



DHAN FOUNDATION



ANNUAL REPORT 2022



Chapter I: Background

1. Introduction to DHAN Foundation

DHAN (Development of Humane Action) Foundation's legacy in enabling the community has more than two decades of experience. It is a national-level professional development organization, which was promoted on October 2, 1997, with the mission of "Building People and Sustainable Institutions with Value Driven, Ethics, and Democratic process to enable the poor for Poverty Eradication, Water & nutrition secured; Inclusive and Ecologically Balanced Development"

Presently, DHAN is working with about 24 lakh poor families in 14 States of India. It has proven development impact in the themes of Water, Women empowerment, community banking, and building civil society organizations has proven its community-driven, self-sustainable models across India. DHAN played an important role in facilitating about 5 lakh members to come out of poverty and declare themselves as Moved out of poverty through its various interventions.

DHAN believes "Community Swaraj" is the key to sustainable development. DHAN's understanding of community swaraj is centered on the promotion and mentoring of democratic, self-governed people institutions operating on universal ethics and values towards enhancing the quality of life and freedom of choices for the deprived.

DHAN believes in placing high-quality human resources at the grassroots to work with the community not just as an instrument but also as a value, it is an expression of "giving back to society" by these professionals. Our experience has shown that the concept of giving back to society expanded to an extent that, the community also started giving back to society by way of community resource sharing and contributions.

DHAN pioneers in institution building for poverty alleviation with people governance and management. It wants to achieve freedom of choice for the poor and marginalized communities by enabling them to determine and develop the meaning of their lives, their identities, and their quality of life. DHAN strongly considers Poverty Reduction and Grassroots Democracy as two eyes of Development. DHAN has helped support in the promotion of more than 250 self-managed democratic community-based organizations across various states and themes. These self-managed people institutions are managing a portfolio of more than Rs.2000 Cr. by way of member savings, bank loans, and other livelihood turn-overs.

2. DHAN's reach at glance (as on 31st March 2022):

DHAN Reach Parameters*	
No. of States & UTs	16
No. of Districts	121
No. of Blocks	795
No. of Villages	31800
Number of Families	30.48 Lakhs
Families out of Poverty	5.4 Lakhs (as declared on 2 nd Oct 2021)
Number of Staff at DHAN	686

* The reach data includes the RBI-supported CFL project.

3. Structure of DHAN

The structure of DHAN Foundation is circular one wherein the community is positioned as core. It communicates the philosophy of 'Building on the native wisdom'. The wisdom of community is consciously learnt and conceived in the form of themes, programmes and later graduated to thematic institutions to scale up the development technologies without compromising the heritage and cultural rhythm. The specialized institutions, central office for integration and DHAN networks falls in the consecutive orbits of the community in such a way to percolate the thematic investments towards the community horizon.

Abbreviations:



ABC	:	Agricultural Biodiversity Community
CDD	:	Consortium for DEWATS Dissemination Society
ECOSOC	:	UN Economic and Social Council
EHAC	:	Equitable Health Care Access
EOE	:	Embassy of Earth
IASC	:	International Association for the Study of the Commons
ICMIF	:	International Cooperative and Mutual Insurance Federation
INFAFI	:	International Network of Alternative Financial Institutions
INFOS	:	Indian Network of Federations of Microfinance Self-Help Groups
ISEA	:	Institute for Social Entrepreneurship in Asia
MIN	:	Micro Insurance Network
SIWN	:	South India Water Network

Keeping Community as a center DHAN Collective built four major layers to serve the community. The first layer is programmes, which are the direct field-level thematic interventions. And the SPICE, Specialised people Institutions for Community Empowerment are serving as verticals on a particular service/component which are highly essential to the community in advancing their quality of life. These SPICE institutions will work to the community thru Programmes. The third layer of integrating centres at the Central office of DHAN will provide and coordinate resource support to programme, SPICE and the community mainly on human resources, financial resources, and knowledge resources. The fourth layer of networking with development stakeholders both at national and international levels provides a platform as a sounding board to share grassroots experiences with a global perspective.

The approach of DHAN Foundation is building sustainable people institutions around the identified theme and enabling the community for anchoring the development process. The themes give focus on making significant changes in the livelihoods of the poor through building scalable, cost-effective, and sustainable innovations for self-reliance. The core themes of DHAN Foundation are community banking, water, and agriculture, coastal area development, ICT for the poor, democratizing panchayats and rain-fed farming. The cross-cutting themes are health, nutrition security, sanitation and safe drinking water, micro insurance, micro pension, skill building, youth and development, tourism for development, migration, and disaster risk reduction.

4. Institution Building Process in DHAN Collective over 25 years:

4.1 Birth Phase Process:

4.1.1 Pre-Birth Process:

Acquiring Gandhian Philosophy and Culture (1983-1989), and incubating Kalanjiam and Vayalagam (1990-1997) are two key phases that happened as the pre-birth process.

4.1.2 Birth Phase:

The inception of DHAN Foundation was on October 2, 1997, Mahatma Gandhi Birthday with a Professional perspective as an enabler of Community development, and also the birth of five-year inception Corporate plan (October 1997 to September 2002). Two key Institutional supporters during the birth phase were the NOVIB, Netherlands, and The Ford Foundation, New Delhi.

4.2 Development Phase Process:

Two five years Corporate plans were conceived to create culture and boundary management. Scaling up has initiated with Sir Tata Trust for two decades along with continued institutional support from Oxfam NOVIB up to 2012; and Ford Foundation. Second and Third future search process have laid a strong development phase with two five years Corporate Plans (Second from October 2002 to September 2007) and Third from October 2007 to September 2012); also a decade celebration for a year (October 2007 to September 2008).

4.3 Renewal phase process:

Two strategic plans evolved as a continued renewal process with VISTAR approach (see details in annexure) and the Search Conference. Fourth (October 2012 to September 2017) and Fifth (October 2017 to September 2022) Search Conferences have laid down a strong renewal process in DHAN Collective with relevance and Community at the Centre

4.4 Institutionalization phase process:

Impact on the larger system was significantly felt in India, to some extent globally. We organically move into the Institutionalization phase now. We were guided by the concepts of Prof. Udai Pareek and Prof. T.V. Rao and spiritually by Prof. Ravi J. Mathai, Mahatma Gandhi, and Acharya Vinobhave.

5. Learning obtained in addressing COVID situation:

The COVID situation is impacted both at community and institutional levels in a significant way. Beyond its health impact, the economic and social damages created more concern. DHAN has done good work due to its last mile presence among the community. Also, as an institution, we have adapted to the changing scenario to respond to the COVID situation. The key learning are listed below:

5.1 Relevance of Decentralization:

Wherever urban concentrations, COVID spread was very high. We learnt and discovered family living together, lock down with local communities and the importance of decentralization for past two years.

5.2 Back to Health focus:

Individual, family and community health attain center stage to build immunity, sanitation, local food system and integrated medicinal system. Everywhere, health gained focus with Government support, market involvement and individual family.

5.3 Reviving Livelihoods:

Everything came to halt and everyone's Livelihood got affected. Creative ways of Livelihood renewal were attempted to bring back the living. Migrant families were worst –hit: Graduation of Livelihoods with finance and skill was rigorously done. It is a great learning to humanity.

5.4 New way of Living: Digital Way:

We moved from coping to adaptation; to a transformative and resilient way. It taught great lessons about resilience and a healthy way. The family became a school and the local community was highly relevant.

5.5 Creating New Social Order:

COVID Pandemic taught us many things. That encourages us to go for new social order for individuals, family, Institutions, and society at the National and Global level. Every Community evolves its own social order and integrates with 'One Humanity with Universal soul'.

Chapter 2: DHAN Subsidiaries and Programmes

1. Kalanjiam Community Banking Programme:

DHAN Kalanjiam Foundation, the first subsidiary of DHAN Foundation was promoted in 2002 with the (i) focus on scaling-up of community banking by promotion of Kalanjiam Self Help Group (SHG)-Federations and facilitation of access to affordable financial services among the poor households at large scale in diversified contexts across the country; (ii) sustaining Kalanjiam SHG-Federations as collective with women leadership; and (iii) impacting household poverty, women empowerment and large-scale development through integrated and holistic development interventions.

KCBP has faced challenges during the year 2020-21 and 2021 – 2022 due to the COVID 19 pandemic and disasters in select regions which resulted in the performance of the community banking programme in terms of the sustainability of the people institutions, bank linkages, repayment of the women members in the groups and loss of livelihoods and lives of the women and their family members. The regions and locations were encouraged and guided with various strategies to help the poor people to come out of the difficult situations through livelihoods and health interventions. The year 2020 – 2022 has been defined as the phase of Relief and Adaptation during COVID situations. The year 2022-25 is declared as the Resilience and Transformation phase of the COVID situation.

Dashboard of KCBP for 2021-22

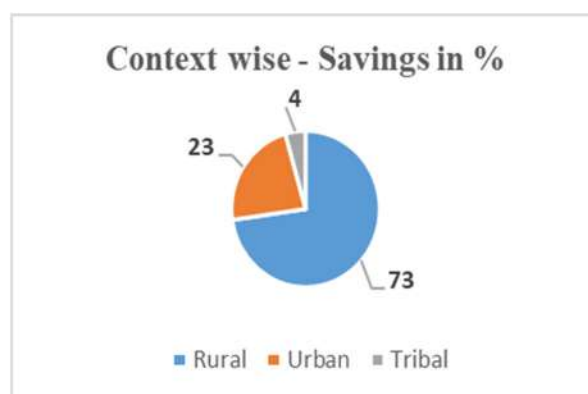
Particulars	As of March 2021	Plan for 2021-22	Achievement 2021-22	As on March 2022
1. Reach of HHs through groups formation	9,22,965	1,00,000	46,979	9,69,944
2. Groups promotion	58,421	5,000	2,317	60,738
3. Federations	137		3	140
4. Savings (Rs in Cr.)	667.18	120	121.72	726.73
5. Bank Linkage (groups)	10,006	10,000	11,109	
6. a. Bank linkage (Rs in Cr.)	306.16	600	438.04	
b. Bank loan O/s (Rs in Cr.)	22,003 groups with O/S of Rs 427.32 cr			23,578 groups with O/S of Rs 548.65 cr
7. Credit disbursement (Rs in Cr.)	2,30,592 loans with Rs 579.12 cr	Rs 1000 cr	2,49,243 loans with Rs 760.61 cr	Member loan O/S Rs 1335.94 cr
8. Insurance reach – Life members	24,42,809 policies	One million policies	63,33,316 policies	

Particulars	As of March 2021	Plan for 2021-22	Achievement 2021-22	As on March 2022
9. Agriculture through FPOs	14 FPOs with 5805 women farmers with share holding of Rs 53.93 lakhs and Rs 5.96 cr business turnover	Cumulative reach of 25 FPOs with 25,000 women farmers	10,924 women farmers with share holding of Rs 67.79 lakhs	34 FPOs with 10,924 women farmers with share of Rs 67.79 lakhs and business turnover of Rs 6.25 cr
10. Impact - MOP	3,42,185	40,000	11,122	3,53,307 as on March 2021

Promotion of Federations and their collectives:

Federation collective concept has been intensified by facilitating promotion of Federation Mutuals for social security, Farmers' Producers' Organisations and Jeevidam groups for livelihoods advancement, and SUHAM Federations for health advancement as subsidiaries of Kalanjiam SHGs federations who are functioning as mother federations. There are three Kalanjiam SHG-federations and five Federation Mutuals (for insurance) registered. Presently there are 140 registered federations and 92 Federation Mutuals functioning in three contexts. As on March 2022, KF is working in 191 locations, of which there are 125 rural locations, 36 urban locations and 30 Tribal locations. 125 federations are fully self-sustainable and contributing for self-growth and civic initiatives. Remaining federations are in different stages of sustainability. There are four health federations registered during the last for healthcare advancement. As part of institution building process, the future search and annual planning process was taken up in all groups, cluster associations and the federations through people retreat and planning process.

Savings: During the reporting period, the groups have mobilized savings amount of Rs 121.72 cr against the plan of Rs 120 cr; As on March 2022 the cumulative savings mobilized by the groups was Rs 726.73 cr. The contribution of savings in percentage by rural is 73, urban is 23 and tribal is 4. The average cumulative savings per locations in Rural – Rs 4.28 cr, Urban - Rs 4.66 cr and Tribal – Rs 1.08 cr.



Savings is the future security for the women and their family. It plays a vital role in leveraging funds from banks and it is treated as equity contribution of the members. The savings earn interest of 6% - 9% according to the surplus generated by the groups. The savings policy is defined to increase the product based special savings and tap their savings potential. Interest earned on savings paid by the groups is utilized for paying their insurance premium. The members in more than 20 years old groups have more than Rs one lakh in their names as their savings. The pool of the savings amount is being used for lending along with the borrowings from the banks. More than 2000 Kalanjiam groups have more than Rs 15 – 20 lakhs as their savings who do not depend on banks for their financial needs. There are more

than 25 years old federations have more than Rs 10 cr up to Rs 25 cr as their own savings which show the women's trust on their groups and their realization on the importance of savings. About Rs 306 cr has been withdrawn by the members as part of the special savings to meet their financial needs and payment of premium from the interest earned on their savings

Bank linkages: During the reporting year, 11,109 groups have got linked with banks and KDFS and mobilised Rs 438.04 cr against the plan of Rs 600 cr. Still there are about 10000 groups unlinked due to the lack of willingness of the banks to link the groups in Maharashtra and north states, lack of willingness of the groups due to more savings in the groups and new groups which are linked with KDFS for bridge financing as a policy of the community banking programme.

The top banks in linking the groups during the year Canara Bank – Rs 142.50 cr; Indian Bank – Rs 85.45 cr; Bank of India – 78.18 cr; State Bank of India – Rs 38 cr. During the year, IOB has expressed to execute MOU with DHAN for scaling up the SHG-Bank Linkage across the country. Similarly, also, the process has been initiated with Union Bank of India, Tamilnadu Gramina Bank and Bank of India. The scaled up CFL project plays a vital role in facilitating the linkages in addition to the financial literacy. The linkage process, after series of efforts, it is just picked up in Maharashtra with Canara Bank and SBI. Steering committee meetings at zonal office and circle office level has been institutionalized in Indian bank and Canara Bank respectively to intensify the linkages. Except Bank of India and SBI, in all other banks CC loan is being in practice to ensure flow and timeliness of the credit to the group members. Most of the credit is being utilized for improving the livelihood activities. As on March 2022, the bank loan outstanding of Rs 548.65 cr with 23,578 groups.

Sustainability of the federations and groups as institutions of the poor women:

Community financing concept and practice has been introduced from the day one of the groups formed for meeting the cost of managing the groups' activities; undertake training and capacity building of field staff, leaders and DHAN professionals; running their own federation office administration, coordination and collaboration with banks and other stakeholders; undertaking development activities on health, education, nutrition security, livelihoods support, accounts and audit and MIS management and scaling of the groups through promotion of new groups. During the reporting year, 90 % of the groups have made surplus through their community banking operations and supported with Rs 27 cr for regular management, civic advancement and new initiatives in addition contributing for self-growth through groups and federation promotions. The groups and federations also finance about Rs 20-25 lakhs every year for adopting some of the locations in north regions which need handholding support to become sustainable. As on March 2022, 125 federations are self-sustainable with annual expenditure budget of about Rs 30-35 cr

Development Infrastructure: The infrastructure such as primary healthcare clinic, secondary hospital, training and skill centres, community colleges, remedial and community learning centres, office premises and adopting local schools to improve the facilities and quality of learning among the students/children with the focus on sustaining every initiative by itself within 2-3 years. As on March 2022, 35 federations have created own buildings for their office purpose including the above said facilities worth of Rs 45.69 cr. This provides opportunities for more than a lakhs families and individuals to access development services every year.

Creation of cadre of women leadership and governance: Five leaders' concept has been well established at Kalanjiam SHGs, Cluster Development Associations, Federations and Regional Council level with clear role definition and the performance of the same is being ensured through regular cluster interactions, field visits to the groups, regular federation board meetings and regional council meetings. They are also enrolled in district level bankers' forum and district administration forums to represent their Kalanjiam communities. The groups level leaders participate in the gramasabha meetings and panchayat affairs. The interface operations have been intensified with verticals functioning for livelihoods, social security and insurance, bridge finance and bank linkage, healthcare and panchayat linkages and resilience building (Kalanjiam Mutual Movement). As on March 2022, there are about 700 leaders at the regional council level, 1400 leaders at the federation level and 10000 leaders at the cluster development associations' level who play critical role in monitoring and facilitating reach of various development services to the Kalanjiam member families with the engagement of more than 1400 field functionaries.

RBI supported project on Centre for Financial Literacy:

The scaled-up project activities in 50 KF existing locations/federations and facilitating centralised implementation of the projects through DHAN Collective covering 484 blocks in 72 districts in five states and two union territories.

Intensive works have been taken up in detailing the implementation plan for 162 CFLs in five states and two union territories and commenced the operations in many of the places by mobilising about 8.1 cr CAPEX funds from seven sponsoring banks. DHAN has involved many of the regional coordinators to support the initiative. SOP for project implementation, selection and placement of project team, training and capacity building of the team and monitoring the project progress have been completed. Offices have been opened and equipped with necessary infrastructure. Team has been placed with 162 coordinators and 486 field associates.

Consolidation of experience of pilot phase of CFL project – Best practices from the field experience has been consolidated and shared with RBI. Series of consultation meetings held by RBI on the pilot experience have resulted in sanctioning of scale up project for DHAN. RBI also independently took up impact study and presented the report with all NGO partner. DHAN has been recognised for its contribution in impacting by reaching more than 3.25 lakhs individuals which is more than the targeted and effectiveness of the design components.

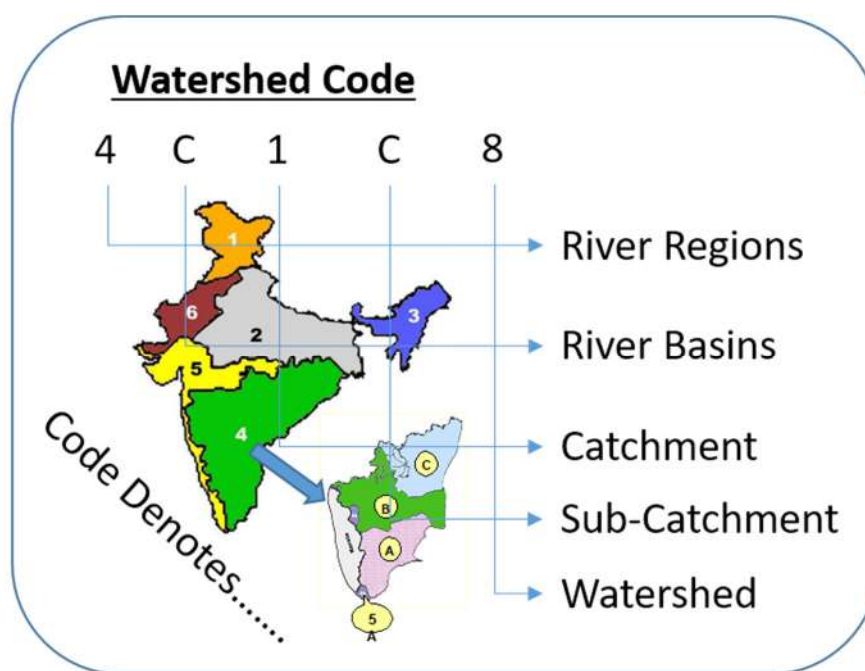
During the reporting year, the pilot project got ended by November 30, 2021 and scaled up project initiated from January 2022 which is a three-year project. In the pilot CFL project the reach through financial literacy was 2,51,641 community persons and 14,918 students. 10,261 SB account was opened newly, enrolled 62,533 in PMSBY and 47,517 in PMJJBY schemes and 4,961 persons got enrolled in pension scheme. Under scaled up CFL project, about 3.41 lakhs individuals have been reached through Financial Literacy and Awareness Programmes in four states and two union territories during the first quarter of the project during January 2022 – March 2022.

2. DHAN Vayalagam Tank-fed Agriculture Development Programme (DVTF)

DHAN Foundation promoted DHAN Vayalagam (Tank) Foundation (DVTF), a water thematic collective on October 2, 2006. DVTF is incorporated as a trust under Tamil Nadu Trusts Act and a not-for-profit entity. DVTF is governed by a Board of Trustees with vast experience in water, agriculture and rural development sectors. DVTF mandates the scaling up initiatives at the grassroots on conservation and development of small scale traditional water resources such as tanks, ponds, drinking water ponds (Ooranies), supply channels, ahar-pynes etc., in addition to the development of watersheds with ecosystem approach through people's participation.

As of March 2021, DVTF is working in 7 States with the partnership and funding support of State Governments, Individual donors, Corporate Philanthropies and other funding agencies. In the new millennium, the vayalagam programme, core thematic intervention of the institution integrated Agriculture finance, inland fisheries development social safety net solutions (insurance), agricultural technology extension (through Plant Clinics), Farmers Producer organisations and tank based watersheds.

DVTF, follows the principle of Basin, Sub Basin and Watershed approach in implementing the development programmes:



- **CASCADE APPROACH:** All tank development activities are planned on the principle of tank cascade basis. Tank cascade comprises one or more micro watersheds. All the development works in cascade will indirectly ensure the watershed development.
- **HYDROLOGY AS A BASE:** Tank based watershed development projects implemented with the support of NWDPR, NABARD /IWMP and other schemes are taken up on an hydrology basis.
- **LONG-TERM APPROACH:** Saturation plan of Gundar, Pambar, Kottakaraia and other basins with long term perspectives as our locations are planned to saturate the basins on a long term basis.

- **GREEN RIVER APPROACH** is piloted at Gundar basin with the focus of greening the landscape with the promotion of tree plantation, organic agriculture and renovation of waterbodies on an integrated basis.

Dashboard of progress from 2021 - 2022

SI	Particulars	Plan	Achievement 2021-22
1	Area of Reach		
	▸ No. of Panchayats	100	62
	▸ No. of Villages	200	139
2	People Institutions and Members covered		
	▸ No. of Vayalagams	200	192
	▸ No. of Vayalagam Members	14331	9662
	▸ No. of AFGs	2017	2170
	▸ No. of AFG Members	30394	28820
	▸ No. of Vayalagam Federation Register	11	3
	▸ No. of Tank Cascade Association (TCA)	40	26
	▸ No. of Watershed Association	27	19
	▸ No. of Mutual Federation	10	6
	▸ No. of FPO	20	22
3	Conservation and Development works		
	▸ No. of Water bodies	358	286
	▸ Direct Implemenation cost	600.00	592.90
	▸ MGNREGA Amount	3300.00	3311.84
◎	Total	3900.00	3904.74
4	Credit Linkages to Groups		
	▸ Bank Linkage No. of groups	1140	929
	▸ Bank Linkage amount (in Lakhs)	3555	3579
	▸ KDFS Linkage No. of groups	100	79
	▸ KDFS Linkage amount (in Lakhs)	468	160
	▸ Revolving Fund Linkage No. of groups	154	234
	▸ Revolving Fund Linkage amount (in lakhs)	229	384
◎	Total No. of Groups Linked	1394	1242
◎	Total amount of linkage (Rs. in Lakhs)	4252	4123
	▸ Savings mobilized in Rs. in Lakhs	697.14	642.00
	▸ Loan Outstanding (Cumulative)in Lakhs	-	8941.00
5	Cost Coverage from Community through..		
	▸ AFGs (Rs. In Lakhs)	100.00	153.00
	▸ Vayalagams (Rs. In Lakhs)	5.00	5.06
◎	Total Cost Coverage	105.00	158.06
6	Insurance Coverage No. of Policies		2265963

Key focus areas of Vayalagam Programme:

- This year we had focus on saturation of groups at Vayalagam level. Though the lockdown hindered the saturation, we were able to promote about 733 AFGs in a period of seven months.
- We have given thrust on promoting panchayat agreement. Region specific plans were developed we have the plan to reach about 165 Panchayats.
- Eviction of encroachment through the community institution was focused. As part of removing encroachment surveying was carried out by the Department officials. About 100 lakhs worth of land encroached have been removed in Madurai Urban. Efforts are being made in other regions and the efforts will be continued in the months and years to come.
- Agriculture interventions were focused during the SWM and NEM. Bulk seed distribution activities were carried out in Hyderabad and Pambar regions through the FPOs.
- The focus on neerkattis will be intensified in the forth coming months with an aim of ensuring sustainable income generating opportunities.
- Improving the water productivity and access to nutritious food by promoting inland fisheries. Fisheries was introduced on 659 water bodies during the year. The investment made by NFDB, fisheries department is continuously utilized through the community organisations.
- Mainstreaming MGNREGA at all regions and it is being demonstrated in the field.

Community-led Urban Water Rejuvenation

To build the broken relationship of water commons and community, the adopted strategy involved community at all levels of rejuvenation process from planning to execution. This process ensures ownership of the waterbody among the community members and ascertains future sustainability. The activities undertaken by CURE from April 2021 to May 2022 include:

a. Nila Oorani Restoration

In this year the entire oorani (1.46 acres) was fenced over 340 m to ensure safe water for the community. To build the community ownership on this abandoned water body this fencing process involved local community residing in closer proximity. This process involved erecting and fixing of stone pillars and steel fencing. This oorani apart from holding water has an indirect impact on youths residing nearby, training their rooster and bulls of traditional festivals.



Figure 1 Community involved in fencing of Nila Oorani



Figure 2:completely fenced Nila oorani

b. Vallanathapuram oorani restoration

Vallanathapuram oorani located in ward 61 of Madurai City Corporation, spreads over an area of 1.46 acres. 'Vallanathapuram Anjineyyar Koyil Thaathan Oorani conservation Vayalagam Association' has been promoted involving the local communities. The vayalagam is involved in monitoring every execution process. Uprooting invasive species in the water spread area and pond boundary, demarcating pond boundary as per official records, desilting water body, creation of bund are the processes involved in the restoration.

In this process,

1. An additional storage capacity of 6000 cu.m. has been created
2. Bund for a length of 300 meter
3. Encroachment has been evicted for an area of 150 sq. m.



Figure 3: View of Vallanathapuram Oorani before and after intervention

1.1 Action on Invasive species

Most of the waterbodies in Madurai City are invaded by exotic species like Prosopis Juliflora, Ipomea carnea and water Hyacinth. Invasive species not only reduce the water holding capacity of the urban waterbodies but also transpire considerable amounts of water.

a. Uprooting invasion in River Vaigai

On multiple discussion with primary stakeholders like district administration, Public Works Department and community, decided for uprooting the invasive prosopis from the river bed. On our previous collaboration with Public Works Department in uprooting invasive species helped in obtaining formal permission for this action on the river Vaigai. This entire stretch of invasive species was completely uprooted and it was about 100 acres with the invasion of 51 acres.



Figure 4: View of river Vaigai before and after uprooting of prosopis

b. Water Hyacinth action research

Due to urbanization most of the irrigation tanks and water ways currently carrying domestic sewage. In these sewage-fed tanks due to the increase in organic loading and nutrients the growth of aquatic weed like Water hyacinth and duck weed are commons. As an exposure visit the community members of Kathiyanoor tank visited the T.Kalupati and Melakal villages of Madurai district, where the local people piloting a model to hand craft environmental friendly products using the Stalk of Water Hyacinth. This developed the alternative perspective among the local community members to utilize the stalk of water hyacinth for crafting eco-friendly products and root of water hyacinth for composting. In future this may emerge as sustainable model for lake invaded with invasive aquatic weeds.

3. Coastal Conservation and livelihoods Programme (CALL)

CALL programme is area development programme focused in developing coastal context in terms of livelihoods, conservation of various ecosystem and disaster risk reduction. Coastal Conservation and Livelihoods Programme is working on Conservation, Livelihoods and resilience building after Tsunami 2004 and the programme over all reach is with 1.28 lakh coastal area families. It has taken up restoration of livelihoods after Tsunami 2004 with institution building approach in the coastal areas of Tamil Nadu, Pondicherry, Andhra Pradesh and Odisha. Initially, the programme was carried out with rehabilitation work approach of relief and restoration of livelihoods. Then it broadened its focus in to conservation of coastal resources and resilience building of people who are living in the coastal area. In this backdrop, the primary level communities members are organized in to various institutions' like, Women SHGs, Farmers Agriculture Finance Groups, Farmers Associations, Fishermen Associations, Village Conservation and development committee, Primary Producer Groups, Primary Marketing Groups, Resilience DRR groups etc. Presently CALL programme is having 5497 primary groups in active with reach of members 70145 members.

Focus on Programme standards and Sustainability of Federations is majorly focused. COVID Adaptation phase being implemented during this second wave focused on Livelihood revival, Health and promotion of Jeevidam, Suham groups. Vaccination is given drive in almost all working areas reached more than 80% of Above 40 age members and 60% of 18 to 40 members. We are working on reaching 100% vaccinated and getting ready to face third wave. Coastal Area development model in Approach

Zone 1 – community directly depends on sea, people living in near to shoreline, promoting Neithal kalanjiam groups, cluster, and Neithal federations, along with coastal conservation committee, counsel and DRR committees

- Focusing on traditional marine fisherman
- Fisherman owned crafts doing fishing
- Fisherman owned gears doing fishing in partnership with boat owners
- Community involved in vending, craft and gear maintenance, mostly on daily basis
- Exclusive fishing community – crabs, squids, seaweeds etc.

Zone 2 – community depends on brackish water, estuary, mangroves live coastal ecosystem for livelihood, promoting Neithal kalanjiam groups, cluster, and Neithal federations, along with coastal conservation committee, counsel and DRR committees

- Focusing on inland backwater coastal areas
- Mostly the fringe community, hand fishing, using traditional gears in back water, creeks etc.
- Daily labours in various industries
- Small business, livestock rearing etc.
- Partly agriculture where ever fresh water sources like tanks, ponds are available

Zone3 – Community living in land with fresh water, almost like rural context. We are promoting Kalanjiam groups covering various livelihoods majorly Agriculture, conservation of fresh water resources and promoting Kalanjiam federations and Vayalagam Federations.

- Focusing on Inland rural areas
- Agriculture is major livelihood
- Livestock
- Small business
- Daily labours -Agriculture, industries related to fisheries, salt pan etc.

Dashboard of CALL Programme

S. No	Aspect	As on Mar 2021	Progress Apr.21 to Mar.22	As on Mar 2022
A	Institution Building & Reach			
1	Number of members	73218	15716	74328
2	Number of Primary Groups	5404	778	5307
3	Number of Villages	2134	168	2522
4	Number of Blocks	43	5	48
5	Number of Federation collectives	25	6	31
5.1	Mutual Federations	19	1	20
5.2	FPOs/CBBOs	2	9	11
5.3	SUHAM Federations	2	2	4
6	Number of Districts	13	1	14
7	Number of States	4	0	4
8	Target People Segment			
8.1	Women	49608	15605	72535
8.2	Farmers	14216	3453	17669
8.3	Tribal	2096	1250	3148
8.4	Fishermen	7113	2049	9162
8.5	Migrants	633	1364	1997
8.6	Wage Labors	16073	2212	18285
8.7	Differently abled	938	102	1040
8.8	Widows/Destitute	3297	1075	3471
9	Impact			
9.1	Members out of Poverty	67744	1911	69655
9.2	Members out of Alcoholism	905	0	905

S. No	Aspect	As on Mar 2021	Progress Apr.21 to Mar.22	As on Mar 2022
9.3	Members out of Anemia	4049	140	4189
9.4	Eco system renovation	2	62	64
9.5	Total area recovered in hac	20	140	160
B	Financials (Amount)			
1	Savings			
1.1	Cumulative saving (Amount) cr	76.45	19.2	83.23
1.2	Special Savings (Cr)	2.05	0.98	2.89
2	Total Loan Outstanding as on March 2021 (Cr)	160.2	105.2	167.52
3	Bank linkage during the year 21-22	53.91	57.2	57.2
4	Insurance (Number of lives)			
4.1	Life (OGI)	65901	64595	64595
4.2	Health	939	0	1270
4.3	Cattle	6525	7570	7570
4.4	Crop	204257	204257	204257
5	Pension (number of members)	351	2220	2467
6	External grant mobilized (total amount)	3.98	1.02	4
7	Cumulative Common fund (total amount) Cr	36	3.2	38.2
8	Community finance (Amount) Cr	160.41	23.2	183.2
C	COVID Entitlement		0	0
1	MGNREGA facilitation (No of families)	16852	5871	18032
2	Widow Pension (No of families)	981	191	1387
3	Farmer Pension	270	1450	3110
4	Jan DhanYojana	8389	602	18556
5	PM Kisson	4810	3736	5653
6	Fisherman Welfare scheme	4620	1314	6759
7	State Government subsidy	21226	0	17006
8	PM-Ujwala scheme	1866	42	2562
9	Grocery Kit distribution	2445	357	1952
10	Facilitation of SAHAYA CoViD 19 loan	4813	0	0
11	Medical care/assistance (Health linkages) to members	2364	3031	3031
D	Multiple Benefits (Number of members)			
1	Health care - Adolescent girls	883	674	1692
2	WASH Programme - Toilet construction	3393	3607	5515
3	Hospital care service reach	0	90	540

S. No	Aspect	As on Mar 2021	Progress Apr.21 to Mar.22	As on Mar 2022
4	DE addiction programme	7	0	0
5	KDFS linkage (No. of members)	110	145	145
6	HOPE - Housing loans	1274	0	0
7	FPO Share holders	1067	2298	3365
8	Livelihood Skill building (No of members)	2980	703	3683
9	Insurance coverage	68486	64595	64595
10	Subscription of Namadhu Man-Vasam and other Magazines	877	1675	2150
11	Community Radio - subscribers and reach	0	280	280
12	Panchayat linkages	4	0	4
E	Special programmes			
1	CFL Reach - no of families	0	0	0
2	FPOs - no of farmers	1	10	11
3	Schools - Reach - no. of students	0	1	60

4. Rainfed Farming Development Programme

Rainfed Farming Development Programme is working directly in 15 locations with a team of 14 DHAN staff (both regular and trainee) and 44 people staff. RFDP directly works with rainfed farmers in 11 districts of 6 States namely Tamil Nadu (Madurai, Virudhunagar, Vellore, Tiruppathur and Dharmapuri) Karnataka (Uttara Kannada), Telangana (Utnoor – Adilabad), Maharashtra (Yavatmal and Amravati), Bihar (Pusa – Samastipur) and Uttarpradesh (Maliabad- Lucknow). RFDP is working in Kallal block of Sivagangai district, Thirumayam block of Pudukottai district, Munger (Bihar) and Kothagude(Telangana) regions in integration with Vayalagam Foundation. This year two more locations are included namely Arimalam block of Avudaiyar Kovil Taluk, Pudukottai district and Kannangudi block of Devakottai Taluk, Sivagangai district with the Axis Bank Foundation funding in Pambar Region.

It was explored the blocks for expanding the rainfed program in the nearby blocks of the existing location. List of blocks that could be possible for promoting FPOs were given to JEEVIDAM. No one was able to get. Expansion through L and T was also not successful. However, Rainfed Farming activities have been initiated with new location called K V Kuppam with the support of Gudiyatham Federation. Gudiyatham Federation is already started supporting Pernambut location.

“Integrated Community Development Program” is in operation 11 panchayats of Gudiyatham and Pernambut blocks of Vellore district for Rs 10.95 crores. Project was started in the month of July 2018. This project is for 4 years and through which various kinds of activities were being taken up in 6 areas namely water, sanitation, agriculture livelihoods, livestock livelihoods, nutrition/ health and Institution building in a limited way as L and T has not released fund so far.

Work was implemented for Rs 1.93 crores for the year 1, 2018-2019 and for Rs 2.78 crore for year 2. Total grant order received for the year 1, 2018-2019 was Rs 2.16 crores. Against that, it was able to implement the works to the tune of Rs 1.93 crores. The year 1 unspent on Seed processing unit and wooden oil expeller unit was included in the year 2 budget. We bought land for Gudiyatham Uzhavar Mamandrum and in that Land, Seed processing unit was constructed in year 2 and Godown was constructed in year 3. The grant received and utilized for ICDP in 2020-21 was Rs. 3.39 crores.

We got sanction for WASH Awareness and construction of individual toilet cum bath rooms in this project area for Rs 1,48,82,985/-. 200 toilets cum bath rooms were constructed in year 2019-2020. Budget was submitted for 250 toilets cum bath rooms and for toilets blocks in 6 schools and implemented for Rs 2.23 crores in 2020-2021. Rs 1.31,68,703 worth of work has been implemented in Gudiyatham and Pernambut during the reporting period April 2021 to March 2022. Because of delay in fund release, majority of works have been stopped. However, including civil works in a limited way such as land leveling, earthen bunding, stone bunding and farm pond construction, works like PVS, azolla production, training on sustainable agricultural practices, recipe demonstration, recipe contest, veterinary camps and groups promotion were taken up. In addition, 40 number of toilet construction is nearing completion stage. Activities such as roof water harvesting, toilet building construction, cattle floor construction and solar fencing are being implemented as loan products.

Organic cotton cultivation practices have been initiated in Tirumangalam, Peraiyur, Vilathikulam, Pudur, Ettaiyapuram and Kamuthi blocks with the support of Pentagon Organic Farming private Limited. Quality cotton seeds variety, Suraj- Gossipium hirsutam of Long Staple Length was introduced, here. 925 kg (750+100+75) of seeds were received from Pentagon and distributed to Tirumangalam, Peraiyur, Tuticorin and Kamuthi @ 120kg, 346kg, 384kg and 75kg respectively. The value of free seeds supplied to the farmers is Rs 3.8 lakhs. It was recorded good germination at all the places. However, because of heavy rain, the cotton growth was affected in some places.

It was committed to cultivate this cotton organically and supply the cotton to the Pentagon Organic Farming private Limited who supplied free seeds to our farmers. In the same way, this cotton was supplied to Pentagon Organic Farming private Limited from Peraiyur and Thirumangalam. Those who have gone for sheep penning got good returns from Suraj cotton cultivation. We were not able to honor our commitment to Pentagon Organic Farming private Limited in other places. In Vilathikulam and Ottapidaram area, it was observed that the farmers applied chemical fertilizer and fertilizer and hence Pentagon Organic Farming private Limited not came forward to buy the cotton from our farmers. It was recorded that Suraj cotton is susceptible to stem weevil attack and hence plant population has been reduced in the later stage of the crop growth. No plants in the field for the second flush. And hence is Suraj cotton must be replaced with some other Gossipium hirsutam cotton varieties which are long staple length.

Totally 2000 groups are functioning in RFDP with **29017 rainfed farming families**.

Total savings is **Rs. 19.23 crores and loan outstanding is Rs. 32.61 crores** as on 31st March 2022. 10 Farmers Producers Organisations (FPOs) are functioning. 6 FPOs are in Tamil Nadu supported by the PRODUCE fund of NABARD. One FPO is at Malihabad of Lucknow district promoted with the financial support NABARD, Lucknow. We have one FPO at Ghatanji promoted with own federation funding and another at Uttoor promoted with

NABARD funding. The last one FPO has been promoted with the support of Deshpande Foundation in the Banavasi area of Sirsi taluk, Uttara Kannada district, Karnataka. CEOs of all the FPOs are concentrating to enhance the crop productivity, to increase the family income of the rainfed farming families, to ensure food and nutrition security and to ensure the profit for the FPOs and to have the self managed FPOs under all the mother rainfed farmers' federations called *Uzhavaragam*

5. Small Millets Foundation:

In South Asia, lack of dietary diversity is one of the key factors behind malnutrition and the prevalence of non-communicable diseases such as diabetes. Small millets, grown as a complement to existing crops, could contribute to an answer. Performing well in marginal environments they have superior nutritional properties, including high micronutrient and dietary fibre content, and low glycemic index. However, there has been a drastic decline in production and consumption of small millets mainly due to limited productivity, high drudgery involved in their processing, negative perceptions of small millets as a food for the poor and policy neglect when compared to other crops. Realising the importance of small millets for nutrition security and the contextual issues related to small millets, DHAN Foundation has started working on mainstreaming small millets in the regular diets in a focused manner since 2011.

From 2011-14 it has led a project by name “**Revalorising Small Millets in Rainfed Regions of South Asia (RESMISA)**” along with Canadian Mennonite University, Canada, LI-BIRD, Nepal and Arthacharya Foundation, Sri Lanka. This project aimed to improve cultivation and consumption of small millets in India, Nepal and Sri Lanka by addressing constraints both on the demand and supply side. It had comprehensive research-for-development agenda covering conservation, cultivation, processing, value addition, promotion and policy advocacy. As a follow up of the RESMISA project, DHAN Foundation implemented “**Scaling up Small Millet Post-harvest and Nutritious Food Products Project**” along with McGill University from 2016-2018. This project aimed to develop and apply ways for scaling up small millet processing and value addition technologies to reduce drudgery of women and improve the nutritional (and diet-related health) security in India.

Programme components

For achieving its objectives and in continuity of its earlier work, SMF engages on the following program components in collaboration with local, regional, national and international organisations:

1. Increasing production of small millet-based cropping systems
2. Scaling up decentralised processing of small millets
3. Development of local and regional markets for small millets
4. Promoting household consumption of small millets as part of regional food cultures
5. Policy action and advocacy for mainstreaming small millet in the regular diets

For implementing these five programme components, (a) SMF locations, (b) DHAN locations other than SMF locations and (c) Wider Small Millet sector was taken as the space. The focus areas of the annual plan are shared in Box 1. The following report shares the progress with community organisation and five program components of SMF during the first half year of 2021-22 with reference to the annual plan. It also shares the efforts taken for resource mobilization. The final section covers the focus areas of the plan for the second half year of 2021-22.

Progress during the year 2021-22

A. Community organisation strengthening in SMF locations

The profile of the six SMF locations is shared below:

Location	District	State	Community	Main cropping system (CS)
Jawadhu Hills	Tiruvannamalai	Tamil Nadu	Tribal	Little millet
Anchetty	Krishnagiri		Rural	Finger millet & groundnut
Pudurnadu	Vellore		Tribal	Little millet
Semiliguda	Koraput	Odisha	Tribal	Finger millet, rainfed paddy & vegetables
Dasamantapur			Tribal	Little & finger millet

All the three locations in Tamil Nadu were having less than 60 groups. Semiliguda is an integrated location. SMF will work with Deomali Kalanjiam Federation in this location. SMF will initiate a FPO as a subsidiary of the Federation. Formation of groups was initiated in the reporting period in Dasamantapur location in Odisha. Four out of 6 locations needed strong thrust for group formation, group strengthening and formation of federal organisations.

Group formation

There was limited progress with group formation. In total 28 groups were formed during the reporting period. But in the same period, 2 groups were dissolved. Till date, there were 235 UKs with 3043 members in SMF locations. Renewed focus will be given for group formation in the next year.

S. No	Location Name	No of groups		No of members		Male	Female	Dissolved groups
		Promoted during this year	Total (first half 2021-22)	Promoted during this year	Total 2021-22			
1	Jawadhu hills	6	86	273	1204	722	482	-
2	Pudurnadu	9	19	117	247	135	112	-
3	Anchetty	7	59	98	745	398	347	2
4	Semiliguda	0	34	0	440	440		
5	Dasamantapur	6	58	72	680	470	210	
	Total	28	235	371	3043	1948	1095	2

Group strengthening

Bank linkage: The loan linkage facilitated include six groups (bank) in Anchetty for Rs 10,90,000/-

S.No	Location Name	KDFS		Bank		Unlinked groups
		No of groups	Amount	No of groups	Amount	
1	Jawadhu hills					
2	Pudurnadu					
3	Anchetty			6	10,90,000	24
4	Semiliguda					

5	Dasmantapur					
	Total			6	10,90,000	24

Increase in cost coverage: In Semiliguda and Dasamantapur, the cost is met with the support of Special Programme for Promotion of Millets in Tribal Areas of Odisha. Service charge collection was increased in Jawadhu hills & Pudurnadu (17) and Anchetty (38) groups and introduced in 4 groups. Still there is a large gap in five locations. Age wise service charge collection will to be ensured and other avenues for meeting the cost of the location will to be explored during the next year.

FPOs

All three Tamil Nadu locations have registered 4 FPOs. FPO in Jawadhu Hills mobilized additional share capital of Rs. 10,000 and Anchetty FPO mobilized Rs. 1,18,800. Till date, FPOs in Jawadhu Hills, Anchetty and Pudurnadu had share capital of Rs.13,24,000/-, Rs. 4,61,200 and Rs. 1,80,000, respectively. Efforts are on for formation of FPO in both the Odisha locations. Jawadhu Hills FPO has also received a grant of 1 Lakh rupees from SBI Foundation for the Wild Honey Collection training programme. 5 new groups received wild honey collection kit with the value of 79,000/-

6. DHAN Panchayat Development Foundation

DHAN believes that Poverty Reduction and Grassroots Democracy are the two eyes of Development process. It has proven track record on building excellent participatory, democratic models by way of various self – governed people institutions such as Self – Help Groups, Farmer’s associations, Cooperatives and recently in the form of Farmer Producers Organization. Also, building democratic practices at Village Panchayat is possible, as it serves as development forum and its area of operation is small to handle also it is having direct connectivity with local community.

So, to make our democracy more reasonable and help in national building, there is immense need for linking local level people institutions with mainstream Panchayats and other government agencies. Helping the local Panchayats to follow democratic principles and activities to keep its activities transparent and effective. This initiative, Panchayat Development Foundation will enable such interface across nation.

OBJECTIVES OF DPDP:

- To put efforts in transforming Village Panchayats as real “self – governing / self – reliant Ethical Panchayats by incorporating and practicing of Gandhian values.
- To promote, converge and guide Village Panchayat level and Block Level Panchayat Development Associations to synergize and work with Village Panchayats for enhancing Democratic Practices.
- To guide Panchayat raj Institutions in legal and technical aspects of governance including application of Information Technology and promotion of e – Panchayats for enhancing its effectiveness and efficiency in its operations.
- To create platform for linkages in-between community-based organization such as SHGs, Youth clubs, Farmer’s associations with local Village Panchayat system for access entitlements, better participation and enhance livelihoods.

Programme Progress:

1.1 Creating model panchayat /villages

Panchayat Institutions are more relevant development institutions than a political structure. Being it exists at grassroot level, it reflects the real feelings of the local community. It also has the capacity to react immediately for any unexpected events.

More over if the local Panchayat government works well, the socio – economic development of the community spells loudly. And the Panchayat institutions are the tool for enhancing political awareness among the people. So, there is a high possibility for direct democracy at village level.

Since the Panchayat is a small and basic unit of government structure, it is possible to assess the peoples need and address the development issues. The villages can prepare their development plan at micro level and it can be implemented by the people. There is large scope for mobilizing resources from various sources to meet the requirement of the Panchayat administration. Above all Panchayat institutions have mandatory powers and roles provided by the Indian constitution act to play at primary level.

a. Focus for the year :

- i. Familiarizing the Panchayat concept to selected panchayat presidents and ward members.
- ii. Connecting SDGs with panchayats and completing inception documents
- iii. Providing training to Federation integrator and Cluster Associates and cluster leaders
- iv. Promotion of Village Development Sangamam and Panchayat development sangamam.
- v. Plan to conduct seminar and convention for panchayat presidents and development workers

b. Programme Reach:

As on March 2021, DPDF covered under 7 Districts, (Madurai, Theni, Dindigul, Cuddalore, Navaratnam, Kallakuruchi, and Sivagangai) with 16 panchayat unions and 18 federations. There are 35 panchayats inclusive of 137 villages / hamlets covered 42211 families.

During this year, we have taken efforts to increase the reach of 51 blocks in 58 panchayats and covered 382 hamlets with 69362 families. As on March 2022 we reached 93 panchayats, with inclusive of 519 hamlets and 111573 families in 67 blocks.

6. The DHAN Academy

From December 2000, The DHAN Academy is continuously attracting young graduates across nation, who have thirst to work for the poor and excluded. Such shortlisted and selected young graduates of a small size of batch undergo for long, continuous, and rigorous development processes as the key educational learning of their two-year flagship education programme with a mix of classroom and field practice. Till now, 20 batches have successfully completed their two-year residential Post graduate Diploma Programme and 2 batches of community Health graduates numbering around 220+ passed out from the academy have set their foot print across many states in the country and striving to change the country into fast lane sustainable development. On the whole, the academy strongly believes that the unique Gurukul way of education process could facilitate the flow of young, socially concerned and dynamic professionals get into the sector to promote a value-based society among the poor.

During the reporting period, unlike previous years was unique due to lockdown clamped by the Government with a focus of controlling COVID 19 Pandemic and the TDA was also not an exception. While the state announced lockdown from May 10 to June 13, 2021 with Work from Home Style, TDA has functioned using virtual techniques as per the government stipulated guidelines such as SOHAMA practice adhered by the students in the campus. The report given under capture the salient progress made by the Academy from April 2021 to March 2022

Governance and Legal Compliances

- The academy, since its incorporation as a trust on February 28, 2018, as per the trust deed, the board of trustee met in Hybrid mode for the 6th Governing Body Meeting and 4th Board of Trustees meeting during June 19, where in Annual report for the year 2020-21 and Financial statements of the academy for FY 2020-21 tabled and got approved. The board of trustees have placed on the record for the progress both in Physical and financial area despite the constraints arisen out of COVID 19 Pandemic. The board advised the Director to explore starting Leadership programme for Not for Profit by collaborating with Institutes of repute, conceiving and rolling out development management programme into multi-lingual such as Hindi, Odia, Marathi, Telugu and Kannada. Similarly, the positioning the academy and its courses to development stakeholders, reaching out to potential CSR for fellowship mobilization to the selected students. The academy has also consulted with the Professor DVR and Prof. Trilochan for Case research and content area for development Leadership course.
- January 25, 2022, the member secretary Director got the consensus from the Chairperson and the board members to convene the 7th Governing Body Meeting in hybrid mode. The Chairperson invited Ms. Mala Morris, a Management Professional from UK as a special invitee to observe the proceedings. The meeting had the legitimate requirements for the governing body and also deliberated to make the TDA visible and fetch good number of applications for the PDM 22 batch.

Legal compliances:

- The academy, with the guidance and support of Centre for finance got renewed its 12 AB and 80 G certificate for the next five years. It has also enrolled with Ministry of Corporate Affairs and got the registration number of CSR funding. Besides, the academy

has enrolled it under NGO Darpan Portal of Ministry of Home and the application is under process. After the passing of financial statements by the Board of trustees, the academy has filed its Income Tax filing (TR-T and TR-V) for Financial year 2020-21 through online and get the acknowledgment from the IT department. Subsequently, the TDS receivable was also released from the department.

Development Education through Flagship Programmes:

- Since its inception, the academy runs development education programme with Gurukul Principles and Individual student focus. In the reporting period, despite the effects happened due to second and third waves of Corona Virus; with two students of PDM 20 recovered from the COVID during their Development practice segment, the academy successfully built the ASK (Attitude, Skills and Knowledge) for 12 students (10 boys and 2 Girls) of PDM 20 & PCM 2 and 9 students (3 Boys and 6 girls) of PDM 21 batch. The Salient progress and contributions to knowledge development and perspective building of these batches are given under:

Batch of PDM 20 and PCM 2: The 12 members batch have successfully completed the following:

- Term IV faculty Meeting followed by Term IV (Key Focus: Management and Development Policies) wherein AVCD code interchanged from Term V
- DPS -II Segment with 12 development projects followed by DPS – II presentation
- Term V Faculty Meeting followed by Term V (Key Focus: Institution Building and Leadership). The academy has newly introduced Women Empowerment course (1/2 credit) with LAB mode besides Gender and Practices course
- INSPIRE, after two rounds of consultation meeting, it is decided to go with Community Leadership and understanding Motivation from Community Leaders. The students have spent quality interaction with the following Community Leaders namely Messrs. Manmohan singh (Akal farms), Peikulam Tank Association, Bathirakaliamman Milk Society, Alagarwamy, Murugesan, Virgo grassroots Innovator, Meenkashi Umesh, Karadikal Balar Illam.

Chapter III: SPICE (Specilized People Institutions for Community Empowerment)

1. SUSTAINABLE HEALTH CARE ADVANCEMENT (SUHAM)

SUHAM is a healthcare vertical of DHAN Foundation which focuses on Health, Nutrition, Affordable Medicine and Sanitation & Safe water for addressing various segments of people through prevention, promotion, curative and eradivative care. Women and children are classified as particularly susceptible when it comes to health and nutrition security.

Adolescent females, pregnant women, postnatal moms, and U5 children are prioritized by various health programmes. To carry out its health intervention activities, SUHAM Trust has developed three primary divisions: Community Health & Nutrition, Sanitation & Safe Water, and Medical Care & Diagnosis. The primary goal of promoting these three branches is to manage the extension and depth of various health initiatives in a multidimensional manner to provide the required deliverables as a means of achieving the program's vision and mission. Highlights of SUHAM initiatives:

Community Health & Nutrition Programme	Safewater & Sanitation Programme	Medical Care & Diagnosis Programme
<ul style="list-style-type: none">• Leveraged Rs.1217.14 lakhs through community and Government linkages• Nutrition garden programme yield 12747 tonnes of vegetables from 1,40,563 seed pockets distributed to 15 regions• 853 out Reach Camps were organised 1,03,687 were benefited and 27370 people were diagnosed early and referred for secondary care treatment.• 847 trainngs and 20,022 persons were benefited.• 12 important health days were celebrated by conducting 354 events with 12493 members participation.• 7 SUHAM federations got registered .	<ul style="list-style-type: none">• 5378 WASH products were supported directly by our civil engineers and could able to save Rs.35.52 lakhs through their technical guidance• Technical guidance to 18 Roof water harvesting structures	<ul style="list-style-type: none">• 6 New Primary Care Hospitals with community fund• Highest Out patient reach (60,019)during the year• 3149 patients were treated through VWC• 6 new Mobile clinics and reached 8353 patients in the unreachable and inaccessible place• Intesification of NALAM product• 49 New Students in SIHS and 66 were placed as trainees in different hopistals.

Other Initiatives and Activities

Virtual Wellness Center

The virtual wellness centre is treated on file through virtual mode. This wellness centre will act as a Primary health centre in the remote villages where we could not able to establish the clinical setup. In that consultant were reduces the unwanted expenses such as travel, and medical costs. It also provides the immediate treatment. People preferred immediate treatment rather than delayed treatment. Every person was accepted / Satisfied with this way of treatment. Through Virtual mode also supported the community. Nearly 5087 cases were treated through virtual consultation in the reporting period.



Mobile Health Units

Last year, newly 6 mobile health units (Vehicles) were promoted. At present, we have 10 Mobile health vehicles and around 11353 patients were treated out of 124 camps.



Best practices

Contextual innovation is deeply rooted in the Dhan philosophy so here are a few best practices observed during the year:

- Extended the Community health intervention across the country
- Integration with ICDS - Health Baby drive (SBBS)
- Collaboration with City Corporation and District Administration –
 - COVID Vaccination camps & COVID Screening camp
 - 9 Rainwater harvesting structures were Constructed in corporation schools.
- NALAM for All – 1.50 Cr amount collected so far out of 9 Crs.
 - Non-member NALAM Product Promoted – Jawadhu & Kalrayan Hills
- SUHAM Federation Promotion

- 7 Federation registration completed.
- Another 20 federations completed inception and Waiting for the registration.
- Micro study – Anaemia, Reverse Diabetes, Local food system
- Sensitizing community through Health days celebration
- Most of the Regions are started working with the PWD, NCD and De-addiction.
- Virtual meetings and training were conducted for various levels (Associates /leaders/professional and paraprofessional).
- Local Food system-back to the present generation through Food Mela, Recipe demonstration and Exhibition.
- Conducted Medical/special camps with other service providers (Aravind eye care, Helpage India, SRM Hospital, etc.)
- Savings habit among Adolescent Girls even during the pandemic.
- Impressive COVID Relief activities and vaccination drive
- Promoted NCD groups and follow-up
- The community call centre is used to counsel the members regards health issues.
- Assigning associates with the *Anaemia Mukta Bharat e-learning program* to achieve certification as a certified trainer.
- Leverages from Government and Other service providers.
- Value camps conducted for Adolescent boys and girls
- Arrival of new super speciality consultants (Oncologist, Paediatric surgeon, Speech therapist) in SUHAM Hospital, Madurai
- The people can easily access the health service in their own place through VWC, MHU, Camp, Homecare and telemedicine
- MOU with other secondary care & Tertiary care hospital- around 25 hospitals
- Linkage with insurance company like as MD INDIAFHPL, MUTUAL (PEOPLE), New India Assurance, Star Health, VIDAL Health, Health India, Paramount
- 52 % Out Patients has been increased from last year

2. PEOPLE MUTUALS

Social security is one of the key aspects of development of any society. Social security scenario in India is changing rapidly partly for good and partly for not. Managing uncertainties through income smoothing across life cycle stages and across different segments of society is the most essential aspect that speaks about stability of the society and the level of social advancement it has achieved. Insurance is one of the effective mechanisms to realize this objective.

Insurance awareness: A post COVID legacy

India's awareness towards life insurance grew significantly over the last two years due to COVID, and the need for financial security has gained priority among people. Covid-19 has led to heightened awareness and the need for buying a health insurance policy, especially among millennials. But there still seems to be resistance when it comes to actually buying one. The spread of the pandemic has made Indians realise how under insured they are and increased the demand for insurance

As COVID-19 continues to evolve, and new trends emerge; the sudden increase in awareness and demand for health insurance has confirmed one of the most important consumer behavior patterns for this sector i.e., individuals opt for health insurance post experiencing a situation of medical crises.

Despite the positive movement, it also indicates key challenges for the Insurance industry that need to be addressed. While India has realized the real value of term insurance, existing barriers are limiting efforts to drive increased awareness and adoption till the last mile. It was only during this period of extreme health crisis, with the fear of COVID-19 looming over, people were seen to be voluntarily opting for health insurances, which ideally, should not be the case. It is the economic burden of the virus, in terms of hospitalization charges that has made people realize the importance of insurance, and triggered the sudden rise in demand for health insurance among people. Initiatives need to be in place to spread awareness among people regarding the importance of health insurance, thereby building trust and credibility of insurance companies among them.

Financial Inclusion Measures - Progress under flagship schemes

Schemes	Achievement as on 30.03.2022 (Since Inception)	During FY 2021-22 (as on 30.03.2022)	During Mar-2022
Pradhan Mantri Jan Dhan Yojan (PMJDY) □ No. of PMJDY Accounts □ Deposits □ No. of RuPay Card	45.06 crores ₹1,66,459 crore 31.62 crores	2.97 crores ₹24,141 crore 69 Lakhs	30 lakhs (19 lakhs - Rural + 11 lakhs - Urban) ₹6,525 crore 17 lakhs
Pradhan Mantri Suraksha Bima Yojana (PMSBY) □ Enrolment □ No. of Claim disbursed	28.18 crores 96,453	4.92 crores 50,981	48 lakhs 2022
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) □ Enrolment □ No. of Claim disbursed	12.65 crores 5,71,007	2.38 crores 3,36,102	27 lakhs 16,092
Atal Pension Yojana (APY)	3.99 crore	98 lakhs	11 lakhs

Source: Ministry of Finance, Department of Financial Services

AB-PMJAY: A Reality Check

One of the primary objectives of this scheme is to decrease the out-of-pocket (OOP) expenditure on health in India - which is a staggering 70 percent, the highest globally. Not to mention, such high OOP pushes nearly 60 million Indians into poverty each year. As on 17th November 2021, 33 States and Union Territories are implementing the scheme, where 17.11 Crore Ayushman cards have been issued under the Scheme including those issued by the States using their own IT platforms. Approximately 2.4 Crore hospitalizations amounting to almost Rs.28,300 Crores have been authorized under the scheme.

In addition, Ayushman beneficiaries are denied benefits they were previously entitled to under other schemes - a pregnant woman below-poverty line beneficiary of AB-PMJAY scheme, going for institutional delivery no longer receives assistance of Rs 1,500 under Janani Suraksha Yojana.

Finally, about 54 percent of the empanelled hospitals under the Ayushman Bharat scheme are private hospitals. However, they account for 75 percent of the total claim value. The reason behind this skew is that majority of the empanelled government hospitals are smaller hospitals, not adequately equipped to provide super- and multi-specialty treatments. It is this relative lack of facilities at government hospitals that reinforces the “manufactured” notion that private healthcare is better than government healthcare.

The social insurance programmes are taking a different shape. The government has decided not to subsidize/ co-finance the life insurance programmes such as PMJJBY and PMSBY. These programmes are managed by the respective insurance companies. The overall performance of the programme at national level is not known. In the absence of premium subsidy and claim subsidy, the likelihood of revision of premium is not yet known leaving a huge uncertainty in the future of the programmes that offers great deal of protection to the people in unorganized sector employment as of now. The Atal pension yojana which is a defined benefit programme expects the governments to fulfill its promise after 20 years. This requires an average annual return of at least 8% for the next 30 to 40 years.

On the other hand, the national crop insurance scheme (PMFBY) is heavily subsidized with large part of premiums paid by the governments. In the past all those social insurance programmes that involved government funding were managed by the public sector insurance companies. This has changed with PMFBY. Private insurers are allowed to manage PMFBY crop insurance scheme. With many inefficiencies surfaced within two years of introducing the programme, right from enrollment to assessment of loss and deciding the compensation, making timely claim payments, the programme suffers with the issues of sustainability.

There is a need for wide reforms across public and private providers of care if India is to meet its stated aims of providing universal health coverage (UHC) for its population. The success of the program will rely on a reformed and adequately resourced public sector to lead implementation, delivery, and monitoring of the scheme. Implementation and ongoing operation of the program need to be carefully monitored to ensure that it is meeting its aims in a sustainable manner and that negative unintended consequences are avoided.

These are some of the areas which DHAN needs to watch closely and draw inferences for our policy advocacy to improve the social insurance environment for the poor and vulnerable communities.

The poor have gained access to insurance products from the formal insurance companies and from their mutual solutions which are evolved based on the gaps. The further section of the report presents the progress made in social security programmes during April 2021 to March 2022 and the status of various social security programmes as on March 2022.

DASHBOARD OF PEOPLE MUTUALS – Reach as on March 2022

Programme	Kalanjiam	Vayalagam	CALL	Rainfed	SMF	Total
PMJJBY	8,63,828	3,01,368	1,72,267	12,076	6,413	13,55,952
PMSBY	11,40,069	3,55,674	2,25,975	15,200	8,730	17,45,648
OGI/LIC/TATA AIA	9,08,149	30,512	64,595	8,269	0	10,11,525
LIFE Mutual	5,18,394	27,415	74,537	3,850	-	6,24,196
Total Policies – LIFE	34,30,440	7,14,969	5,37,374	39,395	15,143	47,37,321
APY & Micro Pension	1,81,153	36,375	28,850	3,754	1,546	2,51,678
JAY/CM - Health	19,75,000	7,24,500	4,05,589	47,258	25,478	31,77,825
Health Mutual	3,73,377	0	14,966	0	-	3,88,343
Livestock	18,870	9,443	7,570	3,452	2,754	42,089
Crop Insurance	3,54,476	7,80,676	2,04,257	55,547	12,320	14,07,276
Total as on Mar 2022	63,33,316	22,65,963	11,98,606	1,49,406	57,241	1,00,04,532
As on Sept 2021	29,80,404	10,03,942	5,33,936	81,251	17,747	46,17,280
As on Mar 2021	24,42,809	6,83,224	4,83,809	47,595	17,647	36,75,084

3. JEEVIDAM

DHAN Jeevidam – a new programme of DHAN Foundation focusses on advancing the livelihood interventions of the thematic federations of DHAN Foundation.

The community organizations promoted around themes like community banking, water and agriculture from inception focuses on livelihood development and income increase for achieving the poverty reduction. Livelihood Intermediation in DHAN is seen as the holistic development process. As a first step with the perspective of sustaining the present income, arresting of leakages through reducing unwanted expenses and usurious interest rate is focused this is followed by providing the working capital loan and skill building. The skill building and health intermediation services help them to build the human capital which in turn helps in enhancing employment and income generating activities. The technology up gradation and market linkages is given as the graduated intervention which helps them to increase the productivity and gain increased market margins and thus ultimately increasing the income. These interventions have made many of the poor families to come out of poverty or graduated them from survival to subsistence to self-employed.

When more number of members reach the stage of self-employed, the producers, involved in producing the same product are organized for pooling of products for collective marketing. The producers are organised as groups at the village level and the producer organizations/companies are promoted at the panchayat or block level based on the scale. The Producer Institutions (PI's) are promoted as the Collective Organization of the thematic federations called as the Federation Collective – which is the institutional innovation of DHAN Foundation. DHAN Jeevidam involves in promotion and hand holding of the producer Institutions promoted by the federations.

DHAN Jeevidam as a concept was initiated during November 2016. A core group was constituted to steer the process. The core group underwent a brainstorming process and evolved the policies, procedure and structure for DHAN Jeevidam. Operationalization of the content has started from April 2017. The emphasis of first year was to introduce the concept, content of institution building and rebuilding the promoted structure with policies

and proposed structure. The focus of the current year is production enhancement and marketing. The evolution of content and implementation was taken up as sequence.

The components of DHAN Jeevidam

1. Establishing institutional structure and self-governance mechanisms
2. Creating access to credit for production and marketing
3. Increasing production through creating viable production ecosystem
4. Facilitating collective marketing

DASH BOARD as on March 2022: Progress in Institution Building process

S. No	Components	As on Mar 2021	April 2021 to March 2022				Total
1	Institution Building & Reach		Existing FPOs	SUSTAIN	CBBO	ABF	
1.1	Number of States	6	0	1	2		6
1.2	Number of Districts	25	0	3	19	1	36
1.3	FPOs/CBBOs	54	1	10	42	3	110
1.4	Number of Blocks	54	1	10	42	3	110
1.5	Number of Primary Groups	1,850	10	484	233	37	2,614
1.6	Number of Farmer members	35,119	305	12,624	6,219	695	54,962

Way forward:

Presently DHAN is involved in developing of its strategic plan for the next 5 years. The process is community-centric and it starts from member family level to group, cluster, federation, region, programme and DHAN collective as a whole. It is not just consolidation at the each level, it also brings significant value addition be the each layer. Also, simultaneous consultation with stakeholders are taken up. This strategic plan document will be rolled out during the Foundation Day of 2022.

Based on the vast experience of grassroots action, DHAN would largely involve in Policy influencing both at national and international levels to bring pro-poor perspective in development interventions. DHAN Foundation has to move to the next higher orbit of not only national, but globally recognized institution. It is gratifying for all that it has taken a modest step towards this with ECONOMIC AND SOCIAL COUNCIL of UN granting consultative status to DHAN on developmental matters. It should be an earnest endeavor that DHAN needs to keep in view what it has achieved in the past and without resting on laurels, be challenged by SDGs and convert the Strategic Plan into reality to navigate DHAN's developmental journey more memorable and purpose oriented in the forthcoming years.