	11,34,57,770

Madurai
August 27, 2016

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT*(in Rupees)*

AS AT	March 31, 2016	March 31, 2015
Schedule 8 : Grants Received (contd...)		
	b/f	
	14,26,22,523	11,34,57,770
From Indian Agencies		
Hindustan Unilever Foundation	2,87,81,865	-
Bharat Petroleum Corporation Limited	99,90,800	77,00,005
National Bank for Agriculture and Rural Development	96,11,255	38,46,977
MAVIM, Govt of Maharashtra	55,38,117	45,00,000
Integrated Water Development Prog. (IWMP) DWMA GoAP	46,83,339	89,98,111
Birla Sunlife Insurance Co. Ltd	44,54,550	-
Aditya Birla Finance Ltd.	40,00,000	-
Caring Friends Network	36,75,000	-
State Balanced Growth Fund (SBGF)	34,83,750	41,81,500
Kalike Samruddhi Upakram	30,00,000	-
Nuclear Power Corporation India Limited	19,24,538	16,97,124
Rajiv Gandhi National Insitute for Youth and Development	11,30,220	-
CAIM Project , Govt. of Maharashtra	11,15,919	68,00,000
Department of Science & Technology	9,00,000	-
Rural Development Dept. GoAP, Uttnoor Rainfed	8,68,290	9,88,419
DWMA / APCBTMP / MGNREGS, Govt. of AP	7,14,510	9,86,510
Sir Ratan Tata Trust	7,00,000	-
AXIS Bank Foundation	6,00,000	1,47,69,610
Kadavasal Krishnamurthi Charitable Trust	6,00,000	-
IWMP Kukshi	5,56,745	-
National Biodiversity Project	5,35,000	-
DHDR Ramnad, Madurai and Thiruvannamalai Districts	4,00,000	7,59,600
Madras Atomic Power Station	3,40,200	4,21,294
Sundaram Asset Management Co Ltd	3,00,000	-
Lister Foundation	2,86,500	-
Department of Horticulture, Madurai	-	1,49,770
Navajbai Ratan Tata Trust	-	21,70,500
India Water Partnership	-	8,05,953
Larsen & Toubro	-	5,00,000
National Agricultural Innovation Project (NAIP), Govt. of India	-	3,31,622
Others	18,55,036	57,85,614
Total	9,00,45,634	6,53,92,609
Less Grant refunded :		
Sir Ratan Tata Trust	-	(2,50,000)
ITC Rural Development Trust	-	(17,868)
Total	23,26,68,157	17,85,82,511

Madurai
August 27, 2016Sd/-
ChairmanSd/-
Executive DirectorSd/-
Treasurer

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

(in Rupees)

Activity / Expenditure / Items	As on						2016	2015
	Community Banking Programme	Tank fed Agriculture Programme	Rainfed Agriculture Programme	Coastal Agriculture Livelihood programme	New Themes and Other Programmes	Central support system		
Endowment and other Grants to Tank FarmersAssociations, NGOs, Panchayats etc., Orphanage Centre	-	50,000	22,00,000	-	-	-	22,50,000	33,34,093
Volunteer Allowances and Travel	1,35,62,317	28,52,937	20,52,331	1,20,64,794	19,50,600	48,973	19,50,600	18,09,441
Training / Expenses on Volunteers, Groups, Members & Federations	46,86,193	13,15,898	2,07,961	39,69,317	11,74,457	39,96,877	1,53,50,703	2,89,15,516
Civic Programmes - Health, Education	37,14,564	2,22,000	11,207	1,12,900	2,89,065	-	43,49,736	72,00,451
Income generation support	24,54,654	16,90,172	-	1,22,87,000	-	-	1,64,31,826	1,63,39,682
Crop Production & Water Management Training	-	8,17,665	7,11,691	90,000	-	-	16,19,356	2,04,040
Drinking Water Ponds	-	2,73,87,677	17,59,018	2,72,340	-	-	2,94,19,035	85,19,356
Convention, Workshop, Events and meetings	33,51,504	15,94,151	4,94,687	42,50,084	2,65,024	10,23,066	1,09,78,516	1,04,85,945
Employees remuneration and benefits	2,02,40,736	2,33,56,918	54,41,722	1,85,95,531	16,43,254	14,79,644	7,07,57,805	6,83,10,278
Professional / Consultancy Charges	10,36,844	4,82,709	64,000	19,66,369	10,690	82,832	36,43,444	45,36,270
Travel / Conveyance	22,29,552	27,11,582	11,06,472	24,08,231	2,67,243	3,71,554	90,94,634	1,04,12,914
Vehicle maintenance	4,27,418	5,76,529	1,06,622	2,94,206	86,896	54,069	15,45,740	19,52,725
Books and Audio Visual Expenses	67,003	2,81,270	7,037	1,15,026	7,381	29,768	5,07,485	1,69,393
Printing and Stationery	13,85,174	4,14,818	1,24,037	6,04,382	2,37,271	29,007	27,94,689	15,29,261
Communication	3,03,529	1,96,056	95,897	3,67,428	1,30,947	73,559	11,67,416	10,87,159
Rent, Water, Electricity and Maintenance	26,98,623	10,68,037	6,93,380	23,19,420	8,76,365	5,15,708	81,71,533	69,94,911
Interest on Bank Loans	-	38,07,221	-	-	-	-	38,07,221	6,98,594
Miscellaneous Expenses	9,744	13,137	912	28,333	7,972	3,99,283	4,59,381	3,38,648
Total	5,61,67,855	6,88,38,777	1,50,76,974	5,97,45,361	88,33,534	81,04,340	21,67,66,841	
Previous Year	4,74,37,532	3,20,09,367	3,24,44,628	1,78,22,330	4,35,79,748	1,12,66,075		18,45,59,680

Madurai
August 27, 2016Sd/-
ChairmanSd/-
Executive DirectorSd/-
Treasurer

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT*(in Rupees)*

AS AT	March 31, 2016	March 31, 2015
Schedule 10 : Appropriation		
Excess of Income over Expenditure	3,81,51,916	14,53,511
Investment income transferred to:		
Ford Foundation Corpus Fund	91,40,628	38,50,334
Sir Dorabji Tata Trust corpus Fund	53,78,141	50,04,348
Tata Dhan Academy Corpus Fund	1,65,628	1,43,638
Community Risk Reserve Fund	15,59,708	20,96,831
Vehicle Fund	1,99,000	6,17,000
Expenses transferred to Corpus funds:		
Sir Dorabji Tata Trust	(21,30,204)	(18,05,958)
Ford Foundation	(39,70,177)	(27,16,166)
Community Risk Reserve Fund	(15,56,481)	(29,05,962)
Vehicle Fund	-	(10,66,536)
Tata Dhan Academy Corpus fund	(1,65,628)	(1,43,638)
Surplus transferred to:		
General Fund	24,84,276	(1,84,863)
Corpus Fund	25,00,000	-
Donor's account - Surplus / (Deficit)	2,45,47,025	(14,35,517)
Total	3,81,51,916	14,53,511

Madurai
August 27, 2016

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

Schedules to Balance sheet & Income and Expenditure account - Consolidated for the year ended March 31, 2016

Schedule 11 Notes on accounts:

1. The guiding principles that are fundamental to the Trust 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 sub-sectoral focus.
2. In pursuance of its objects and based on the guiding principles set out in para 1 above the Trust:
 - 2.1 Undertakes projects and facilitates government and private local institution sponsored projects for promotion, renovation and maintenance of irrigation systems, and of natural resources, by land treatment, watershed management, afforestation, waste land development and management and also housing/housing finance for the needy.
 - 2.2 Promotes women's mutual credit and savings groups, associations of such groups and federations of such associations to enhance the savings and borrowing power of the poor to promote income generation activities for their livelihood.
 - 2.3 Works with the poor through locally active groups, informal and otherwise, in the accomplishment of its objectives.
 - 2.4 Provides technical and management assistance to similar voluntary agencies, institutions, government departments and funding agencies involved in developmental work in India.
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 & interest free 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 (except corpus grants), including capital grants, are taken as revenue receipts of the Trust in the year of receipt

Accounting Policies

5. The Trust follows cash basis of accounting for all its transactions other than the interest on Fixed Deposits and interest on demand loans borrowed from banks against security deposits where the accrued interest is taken into account for the purpose of complying with the provisions of TDS under the Income Tax 1961.
6. Fixed assets are fully written off in the year of acquisition as expenditure in the income and expenditure account.

However to present a more realistic picture of the value of assets appearing in the balance sheet, depreciation at the rates provided in the Income Tax Act, 1961 is being reduced from the cost of the fixed assets on the written down value method. Written down value of assets so arrived at is shown as contra on both the assets & liabilities side of the Balance sheet.

Where land and buildings are purchased for a consolidated consideration without break-up, depreciation has been provided on such consolidated amount.

No depreciation has however been provided on staff vehicles as they are deleted when transferred to the employees at cost on their repayment of the loan taken to acquire the vehicle.

Professional equipment includes computers, projectors, cameras etc., and have been depreciated at the rate applicable to computers..

Notes on Accounts

7. Office Land & Building funded to the extent of (Gross Block) Rs. 6,25,23,878/- from own corpus and depreciation thereon (see note 6 above) has been retained as a separate item in Schedule 1 and 3 to ensure the disclosure of the corpus and the corresponding utilisation against it.
8. Fixed deposits of Rs. 4,56,42,992 (previous year Rs 4,03,79,427) included in schedule 5 under the head Investments with REPCO Bank, City Union Bank and Pandyan Grama Bank are under lien towards loans from the said banks.
9. Fixed deposits of Rs. 86,207 (Previous year Rs 86,207) are under lien with Banks as margin for the bank guarantees issued by them in favour of DWDO, Kolar and Government of India.
10. Previous year's figures have been regrouped / reclassified wherever necessary.

Compliances

11. The Trust has no dues of income tax or other statutory dues outstanding as on March 31, 2016 on account of any dispute.
12. The Trust has been generally regular in depositing its statutory dues including Provident Fund, Tax deducted at Source (TDS) and any other statutory dues with the appropriate authorities.
13. The Trust has been registered under FCRA Act vide FC Registration No. 075940407 dated 21-Nov-2000 and it has renewed its registration on 2nd June 2016.
14. The Trust has complied all its respective regulatory provisions.
15. The Trust has been effectively utilizing the Foreign and other grants received.
16. The Trust has been receiving Government, International, Individual, Institutional and Corporate Donor Grants for various projects undertaken and the Donor audits have been carried out for all the major funded projects in the Institution Premise or in the Donor's Office.
17. The Trust complies with the requirements of varied Donors and the reporting vide submission of Utilization of Certificates has also been done in the authorized specified formats.

Madurai
August 27, 2016

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

Acknowledgement

...Working in partnership towards a common goal generates new learning and solutions. We cherish collaboration as our core value because the collaborative process enables DHAN and our partners to combine our complementary knowledge, skills, and resources, making it possible for us to accomplish much more than we can on our own. The development of a partnership is a continuous process which demands active input from both sides. An effective partnership provides a greater chance of continuity, consistency and sustainability for development.

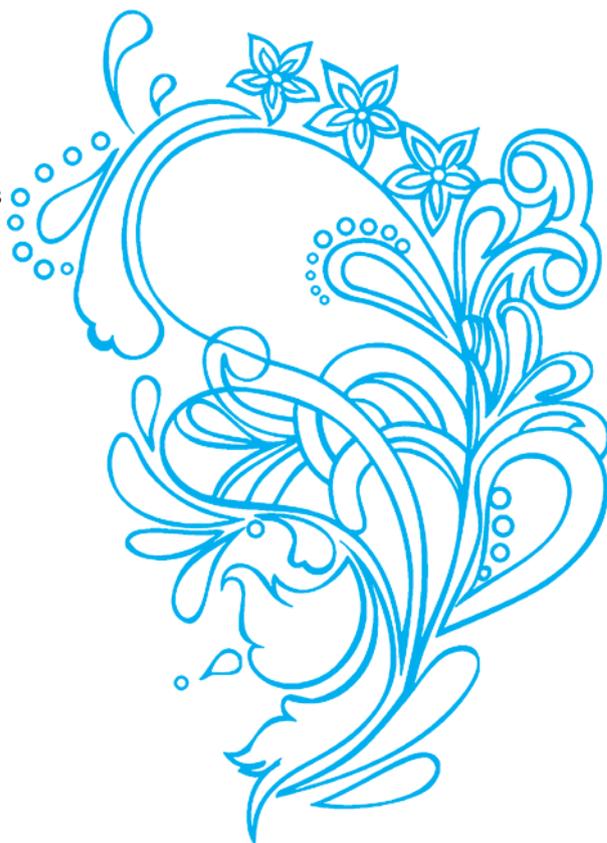
We are deeply indebted to the contributions and continued support rendered by our institutional partners, collaborators, resource institutions, philanthropists and well-wishers in the progress and achievements of the DHAN Collective.

Our Overseas Partners

Agricultural Biodiversity Community
Axis Bank Foundation
Bioversity International, Rome
CARITAS, Switzerland
Consortium of DEWATS Dissemination Society,
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), New Delhi
Focus India Forum, Singapore
Foreign Affairs, Trade and Development Canada (DFATD)
Hivos, the Netherlands
HOPE International
Huguenin Ralapalli Foundation, USA
India Water Partnership, India
Karunai Illam Trust, New Zealand
New Zealand High Commission, New Delhi
Rabobank Foundation, the Netherlands
Stichting Duurzame(Micro) Pensioenen, the Netherlands
Stichting Vrienden van DHAN, The Netherlands
SwedBio, Stockholm Resilience Centre
Texas Instruments
United Nations Democracy Fund (UNDEF)
Water.org, USA
WomenStrong International, USA

Our Indian Partners and CSR Foundations

Aditya Birla Finance Limited
Bharat Petroleum Corporation Limited
Ernst & Young
Hindustan Unilever Limited
Hindustan Petroleum Corporation Limited, Mumbai
Hitech Arai Limited, Madurai
ITC Rural Development Trust
Kadavasal Krishnamurthi Charitable Trust
Kalike Samruddhi Upakaram, Bangalore



Larsen & Toubro Limited
Lister Foundation
Madras Atomic Power Station, Kalpakkam
Mohta Charitable Trust
Navajbai Ratan Tata Trust, Mumbai
Nuclear Power Corporation India Limited
Sir Ratan Tata Trust, Mumbai
Sundaram Asset Management Co. Ltd.

State Government

Convergence of Agricultural Interventions (CAIM) Project, Government of Maharashtra
Commissionerate of Rural Development, Andhra Pradesh
Department of Environment and Forest, Tamil Nadu
Health and Family Welfare Department, Tamil Nadu
Madurai Corporation
MAVIM-Maharashtra Women's Economic Development Corporation
State Planning Commission, Government of Tamil Nadu

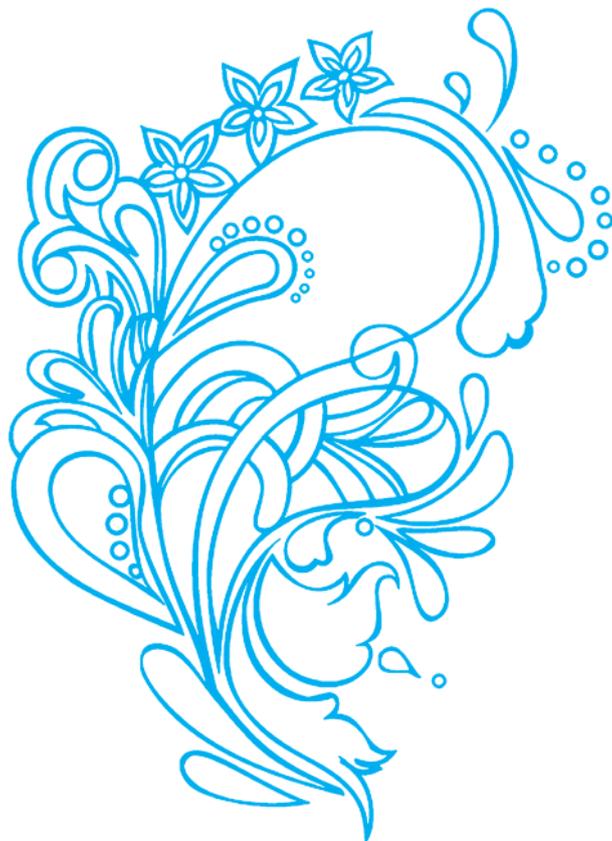
Government of India

Department of Science and Technology
National Agricultural Innovation Project-ICAR
National Bank for Agriculture and Rural Development (NABARD)
National Fisheries Development Board
Small Farmers' Agribusiness Consortium (SFAC)

Commercial Banks

Allahabad Bank
Andhra Bank
Bank of Baroda
Bank of India
Bank of Maharashtra
Canara Bank
Central Bank of India
Corporation Bank
ICICI Bank
Indian Bank
Indian Overseas Bank
Karnataka Bank
Punjab National Bank
State Bank of Hyderabad
State Bank of India
State Bank of Indore
State Bank of Mysore
UCO Bank
Union Bank of India
Vijaya Bank

Regional Rural Banks



Andhra Pradesh GrameenaVikas Bank
Assam Gramin Vikash Bank
Kaveri Grameena Bank
Koraput Central Cooperative Bank
NagarjunaGrameena Bank
Pallavan Grama Bank
Pandiyam Grama Bank
Saptagiri Gramina Bank
Sri Venkateswara Grameena Bank
Sri Visakha Grameena Bank
Thanjavur Central Cooperative Bank

Insurance Companies

Agriculture Insurance Company of India Limited
Birla Sunlife Insurance Company Limited
Life Insurance Corporation of India
National Insurance Company
Tata AIA Life Insurance Company

Academic and Research Institutes

Anna University, Chennai
Avinashilingam University, Coimbatore
Indian Council for Agricultural Research (ICAR)
International Development Research Centre (IDRC), Can
Karunya University, Coimbatore
Rajiv Gandhi National Institute of Youth Development
Tamil Nadu Agricultural University
Thiagarajar College of Engineering
Thiagarajar School of Management



Above all, we acknowledge with high gratitude, the contributions by the communities with whom we are working, for their commitment, ownership and responsibility in the collective efforts for achieving the mission of poverty reduction

Board of Trustees

MR. B.T. BANGERA

Mr. B.T. Bangera, Chairperson, DHAN Foundation is an MBA from Indian Institute of Management, Ahmedabad. He is currently the Managing Director of M/s Hi-Tech Arai Limited., an Indo-Japanese joint venture at Madurai. He has over 30 years of 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 (CII) 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, Vice Chairperson, DHAN Foundation is currently an Administrative member of Central Administrative Tribunal, Ernakulam Bench. She was the Chief Post Master General, Haryana Postal Circle and later became Chief Principal Post Master General of Maharashtra circle. She was subsequently promoted to the grade of Member, Postal Services Board. She has over 30 years of 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, Treasurer, DHAN Foundation is an MBA from Indian Institute of Management, Calcutta, is the Executive Director of LAICO-Aravind Eye Care System. For almost 20 years he had been the Administrator of Aravind Eye Hospitals. He was also the South-East Asia Regional Chair for the International Agency for the Prevention of Blindness (IAPB). He worked with the board of Seva Foundation (an U.S.-based NGO) for more than 15 years. He has a number of published papers to his credit, and has presented papers at international conferences on eye care.



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 (MIT), 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, and monitoring and evaluation of health and welfare programmes.



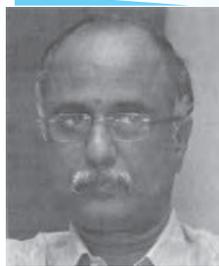
DR. PRISCILLA DANIEL

Dr. Priscilla Daniel holds two Master's degrees and a Ph. D. in Social Marketing of Health Education. She was formerly the Programme Executive in ECLOF International. 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 ECLO, 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 holds Engineering Master's degree in Communication Systems. He received his Ph.D Degree from Indian Institute of Technology, Madras. Currently, he is Principal of Thiagarajar College of Engineering, Madurai. He is a senior member of IEEE. He has authored and co-authored a number of technical papers in reputed journals and presented papers at international and national conferences. He has more than two decades of research and teaching experience in microwaves, remote sensing, digital signal processing and image processing. His research interests include array signal processing and smart antennas.



MR. M. BALACHANDRAN

Mr. M. Balachandran is a Post Graduate in Agricultural Science and a Certified Associate of Indian Institute of Bankers. He worked in India and abroad for over 33 years in Bank of Baroda. Subsequently he became the Chairman and Managing Director for Bank of India, and retired in 2012 as a Director of Institute of Banking Personnel Selection. He conceptualised and founded "Abhay" BOI sponsored Credit Counselling Centre, the first of its kind in the country. He was the Founder Chairman of Star Union Dai Ichi Life Insurance Co. During the span of his 37 years of operational banking, he held positions at various capacities and covered Priority Sector, Corporate Credit and International Banking. He was a Director on the boards of Indo Zambian Bank Ltd., NABARD Consultancy Services, Agricultural Finance Corporation Ltd., and Small Industries Development Bank of India (SIDBI). He was also a member in High Power Advisory committee of SEBI, R&D Advisory committee of National Housing Bank. As a nominee director of Reserve Bank of India he is currently the Chairman of National Payment Corporation of India. He also serves as Director on the Boards of Chartered Financial Management Limited and PNB MetLife Insurance. He Chairs the Committee for Review of Depositories System in India for SEBI; Expert Group for Merger of Urban Co-op. Banks for RBI.



DR. KRISHNASWAMY RAJIVAN



Dr. Krishnaswamy Rajivan holds a Masters and PhD in Economics from the University of Southern California, Los Angeles, USA. He has worked for 18 years (1979-1996) in the Indian Administrative Service at various levels, in the Housing and Urban development Sectors at various levels, starting from city level administration to the Prime Minister's Office. He was CEO of the Tamilnadu Urban Development Fund, a public-private partnership to finance civic infrastructure, for seven years. Then he worked as Senior Urban Finance Specialist at the Cities Alliance, World Bank in Washington. Dr. Rajivan served as President of Institute of Financial Management and Research (IFMR) which researches financial issues in developing economies. He also serves as a Director of Asirvad Micro Finance Private Limited. Currently he works in countries of Asia and Africa as an independent consultant.

MR. M. PALANISAMY

Mr. M. Palanisamy is a post graduate in agricultural science with specialization in Agronomy from Tamil Nadu Agricultural University. He has over two decades of experience in development work and he currently anchors 'Rainfed Farming Development Programme' in DHAN Foundation, which works with small and marginal farmers of rainfed areas to make rainfed farming viable. He has rich experience in promoting farmers' organizations, renovation of minor irrigation tanks with their participation and training them on improved agricultural practices and better water management systems. As a co-principal investigator, he has anchored an action research project "Revalorizing Small Millet in Rainfed Regions of South Asia", funded by IDRC and CIDA. He has undergone short term courses at the University of Antwerpen, Belgium and Wageningen University, The Netherlands. He has served as a trustee of DHAN Vayalagam Tank Foundation, and currently serving as a trustee in DHAN Kalanjiam Foundation and Sustainable Agriculture and Environment Voluntary Action (SEVA), based at Madurai. He has presented papers in a number of conferences organized by the national and international organisations in the field of farming and water resources development.



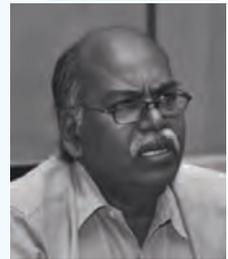
MS. V.K. PADMAVATHY



Ms.V.K. Padmavathy is a post graduate in agriculture with specialisation in Agronomy from Tamil Nadu Agricultural University. She has over two decades of experience in development work with DHAN Foundation. She led its first thematic institution, DHAN Kalanjiam Foundation, which works for economic and social empowerment of poor women. She is now currently anchoring Dhan Jeevidam, a livelihood resource centre dedicated for knowledge creation, sharing and management in DHAN Collective. She was instrumental in promoting organisations owned and managed by the women, implementing a number of programmes to address the issues of violence against women, reproductive and child health issues and creating access to safe drinking water, sanitation and so on. She has conducted many training programmes and capacity building events for NGOs, Bank officials, government officials, leaders and field staff of community organisations and National and International organisations. She is a director of Kalanjiam Development Financial Services, a Section-25 Company providing microfinance to SHGs for bridging the gap between SHGs and Banks.

MR. M.P. VASIMALAI

Mr. M.P. Vasimalai, Executive Director of 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 and 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, livelihood promotion and institutional development. He has traveled extensively 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 governments. His areas of interest are institution building, leadership development and promoting various development themes for poverty reduction.



DHAN Foundation - Addressess

Programme Offices

Central Office

DHAN Foundation (Development of Humane Action)
1A, Vaidyanathapuram East, Kennet Cross Road, Madurai 625 016. Tamil Nadu, INDIA
Tel.: +91-452-2302500 Fax: +91-452-2602247
Email: dhanfoundation@dhan.org Website: <http://www.dhan.org>

Kalanjiam Foundation

DHAN Vayalagam (Tank) Foundation

Kalanjiam Development Financial Services (KDFS)

INAFI-India

Kalanjium Thozhilagam Limited (KTL)

People Mutuals

Livelihood Initiative with Functional Education (LIFE)

1A, Vaidyanathapuram East , Kennet Cross Road, Madurai 625 016.
Tamil Nadu, INDIA
Tel.: +91-452-2302500 Fax: +91-452-2602247
Email: dhanfoundation@dhan.org Website: <http://www.dhan.org>

Tata-Dhan Academy

T. Malaipatti, Thenkarai (BO)
Mullipallam (SO)
Vadipatti Taluk, Madurai 625 207
Tel: +91-4543-293405, 293406
Email: tatadhanacademy@dhan.org

Madurai Vayalagam Region

DHAN Foundation
667/B7, Mohan Earth Mover
Complex, II Floor,
Opp to PKN Boys School
Thirumangalam
Madurai District
Email: vffrc@dhan.org

Pambar Vayalagam Region

DHAN Foundation
Kottampatti Vattara Vayalaga
Kootamaippu, Karunkalakudi,
Near Thomas School,
Vairavanpatti, Oattakovilpatti
Post, Melur Tk, Madurai
Email: vfpambarro@dhan.org

DHAN People Academy & INFOS

Pulloothu, Ellis Nagar Via
Madurai-625 016
Tel: +91-452-2475416, 2475305
Email: dpa@dhan.org

Madurai Rural Region

82, Kathapillai Street
Sekkadi, Melur-625 106
Tel.: +91-452-2416236
Email: kfmdu rural@dhan.org

Dindigul Region

DHAN Foundation
No.144,A , Subha Nagar,
Opp. Govt. ITI, Adiyanoththu(PO),
Natham Road, Dindigul-624 003
Tel: +95-451-2470909
Email: kfdindigul@dhan.org

REGIONAL OFFICES

TAMILNADU

Madurai Urban Region

1A, Vaidyanathapuram East
Kennet Cross Road
Madurai 625 016.
Tel.: +91-452-2302556 / 558
Email: kfmduurban@dhan.org

Madurai Rainfed Region

DHAN Foundation
Peraiyur Uzhavar Mamandram
Door No : 88/B1,
Appas Nagar, Peraiyur,
Opposite Bus stand
Peraiyur – 625 703
Tel.: +91-4549-275117

Theni Region

DHAN Foundation
Opp. To Grace Scan centre,
Kamachi illam, I Floor,
KRR Nagar 1st street,
Theni-625 531
Tel: +91-4546-264575
Email: kftheni@dhan.org

Ramanathapuram Kalanjiam Region**Kamudhi Kalanjia Mahalir****Vattara Sangam**

Mudhukulathur Road
Kalanjia Nagar, Kottaimedu,
Kamudhi, Ramnad Dist.
Email: kframnad@dhan.org

Ramanathapuram Coastal Region

DHAN Foundation (Reg. Office)
1/372, 1st street, Nehru Nagar
Collectorate Post
Ramnad-623 503
Tel: +91-4567-231676
Email: dc.re.ramnad@dhan.org

Tuticorin Vayalagam Region

DHAN Foundation
15/8, Near Veerapandiyar
Kattapomman School,
Priyanka Nagar,
Panneerapuram Road,
Kayathur-628 952. Tuticorin Dt.
Email: vftuticorinro@dhan.org

Tuticorin Coastal Region

DHAN Foundation
2/603A, New Sundaram Nagar
Madhavan Nagar (W)
Sorispuram, Korampallam
Tuticorin-628 101
Tel: +91- 461-2341246

Thanjavur Region

DHAN Foundation
34, VOC Nagar, Opposite to
Kamatchi Kalyana Mandapam,
Thanjavur
Tel: +91-4362-270353
Email: kftanjore@dhan.org

Thirupur Region

DHAN Foundation
No 7, Maria Nagar
Opp Revathy Hospital
Valaiyankadu, Tirupur-641 603

Nagapattinam Region

DHAN Foundation
No 6, Anthoniar Kovil Melsanthu
Nagapattinam-611 001
Tel: +91-4365-240045
Email: dc.re.nagapattinam@dhan.org

Cuddalore Region

DHAN Foundation
49, Dowlath Nagar
Opp. KNC College
Semmandalam, Cuddalore
Tel: +91-4142-292234
Email: dc.re.cuddalore@dhan.org

Salem Region

DHAN Foundation
No. 49, Dr. Ramanathan Road
Near District Central
Cooperative Bank, Salem-636 001
Email: kfsalem@dhan.org

Krishnagiri Rainfed Region

DHAN Foundation
Class No.8, 6th Street,
Rajaji Nagar, Phase II,
Krishnagiri-635 001
Tel: +91-4343-226568
Email: rfdpkrishnagiri@dhan.org

Kancheepuram Region

DHAN Foundation
No.13, Devaraj Street
Muduchur Road
Tambaram West
Chennai-600 045.
Tel: +91-44-22260440
Email: kfkanchi@dhan.org

Vellore Kalanjiam Region

DHAN Foundation
No.188, Compounder
Narayansamy Street, New Town,
Vaniyambadi-635 751
Vellore District
Tel: +91-4174-235950
Email: kfvellore@dhan.org

Vellore Rainfed Region

DHAN Foundation
Chinnaswami Gounder Street
Vellanayanakeri Road
Nattarmpalli-635 852
Vellore District
Tel: +91-4179-322020/254109

Kanchipuram Vayalagam Region

DHAN Foundation
20/1, GST Road, Opp. IOB
Acharapakkam-603 301
Kanchipuram District
Email: vfkanchipuram@dhan.org

Thiruvallur Vayalagam Region

No.455, Kamarajar Street,
Kanagammachatram-609 810
Tirutani, Thiruvallur District
Tel: +91-44-27874368
Email: vftiruvalangadu@dhan.org

PUDUCHERRY**Puducherry Magalir Vattaram**

45, 4th cross street,
Moogambigai Nagar,
2nd main Road, Nainar
Mandapam, Puducherry
Tel: +91-413-6538865

Puducherry Vayalagam

No.33, A.S.M.T. Complex
Madhagadipet Palayam
Thirupuvani Bus Stop
Puducherry-605 107.

TELANGANA**Hyderabad Region**

DHAN Foundation
H. No. 1-8-522/7,
SISS Building first floor,
T.V.Meekshamma Memorial
Bhavan, Chikkadapally
Hyderabad-500 020
Tel: +91-40-65169017
Email: kfhyd@dhan.org

Khammem Region

DHAN Foundation
3-2-24, Vidhya Nagar Colony
Kothakudam, Khammam-507 101
Telangana

Bhadrachalam Region

DHAN Foundation
H.No.35-6-24/2/6
Near TV Tower, Ashok Nagar
Gopalpur, Vidhyaranyapuri Post
Hanamkonda Mandal District
Warangal, Telangana

Adilabad Region

DHAN Foundation
H No 1-73, Beside Post Office,
Main Road, Indervelli-504 346,
Adilabad District
Tel: +91-8731-277501
Email: kfadilabad@dhan.org

ANDHRA PRADESH**Chittoor Region**

DHAN Foundation
6-312/1, Banker's Colony
Gudiyatham Road
Palamaner-517 408
Chittoor District
Tel: +91-8579-254123
Email: vfcittoorro@dhan.org

Vizag Region

DHAN Foundation
No.53-17-43/7, Beside Mahendra
Automotive, Maddilapalem
Visakhapatnam-530 016
Tel: +91- 891-6578990
Email: kfvizag@dhan.org

KARNATAKA**Bangalore Region**

DHAN Foundation
C/o M. Ravindra Building
No.14, 2nd Floor
Subbaiah Reddy Road
Near Subramanya Swami Temple
Ulsoor, Bangalore-560 008
Email: kfbangalore@dhan.org

Ramanagara Region

DHAN Foundation
Vivekananda Nagar
Jigenahalli, 3rd Stage
Magadi Main Road
Ramanagara District
Karnataka

Mysore Region

DHAN Foundation
No13 KHB colony,
2nd main 2nd cross
Kuvembunagar
Mysore - 570 023
Tel: +91-821-4242320
Email: kfmysore@dhan.org

Tumkur Kalanjiam Region

DHAN Foundation
1st Floor, Shree Shyla
Near Chami Depo
Basavanapalya, Sirgate
Devarayadurga, Tumkur
Tel: +91-816-2212550
Email: kftumkur@dhan.org

Kolar Vayalagam Region

DHAN Foundation
C/o. Ramamurthy
House No. 711
Veeranjaneya Nagar
Gokul College Road
Kolar-563 101
Karnataka
Tel:+91-8152-222171
Email: vftumkurro@dhan.org

Gulbarga Region

DHAN Foundation
C/o. Abdul Rehman Kadechur
H.No.5-1140/4
Behind Station Area
Girls High School
Old Bus Stand Road
Basaweshwara Nagar
Yadgir-585 202.
Email: kfgulbarga@dhan.org

MADHYA PRADESH**Ratlam Region**

DHAN Foundation
Plot No. 38/39, Vivekanand
Colony, Kamala Nehru Marg
In front of MPEB
Sailana-457 550. Ratlam District
Madhya Pradesh
Tel: +91-7413-279153
Email: kfsailana@dhan.org

Yavatmal Region

DHAN Foundation
C/O Kishore Zirapure
Opposite to SBI,
Ghatanji - 445 301
Yavatmal district, Maharastra
Tel: +91-7230-202020

Dhar Region

DHAN Foundation
H.No.329, Ward No. 14
Gayathri Colony, Kukshe-454 331
Dhar, Madhya Pradesh

ASSAM

DHAN Foundation
Professor colony, Near Barama
Bazaar, Barama-781 346
Baksa District, Assam
Barama (BTAD), Assam
Tel: +91-3624-282440
Email: kfbarama@dhan.org

ODISHA**Koraput Region**

DHAN Foundation
Near District Head Quarters
Hospital, Behind Vijaya krishna
Medical Store, Pujariput,
Koraput-764 020, Odisha
Tel: +91-6852-252916
Email: kfkoraput@dhan.org

Mayurbhanj Region

DHAN Foundation
AT.Post, Betnotti, Opp. to Railway
Station, Mayurbhanj District
Odisha-705 025

Balasore Region

DHAN Foundation
Near Balasore Law College Vihar
Lakshminarayan, At-Alupur,
Balasore Post-756 001.

RAJASTHAN**Banswara Region**

DHAN Kalanjiam Foundation
Near Govt. Hospital
Rajashree Medical, Bajidora
Banswara-327 601. Rajasthan
Tel: +91-2968-280025
Email: kfbanswara@dhan.org

MAHARASHTRA**Nanded & Latur Region**

DHAN Foundation
C/O Ganesh Pandit, Satyabhama
Niwas, Near sudhakar Rao Naik
School, Swayanwar Mangal
Karyalaya Road, Sarpanch Nagar,
Nanded-431 605

Beed & Aurungabad Region

Dharur Kalanjiam
Loksanchalit Sadhan Kendra,
"MAHARSHIKRUPA NIVAS"
C/o Shevate R.B., Uday Nagar,
Kaij Road, Dharur-431124

Osmanabad Region

DHAN Foundation
C/o Vijayashri Parkale,
Asamruddhi banglow, Anuradha
Co-operative Housing Society,
C-1, Antrolkar Nagar,
Solapur-413 003, Maharashtra

Solapur Region

DHAN Foundation
C/o. Anuradha Cooperative
Housing Society
In front of Navjivan Nagar
Antrolkar Nagar
Solapur-413 004.

JHARKHAND

DHAN Foundation
House No. 122, Ward No. 6
Chatnahi (on Bye Pass Road)
Latehar-829 206
Tel: +91-6565-248423
Email: kflatehar@dhan.org

BIHAR**Gaya Kalanjiam Region**

DHAN Foundation
C/o, Anand Prasad Singh
West Church Road
Opp. Khalish Park, Gayawal Bigha
Gaya District-823 001
Email: kfgaya@dhan.org

Gaya Vayalagam Region

DHAN Foundation
Gaitri Sadan (Lodge)
Purani Chouk. H. Karagpur
Munger, Bihar-811 213.

Uttar Pradesh

DHAN Foundation
Sivdashpur road
Kasmandi Kalan chowraha
Malihabad, Lucknow-226102
Uttar Pradesh
Email: rfdpmalihabad@dhan.org

DHAN Foundation - Area of Operation - 2016



Districts covered by programmes of DHAN Foundation (March 2016)

- Tamil Nadu**
1. Madurai
 2. Sivagangai
 3. Ramnad
 4. Tuticorin
 5. Tirunelveli
 6. Theni
 7. Virudhunagar
 8. Dindigul
 9. Pudukottai
 10. Thanjavur
 11. Tiruppur
 12. Namakkal
 13. Salem
 14. Villupuram
 15. Kanchipuram
 16. Vellore
 17. Thiruvallur
 18. Cuddalore
 19. Nagapattinam
 20. Thiruvannamalai
 21. Krishnagiri
 22. Dharmapuri
 23. Thiruvarur

- Puducherry**
24. Thiruchirapalli
 25. Puducherry
 26. Karaikkal
- Kerala**
27. Idukki
- Andhra Pradesh**
28. Chittoor
 29. Vizag
 30. Nellore
- Telangana**
31. Nalgonda
 32. Rangaredd
 33. Adilabad
 34. Warangal
 35. Nizamabad
 36. Karimnagar
 37. Khammam
- Karnataka**
38. Bangalore Urban
 39. Kolar
 40. Tumkur
 41. Mandya
 42. Mysore
 43. Gulburga
 44. Belgaum
 45. Chamarajanagar
 46. Ramanagara / Bangalore Rural

47. Yadgir
 48. Uttara Kannada
 49. Bijapur
- Odisha**
50. Koraput
 51. Mayurbhanj
 52. Dhenkanal
 53. Balasore
- Maharashtra**
54. Beed
 55. Solapur
 56. Osmanabad
 57. Yavatmal
 58. Aurangabad
 59. Jalna
 60. Hingoli
 61. Nanded
 62. Parbhani
 63. Pune
 64. Sangli
 65. Latur
 66. Amravati
 67. Wardha
- Madhya Pradesh**
68. Ratlam
 69. Dhar
- Rajasthan**
70. Banswara

- Jharkhand**
71. Latehar
 72. Ranchi
- Bihar**
73. Gaya
 74. Muzaffarpur
 75. Munger
- Assam**
76. Nalbari
 77. Baksha
- Uttar Pradesh**
78. Lucknow



DHAN Foundation

1A, Vaidyanathapuram East
Kennet Cross Road
Madurai 625 016.

Tamil Nadu, INDIA

Tel: +91 452 2302500 Fax: 2602247

Email: dhanfoundation@dhan.org

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

