

Resilience Matters

A phoenix, a mythical bird that is reborn from its own ashes, is depicted in a dynamic, fiery orange and red. It is shown in flight, with its wings spread wide, against a dark background. From the bottom of the phoenix, numerous small, glowing orange flames or sparks are falling, creating a sense of rebirth and resilience. In the upper right corner, several bright, white rays of light emanate from the top right, shining down towards the phoenix.

Annual Report 2018

DHAN Foundation



Mythical phoenix bird symbolizes rebirth/renewal and could also be an illustration for Resilience Building. Resilience is the ability and capacity of the people, households, communities, countries to cope up with Shocks and Stresses through mitigation, adaptation and quickly recover in order to reduce chronic vulnerability and enable sustained development, inclusive growth and learning and transformative capacity. Indeed the poor being more vulnerable to shocks/stresses are required to be built with adequate capacity to cope up and also to regain health and wealth.

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Abbreviations & Acronyms

ACEDRR	Advanced Centre for Enabling Disaster Risk Reduction
ACEWE	Advanced Centre for Enabling Women Empowerment
ASKMI	Advanced Centre for Skill and Knowledge on Mutual Insurance
BCC	Behaviour Change Communication
CALL	Coastal Conservation and Livelihoods Programme
CCA	Climate Change Adaptation
CDAs	Cluster Development Associations
CFL	Centre for Financial Literacy
CRC	Community Resource Centre
DEWATS	Decentralized Wastewater Treatment Systems
DPA	DHAN People Academy
FGD	Focused Group Discussion
FPO	Farmer Producer Organization
HOPE	Housing and habitat development of Poor for Empowerment confederation
HUF	Hindustan Unilever Foundation
ICDS	Integrated Child Development Services
ICMIF	International Cooperative Mutual Insurance Federation
ICT	Information and Communication Technology
KDFS	Kalanjiam Development Financial Services
KMM	Kalanjiam Mutual Movement
KTL	Kalanjium Thozhilagam Limited

LIFE	Livelihood Institute for Functional Education
MEETPU	Migrant Employees Education for Transformation Prevention and Protection Urban
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
NABARD	National Bank for Agriculture and Rural Development
PDM	Programme in Development Management
PRADAN	Professional Assistance for Development Action
SDGs	Sustainable Development Goals
SHG	Self Help Group
SIHS	SUHAM Institute of Health Sciences
SMF	Small Millet Foundation
SUHAM	Sustainable Healthcare Advancement
TDA	The DHAN Academy
WUA	Water User Association

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

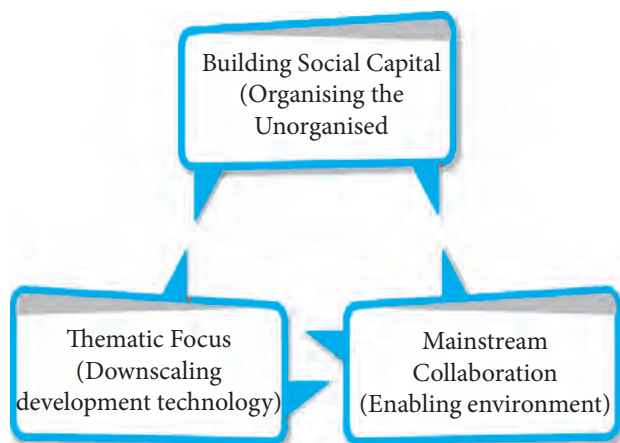
“Building people and institutions as resource centres for development innovations, scaling-up and impacting policy to enable the poor and marginalised communities for poverty reduction, self-reliance and gender equity”



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

People's 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 People's Organisations and the mainstream institutions. The collaboration process educates both People's 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 (2018-22)

Goals & strategies

Goal 1: DHAN would have reached 2.5 million vulnerable families (by adding incrementally 1 million families) in all contexts out of which 0.8 million families (by impacting additionally 0.4 million members) would move out of poverty in 14 working states and need based expansion to under developed states and countries

i. Present Status: Over a period of two decades, DHAN has reached 1.5 million poor families comprising of women, small, marginal farmers, agricultural laborers and vulnerable communities in rural, urban, tribal and coastal contexts across 14 states in 11,349 villages, largely, through direct action and with hindsight of accumulated experience and learning, DHAN seeks to grow faster by setting higher goals.

As of now, 4 lakh people have come forward to declare themselves that they have moved out of poverty.

ii. Strategies: DHAN will adopt a two pronged strategies viz. Direct action (DHAN directly promoting groups and federations, people institutions) and resource support through technical support and assistance.

- Kalanjiam Foundation would reach an additional 5 lakh families, of which 4 lakh families through direct action and 1 lakh families through resource support. Kalanjiam Foundation would facilitate additional 2 lakhs families to move out of poverty.
- Vayalagam Foundation would reach an additional 2 lakh families, of which 1 lakh

families through direct action and 1 lakh families through resource support. Vayalagam Foundation would ensure additional 1 lakh families to move out of poverty.

- Rain-fed Programme would reach an additional 1 lakh families through direct action, whereas 50,000 members will move out of poverty
- Coastal Programme would reach additional 1 lakh families through direct action, whereas additionally 50,000 members will move out of poverty.

Goal 2: DHAN will promote integrated development through self-governed people institutions and its networks.

i. Present status: The core strategy of DHAN is to promote people institutions and graduating them to self-governance mode and so far DHAN has promoted 300 and plus federations. The institution building process has resulted in enabling 30,000 plus members to emerge as community leaders. DHAN has been able to achieve integrated development through financial inclusion, water, agriculture, health, sanitation and education in over 3,000 villages. DHAN has facilitated to establish three people movements on women empowerment, water and coastal conservation, and four community owned specialized institutions for micro credit, social security, health and livelihoods.

ii. Strategies:

- DHAN would have groomed 50,000 community leaders, convergence of development interventions in 2000 villages in select panchayats through localizing Sustainable Development Goals (SDGs), Panchayat linkages, Micro – Justice through Para Legal Clinics, etc., and 300 self-sustained federations' collectives for an equitable and peaceful society through holistic development approach.
- Establishing people support institutions for education and housing.
- Achieving financial self-sustainability of federations within five years

Goal 3: DHAN would have enhanced livelihoods of 4 lakh women, small and marginal farmers by creating access to appropriate technologies and

revival of indigenous practices through People Institutions.

i. Present status: About six lakhs families have been supported for enhancing livelihoods through livelihood credit, skill building, access to market, technology and institutional services. About 3000 water bodies have been renovated with community governance and 250 tank/rain-fed based watersheds have been treated for sustainable agriculture and food security.

ii. Strategies

- DHAN would have enabled graduated livelihoods of members by facilitating the production enhancement and promotion of Producer Organizations by covering 2 lakh members
- DHAN would have conserved 2000 water bodies through CSR and Philanthropic support and credit based interventions by supporting 1 lakh members
- DHAN would have improved 200 watersheds through Public-Private Partnership and ecosystem restoration method to benefit 1 lakh members.
- DHAN would have facilitated one million tree plantation and 200 biodiversity management committees for Ecological Security

Goal 4: DHAN will continue to contribute as sectoral leader in microfinance, water and agriculture

i. Present status: DHAN has contributed to enrich development practice by establishing specialized knowledge centres on water, disaster risk reduction and mutual insurance. The sustainable community institution models of Kalanjiam and Vayalagam programmes have been recognized and acknowledged as a model worthy of emulation by development stakeholders. These models have been disseminated through various knowledge products and knowledge building programmes.

ii. Strategies:

- DHAN would have established three more Knowledge Centres in the theme of women empowerment, social enterprise

and community governance for knowledge generation and dissemination and through research and academy collaboration and affiliation, networking and publication.

- Instituting awards for best working model/initiative for agriculture and microfinance.
- DHAN will publish 100 knowledge products such as newsletter, journals and publications.
- Through People Movements DHAN will facilitate the articulation of issues in agriculture, water and microfinance.

Goal 5: DHAN will be an Institution of Excellence for HRD for the development/social sector

i. Present status: As an institution with the core purpose of building professionals and communities for development action, DHAN has groomed more than 1500 professionals and 2500 community workers through innovative process of graduation and mentorship. Two exclusive Academies – DHAN-People Academy and Tata-Dhan Academy, have been set up for sustained grooming of professionals and community workers.

ii. Strategies:

- DHAN will identify, nurture, and groom additional 500 professionals with capabilities in various development themes to work at grassroots and to lead DHAN's Development Programmes.
- DHAN will build capacities of 1500 professionals on development themes including HR related activities for social sector.
- DHAN will develop leadership skills among 10,000 People leaders on Good Governance of People institutions on holistic development.
- DHAN will nurture 5000 community workers to work in People institutions

Goal 6: DHAN will influence national and international policies of development stakeholders through its grassroots practices to influence policies at multiple levels

i. Present status: DHAN has been contributing for appropriate policy making from its two decades of grassroots experience in the areas of SHG based social capital, anemia reduction, watershed

development, financial inclusion, small millets and community governance in water commons, disaster relief and risk reduction and biodiversity. DHAN has been part of policy making and regulatory bodies – Central and State Governments, RBI, NABARD, IRDA and Academia and research. It has been part of international networks/policy advocates – World Water Council, Global Water Partnership, International Cooperative and Mutual Insurance Federations (ICMIF), International Network on Alternative Financial Institutions, Agricultural Biodiversity Conservation (ABC) Network, UN's Economic and Social Council (ECOSOC), WomenStrong International (WSI), Institute for Social Enterprises Asia (ISEA)

ii. Strategies:

- Conducting 25 policy seminars at national and 2 at international level.
- Documenting best practices and publishing in 3 international/national journals.
- Grooming community leaders to participate in five national level and 20 state level forums.
- Documenting and showcasing 25 model villages on integrated development through workshops and seminars.
- DHAN will continue to be working with state/national/international policy making forums.

Resilience Matters

Perspectives, Principles, and Practices in DHAN Collective

“Resilience” is the capacity of an individual or the society to cope with and adapt to the risks both known and/or unknown occurring and affecting their lives drastically. It is also the ability to restore back to the normal life. This is even more critical in the context of poverty as the impact of the risks on poor are more severe and devastating. DHAN Foundation’s work in building resilience is guided by the imperatives of building resilience for the poor and marginalized. Directly at the grassroots the poor community on promoting livelihoods to eradicate poverty. Poor is more susceptible to risks and vulnerabilities which happen in varying intensity in different phases of his/her life. The uncertainties that come with the risks and vulnerabilities brings new challenges in framing strategies in building resilience.

Knights has put the risks and uncertainties in perspectives during 1921:

- If an individual or a household know for sure what is going to happen to their livelihood well in advance, that is certainty;
- If an individual or a household does not know for sure what will be going to happen, but the odds are known, then that is risk
- But, if an individual or a household does not know the odds, that is uncertainty

Risks that are happening both in situations of certainty and uncertainty require on equal measure, the need to have resilience. Global experience clearly shows that building resilience is a progressive and long term process that goes beyond humanitarian relief and that it is a larger development work encompassing wide range of issues. It is obvious sustaining Post SDGs hinges on inherent buildup of resilience. Among the SDGs, from the perspective of resilience having larger impact in achieving the goals, the following themes rank high on the pecking order of priorities.

- Social Capital for building Resilience in ecosystems
- Resilience in Agriculture eco-systems
- Resilience to cope up with Climate change and water security
- Resilience in Disasters - Natural and man-made
- Food & Nutrition Security, Health Security for resilience

Resilience has been recognized as an absolute necessity/indispensable component of development process and programs. Development Institutions like DHAN Collectives have been experiencing the importance of resilience and also the changing contours of resilience building in the wake of climate change, hazards and disasters, individual/household vulnerabilities/ behavior and their understanding the resilience and lack of it. Resilience has dual imperatives at household level and community/society at large at wider geographical/contextual plane. This perforce created a strong need among the community and development stakeholders for appreciation, understanding and assimilation of the need and importance of resilient practices both at individual/household as well as collectively at societal level.

Resilience building calls for three fold interventions: Coping Mechanisms (Absorptive capacity), Adaptive Capacity (for e.g. Long-term livelihood investments such as

creation of farm ponds, livestock and fodder development etc.) and Transformative Capacity (improved governance and enabling conditions).

DHAN's Development Perspectives on Building Resilience

Guided by the experience of working in disaster hot spots and other climate induced or manmade catastrophic affected areas and the population thereof for more than a decade, Dhan has identified key areas/sectors critical for building resilience. The first and foremost focus is on managing

risks, building/enhancing coping capabilities at individual/community level which involves (i) risk prevention, (ii) risk mitigation, (iii) risk sharing and ultimately risk transfer. Both non-financial and financial aspects are essential component of risk management in the context of building resilience. The financial component is more predominant when it comes to risk transfer as the risks are moved out of the community hit by catastrophe or disaster to the larger communities within the region, nation or even beyond.

The following are the core areas and essential components of building resilience - RESCA (Resilience Core Areas):-

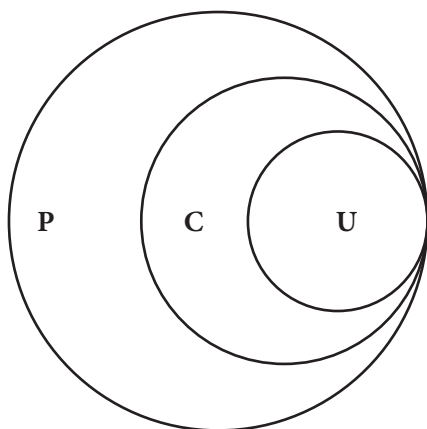


The first five core areas - climate, water, livelihood, agriculture and food diversity are closely intertwined, more so in rural and tribal contexts and any intervention in building resilience we have a cross-cutting impact among these core areas. As for livelihood, non-form sector particularly in urban areas are bringing different challenges from resilience perspective – market, finance and management. The women being more disposed to vulnerability needs greater capability in building resilience particularly at the households and local community levels. Needless to say, healthy societies will have more capacity to build resilience

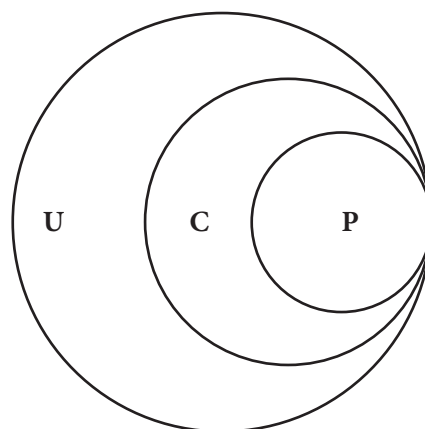
depending upon the nature of risks, catastrophe both climate and biologically induced.

Our traditional experiences have shown that we need to adopt/adapt smart utilization and management of natural resources/physical resources/financial resources in the context of building long term resilience. This brings to the fore the issue of balancing between preservation (timeless/foundational reserves), conservation and utilization. The act of balancing among the above three aspects, and their proportionality, is of course dependent on the specific contexts. The following diagrammatic presentation depicts the past, present level and future alternatives.

Perspectives of Resilience with Preservation and Conservation

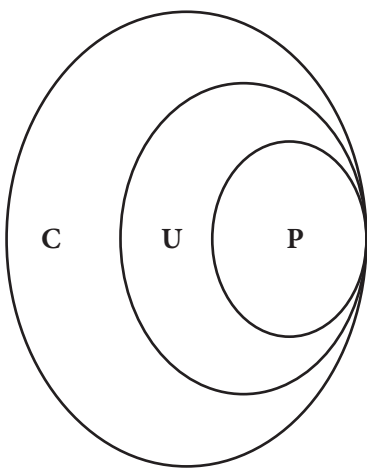


Past (few centuries back)

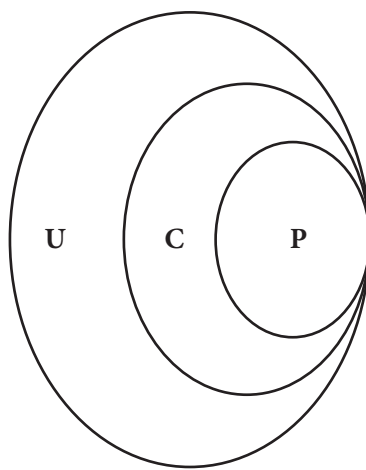


Present

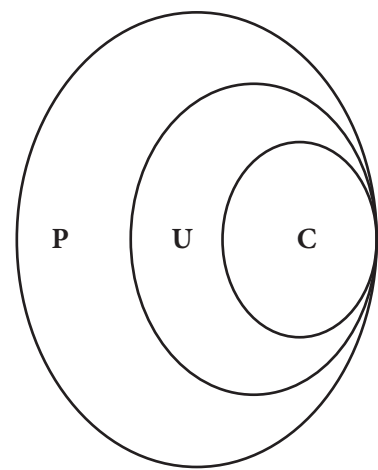
P - Preservation
C - Conservation
U - Use



Alternative 1



Alternative 2



Alternative 3

Guided by the experience and clarity on the larger perspectives of resilience as elaborated above for long haul, Dhan has identified four phases of resilience building:

Model 4: Holistic Phase

- 4.1 Integrating all phases
- 4.2 Integration of all programmes / interventions relevant for long haul sustainable resilience building

Model 3: Transformation Phase

- 3.1 New way of working
- 3.2 Complete change of activities to address the purpose
- 3.3 New practices

Model 2: Adaptation Phase

- 2.1 Normal adaptation (inappropriate/ misappropriate practices)
- 2.2 Emerging practices
- 2.3 Insurance
- 2.4 Thematic (health, water, disaster, etc.)

Model 1: Coping Phase

- 1.1 Tolerance / stoic to the change
- 1.2 Building local immunity practices
- 1.3 Practicing mutuality



Mainstreaming Resilience:- An imperative

Resilience needs to be mainstreamed not just in disaster hotspots, across the country all over the hinterland and not to speak of the long coastal line and shall emerge from grassroots – at the micro and meso levels. It has three distinct differentiators – at household level, at community level (Community at grassroots mean group of people bound together for shared purpose or goals) and Panchayat Level. When the awareness and actions in building resilience at household and community level converge at Panchayats, the resilience building strategy and action plans at Panchayat level will be more inclusive and comprehensive. The Panchayat should keep a dynamic resilience plan depending upon the context in relation to Climate Change and disaster. Grama Sabha is also an appropriate forum to deliberate and shape the resilience plan for the Panchayats. These collaborative strategies at grassroots would go long way in making individuals and households in the panchayats resilient literates.

Resilience calls for collective action for a larger impact and sustainability on long term. It therefore predicates that robust social capital/ networks is an imperative for Three Rs viz. Readiness, Relief

and Restoration of livelihoods respectively. Active social networks at grassroots effectively addresses both natural disaster and man-made damages to the ecology and surroundings. Community preparedness as part of Readiness call for more attention to nurture the local wisdom in understanding the early signs of disaster in advance. Obviously, it is a collective responsibility wherein the mainstream institutions as well as community has greater role to work together on the relief measures. Ultimately, the sustained interventions alone build the capacity of the community to be resilient for generations wherein community movements plays a greater role.

Building Resilience: DHAN's Principles

Ecosystem as primary unit in building resilience

DHAN has adopted ecosystem based approach drawing inspiration from native wisdom of five ecosystems as documented in Tamil literature viz. Kurinji (Mountain Ecosystem), Mullai (Forest ecosystem) Marutham (Several agriculture ecosystems-wet land, dry land and garden lands), Neithal (coastal based ecosystem) and Palai (Desert ecosystem). The mission of DHAN being addressing

the poverty in all its dimensions, the ecosystem where poor, marginalized and disadvantaged segment of population are more, has been the obvious choice – tankfed, rainfed and coastal ecosystems. These ecosystems are also facing more uncertainties and disasters, impact of climate change which need long term strategies for building resilience and sustaining it.

Social capital as base in building resilience

It is quite evident through ages that communities getting organized and pulling together have demonstrated greater coping capacity to meet the challenges stemming from natural disasters, hazards, catastrophes, etc. In relative terms, among the communities those endowed well economically have been able to show greater resilience to bounce back to normal. The poor being more vulnerable to shocks, stresses the imperative of being organized and building larger social capital base cannot be overemphasized. Small farmer's/share croppers/landless getting organized as association of farmers, self-help groups of women and fishermen groups brought collective energy and strength in different ecosystems for broad basing the resilience at the community level. Not only access to finance, as also sustaining and enhancing livelihoods, collective action for better ecological practices have been enabled by the strong social capital.

Graduated enabling processes builds the community better towards resilience

DHAN's work on building resilience has three phases viz. Readiness/Preparedness, Relief during

the disaster and Restoration of livelihoods which prepares the community systematically to the stages of building resilience viz Resistance, Coping, Adaptation, and Transformation. It must be mentioned that the process of resilience building has been enriched by the interventions five major cyclonic disaster in different coasts: Tsunami, Phyllin, Thane and Hud-Hud. The preparedness includes putting the community in safe shelters, stocking essential food provisions, water and medicines at the community level, building the capacity of community in preparedness and mobilising the cadres of volunteers at village level, forecasting, information dissemination through community radio.

The relief work, though enabled by DHAN has largely taken up by the community elsewhere. Federations in the hinter lands be it Kalanjams and/or Vayalagams have expressed solidarity and gave the powerful meaning to the "mutuality at work in times of distress". Apart from mobilizing the entitlements by the DHAN teams, more significant is the federations marshalling the resources: money and material: food, cloth, beds/blankets and medicines, children's school materials like books, bags, notes, stationery etc. Hygiene works have been priority; so also the first aid and vaccination. Fringe communities in back waters have been provided with artisanal boats, fish nets to resume their livelihoods in the back waters. Solar lamps have been provided at the times of delay in restoring the power supply by the State due to destruction of electrical power lines and poles.

Stages	Thematic pathways in Building Resilience with community		
	Interventions	Focus	Outcomes
Resistance	• Literacy campaigns	• Vulnerability mapping	• Reduced vulnerability
	• Health and nutrition security measures	• Disaster risk reduction	• Increased resistance
	• Silt application	• Restore productivity	• Assured production
Coping	• Crop diversification	• Combat water scarcity	• Income secured
	• Farm pond	• Mitigate drought	• Assured water for farming
	• Social security	• Handle uncertainties	• Risks mitigated
Adaptation	• Towards allied farming	• Generate alternative income source	• Income stabilized
	• Coastal agriculture for fishermen	• Conservation	• New livelihoods skills are built

Stages	Thematic pathways in Building Resilience with community			
	Interventions	Focus	Outcomes	
Transformation	• Scaling up Producer Institutions	• Building local solutions for local problems	• Livelihood graduation	
	• Scaling up water works at basin level	• Facilitating collective responsibility	• Assured income • Sustained mutuality	

Restoration work involves repairs/reconstruction of housing and habitats, rebuilding livelihoods. Incremental housing comprising of sanitation, water supply, repairs and providing all weather homes in the coastal area. Large part of restoration work has been in relation to livelihoods with access to loans for purchase of milch animals, veterinary care, skill building for alternative livelihoods and for optimal fish catch on a sustainable basis. Global Positioning Systems have been provided to fishermen for finding the fish catches from the fish grounds.

Holistic security measures saves the community from risk and vulnerability

Restoring tank based ecosystems have contributed in large measure towards building water security which intern secures water for farming. Food security and nutrition security plays emphasis on access to balanced diet goes with natural process of resilience building. Obviously, healthy households and communities have greater capacity to cope with the risks and vulnerabilities by preventing and minimizing the negative impacts which is noble expression of health security. Financial security through financial inclusion has become a global development agenda and its importance for building resilience is enshrined in the Sustainable Development Goals (SDGs). Hence, a comprehensive approach in ensuring holistic security to poor builds their capability to cope up with the risks and vulnerabilities a greater extent.

Building Resilience: DHAN's Practices

Building the tank ecosystem to combat climate change

The Climate Change manifests itself in uneven, less frequent, but, high intensity rainfall in different agro-climatic zones and/or river basins. The tanks have emerged as the tool to address these effects of climate by harnessing, storing, recharging and channelizing the entire rainfall through many

cascade of tanks situated in river basins of South India. Basin based approach of DHAN in restoring the cascade of tanks has not only beneficially impacted larger tank systems, but also embraced adjacent livelihood systems. All this resulted in long term resilience from climate change perspective.

Both natural and manmade factors negatively impact/upset the tank based ecosystems and watersheds. Tanks are seen by and large, flood moderators and drought mitigators if they function well and as per their hydrologic parameters. Man-made interference in tank ecosystems namely encroachment of water ways both supply channel and surplus course, water storage area, damaging the bunds render the tanks into disuse.

In building the long term resilience among tank communities, the first and foremost work of DHAN involve the building rapport of community through awareness generation, followed by the rehabilitation of tank systems as a whole by community ownership and contribution, sustaining the development with setting up endowment grant and community volunteer action. This basic step of restoring tank protection and maintenance in the hands of farming community is the foundation for resilience building and sustaining it in the long haul. DHAN Foundation's two decade of water conservation interventions through Vayalagams restored over 5000 tanks/ponds and about 1000 watersheds into live function.

Important ecosystem services have been strengthened and sustained – the foremost being the production and productivity of the crops grown. DHAN's techno-managerial services contributed to a better cropping system altogether in the tank ecosystems. Besides incremental yield per unit area for a given crop, crop intensity (more than one crop) and crop diversification resulting in revival of agri-biodiversity. Where each tank ecosystem has become a fund of 4 Fs – Food, Fiber, Fodder and Fuel wood.



Case 1 : Doubled production

Vellankulam tank is located in Sithambarapuram village of Kariapatti block in Virudhunagar district. The command area of Vellankulam tank is 13 ha belongs to 35 farmers who cultivate Paddy crop majorly. This tank was not renovated for the past 37 years and became flat land. The tank bund was found to be completely eroded and the water spread area was silted. As stated by community, the tank bund was breached for more than 30 times due to seasonal rainfall.



Based on the community priority, the Vellakulam tank was renovated through 75% fund support from CSR donor and 25% investment by the community. The estimated cost of renovation was Rs.2,17,000. The project was completed successfully by removing *Prosopis juliflora* spread across 6336 Sq.M and excavating 4000 Cu.M of tank silt, which was used for laying tank bund for storing water.

After the tank renovation, farmers could store water and able to cultivate first crop and few of them were able to cultivate second crop in spite of low rainfall. Earlier, farmers have suffered for water shortage at the time of flowering stage. They did buy water to irrigate their field and paid upto Rs.6500. The tank renovation helped the farmers to combat with the low rainfall and able to,

1. Harvest 65.928 tons of paddy out of first crop. The first crop production is almost doubled.
2. Harvest 13 tons of paddy out of second crop.
3. Create employment opportunity for the labourers within and outside the village (Kovilankulam and K.Nedungulam)
4. Cultivate Ragi and Vegetables as second crop
5. Increase the number of sheep's by 64 to 118.
6. Recharge the ground water and as a result three bore well owners were able to irrigate their field.



Restoring tank based ecosystems have contributed water security to farm based livelihoods, animal husbandry, inland fisheries and households, not to speak of the sanitation and hygiene perspectives. Further to harnessing and storage of water, tanks allow recharge of ground water aquifers which augmented the water availability during water stress periods. Water security of tank systems have given assurance of at least one successful crops to tank farmers. In addition, water security helped the livestock owners to provide drinking water to milch animals, goats/sheep in water scarce periods. Composite fish culture in inland water bodies has become a reliable supplementary venture to support/augment farmers' income.

Crop diversification in rainfed areas to mitigate drought

Country's two-third of net sown area is in rainfed ecosystem with all its uncertainties of production and food security. There is widespread impoverishment in the rainfed areas due to high risks and vulnerabilities stemming from the vagaries of monsoon. Lack of natural and human capital aggravates the situation. The critical importance of building resilience in rainfed eco systems is quite evident and the survival of ecosystem depends on integrated systems for livelihoods and ecology.

Rainfed ecosystems being prone to droughts, the challenge is to mitigate the impact of drought and enhance the cropping and its intensity in rainfed areas. It follows then, that depending on crop only cultivation is very risky due to climate change. And therefore, the approach has to integrate with crop, animal husbandry, social safety nets. DHAN's interventions in making rainfed farming viable and sustainable include: Watershed treatments, in-situ soil moisture conservation, tree farming, contour bunding, land leveling, construction of farm ponds, promoting dairy and sheep farming, promoting social safety nets and the likes.

Farm ponds have become an important resilience tool to safe guard the crop production.



Case 2 : Farm pond and Chillies



Mr.V.Muruga Perumal belongs to Keela Kallurani village, Pudur block of Tuticorin district is doing agriculture for the past 18 years in his 4.9 acres of Rainfed land. Due to low rainfall and prolonged drought he is constrained to harvest even a single crop in a year. With a great confidence, he has invested Rs.7500 and also availed financial assistance from the CSR donor for Rs.22,500 to construct the farm pond in his field. With an estimate of Rs.30,000 he has constructed a farm pond.

Maize and pulses are the common crops in Keela Kallurani village. The farmers rarely go for high income crops like Chillies due to shortage of water. After constructing farm pond, Mr.V.Muruga Perumal has introduced chillies for the first time in his field and harvested 16.25 quintal of Chillies with the support of farm pond. He sold it for Rs.77,550 which is the highest income compared to entire farmers in the village. His initiative has created greater awareness among the farmers about the importance of farm pond as a tool to combat drought in rain fed land.



Millet as a Climate Smart Crop for building Resilience

Another significant work relates to millet cultivation. The strategy includes providing technical services on improved cultivation of millets including selection of variety for cultivation, processing to enhance the consumption of the millets, commercialization of millets through market channels. Many policy level initiatives led to Millets getting mainstreamed and emerged as a sought after climate smart agriculture business.

Small millet cropping systems are climate resilient crops and they are most promising sources for food, fodder and income during climate change due to the following adaptive capacities:

- Millets being C4 crops, are efficient users of water and nutrients for growth.
- Highly tolerant to warmer temperatures and to some extent, to flooding.
- Tolerant to salinity in germination and seedling stages leading to better plant stand.
- Possess physiological mechanisms for rapid recovery from a biotic stresses like drought and heat
- Less affected by pests and diseases.
- Inbuilt mixed/inter cropping systems ensuring benefit even under drought or dry spell.

Building Resilience to cope up with Disasters

Marine and coastal ecosystems provide vital livelihoods of many coastal communities, particularly in developing countries. About 3 billion people rely on fish for animal protein, and some 300 million people find their livelihoods in marine fisheries – 90 percent of those in small scale, artisanal fisheries. Coastal ecosystems have been experiencing/facing two major threats – natural disasters and man-made. The frequency of cyclones is on the rise and several coastal ecosystems like habitats, living organism etc. are vulnerable. Damage to and destruction of habitats and livelihoods has increased many folds.

Compounded by man-made destructive practices such as overfishing, illegal and unregulated fishing,

excessive marine pollution and litter with plastics have dire consequences for marine lives and many of the fishing grounds are depleting/ disappearing and the catches have huge plastic residues.

Building healthy community to combat risk and vulnerabilities

Resilience is inherently built in the healthy communities. The poor especially women and children are highly prone to many health disorders including malnutrition, anaemia, non-communicable diseases and so on. Therefore, the community processes at grassroots should focus on building health resilience among the poor with scientific and proven health systems undertaken by the community themselves by setting up Community Hospitals, enrolling into health insurance, practicing to eat health nutrient rich food etc. The Sustainable Health Advancement and Management (SUHAM), a specialized community health initiative in DHAN work towards building resilient community in all contexts.

The essential components of health security include access to quality health care, awareness and literacy, Sanitation & hygiene, promoting healthy life style to address Non Communicable Diseases (NCD), Awareness of and addressing nutritional deficiency disorders such as anaemia. Through Sustainable Health Advancement initiative, a health vertical in DHAN collective Access to Primary Health care is enabled through clinics at federation level, Primary Health Care centres.

Access to secondary care through SUHAM Community Hospitals or through referral services to local and popular hospitals has been supported. So, Tertiary care support is also extended through reputed hospitals. Support from network of Charitable hospitals wherever appropriate is also given priority attention. Health literacy not only focused on preventive part but also promotion of healthy life style which include abjuring alcohol, junk foods. Screening for NCDs is another major initiative as part of preventive care with focus on Cancer, Diabetics and Heart ailments. Anaemia control among adolescent girls and pregnant mothers has been a significant achievement of DHAN's Health vertical which has been adopted as

model by National Rural Health Mission. Behavioral change communication has been designed as part of health literacy in several vernaculars.

DHAN Foundation's work building food and nutrition security at two levels – household and community level. Ensuring water security in the tank ecosystems and in rainfed watersheds have resulted in increased production and thereby availability of food crops viz. Cereals, Millets, Oil seeds and pulses at local community level. This has been borne out by the impact evaluation studies of projects funded by Axis Bank Foundation, Hindustan Unilever Foundation etc. Grain banks have been established as buffer for food security in many areas. In land fisheries have contributed in good measure to the food and nutrition security in tank and ponds intensive programme locations.

A unique initiative of promoting food security at community level has been initiated among the members of Kalanjams (Self-Help groups) to contribute a fistful of rice to a common stock pool for distribution among the orphans, destitute and ultra-poor.

At the household level, Kitchen Gardens with nutritious vegetables and greens, access to government entitlement such as Public Distribution, Back yard Poultry and so on supported nutrition security for poor families. Facilitating the distribution of small millets in considerable quantity by the federations of rainfed locations helped the poor households to get access to millets based recipes which enhance the intake of diversified diets leading to nutrition security.



Case 3 : Seed money from Fish

Thavasilingapuram is a village with 134 families belongs to Maniyakaranpatti Panchayat, Pudur block of Thoothukudi district. This is an agrarian village, majorly doing rainfed crops. This village has a common pond which was not properly maintained for more than a decade, and became very poor in its storage capacity and usage. The Village Vayalagam association has renovated the pond and also introduced fish culture once the pond was filled after rainfall. However, the top-up rainfall was failed and the water table in the pond was started declining. In order to get good harvest from fish culture despite such constraint, the villagers have followed few techniques as resilient mechanisms. They have decided to stock suitable fish species and effective post stocking management to success the same.

Air breathing fish species with carps were stocked in low density and also they have provided complete feed to attain the growth faster, within three to four months rearing period. The Vayalagam association has given the responsibility to one of its member for feeding regularly and monitoring the feed intake and the fish availability. Within four months' period, the fishes were attained the table size of 350 to 450 gms. As this is their first experience in fish rearing, the Vayalagam is given priority for their own consumption and partly sold the fishes within the village at affordable price, as the market price is Rs 150 to 180, but they have sold it for Rs 100/Kg. During the rearing period, the traditional hook and line fishing method was practiced by the younger generation during their holiday, caught around 40 Kgs. After their own consumption need, they have sold out 220 Kgs and made Rs 22000 as income to the Association. The Vayalagam association kept this fund as seed money to continue the fish rearing activity in future.



Financial Inclusion for Building economic and Livelihood Resilience

Self – Help Groups of Poor women have, in the past two decades and more, amply demonstrated that access to financial services – Savings, Credit, Insurance made the poor communities resilient to address risks and vulnerabilities. According to a Committee on Financial Inclusion (2008) is a “process of ensuring access to financial services and providing adequate credit where needed to vulnerable groups such as weaker sections and low income groups at affordable cost”. Raghuraman Committee on Financial Sector Reforms also emphasized (2014), the importance of Financial Inclusion as “Broadening of financial services to those who do not have access; Deepening of financial services for people who have minimal financial services; and promoting financial literacy and consumer protection for clients to enable them make appropriate choices”

Government of India emphasized that the Financial Inclusion should be seen as an instrument for improving the standard of life of the poor and the marginalized and made a policy choice which lays stress on connecting the people with banking system as the primary goal of the FI system for affordability and one stop solution for accessing wide range of financial services

The Reserve Bank of India has taken proactive steps in urging the banks to revisit their FI policies and practices and rework with the objectives of the FI. In early 90s the pilot on SHG-Bank Linkage was taken by NABARD with well-defined RBI guidelines on it, which, later has become a core strategy of the banking system being adopted to increase the access of the poor to the formal banking services.

DHAN, in its 90s, conceptualized the SHGs as financial intermediary and piloted for about five years in promoting resilient SHGs-federation model for its sustainability and impact on poor by implementing “Rural Women’s Banking Project”. Over a period, DHAN has done process innovation, product innovation, structural innovation and system innovation involving the poor community who is the fulcrum in resilience building through transformative process. It follows 4-phase model of

resilience building – social intermediation; financial intermediation, livelihoods intermediation and civic intermediation. Each of the phase encompasses all the four innovations as part of resilience building in SHGs.

The SHGs are functioning as a financial intermediary by promoting savings which is a mandatory function to build the capital adequacy in the groups and facilitating internal lending to meet the consumption and productive needs of the members. The SHG-Bank Linkage under financial inclusion plays a vital role in strengthening the house hold resilience through promoting need based appropriate loan products to meet consumption to productive needs of the poor families. It also provides assurance for better future through specialized products – sanitation, housing, higher education, health, death, marriage, asset creation, diversification of business etc. to strengthen the household resilience.

There are important financial and non-financial tools to promote institutional sustainability by building the internal coping capacity towards handling the disasters and shocks. It includes diversified savings and purposive savings to secure for future needs; Incentive on savings to service the insurance premium for life and livestock security; shifting from term loan concept to ROC/Cash Credit system to ensure repeat credit and timely credit to the SHG members; flexible and affordable interest rates; common fund generation and allocation for risk pooling and sharing; financial counseling and financial literacy for promoting better understanding about the banking and prepare the poor for financial discipline.

The system innovation includes appropriate accounting system with strict procedure of following universally accepted accounting principles and procedures, internal financial monitoring and control system through digitization, involvement of governance by specific financial role allocation and effective audit system to monitor and improve the financial soundness of the groups and federations. Creation of corpus in SHGs and federations for financial sustainability and innovation on risk mitigation and resilience building experiments.

The group level corpus is being used for creating common assets and addressing community level shocks and risks – rehabilitation of water bodies, creating water structures in villages, cattle water ponds, drinking water facilities, greening of villages, etc.

The SHGs need to facilitate loan graduation and increased credit absorption among their members towards economic activities, scaling the activities through deepening and diversification for which the skill enhancement, adequate credit assistance and promoting appropriate institutional structure for scale advantage for forward and back ward linkages. The Financial Inclusion has to include resilience

elements to address livelihoods risk of the poor. The Kalanjams are providing livelihoods loans for agriculture, livestock, small business, vending, trading etc. Skill building, financial counseling, training and exposures, organizing common interest groups for various livelihoods activities, working capital, collective purchases and marketing as resilient building activities. Facilitating migration as a livelihood strategy with modified repayment structure in SHGs play a vital role in retention of the members in the groups. Special savings, crop and livestock insurance, and building multiskilling to manage the uncertainties are other risk mitigating tools being implemented.

Case 4 : Aid in emergency

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India is vulnerable to natural hazards due to its geo-climatic conditions. About 60% of the land mass in India is prone to earthquakes, over 40 million hectares are prone to floods; about 8% of the total area is prone to cyclones and 68% of the area is susceptible to drought (Source: Disaster Management in India – Status Report prepared by the Government of India). The Hudhud devastation on 12th October 2014 caused unseen damage to the coastal communities as well as farming communities. The damages due to cyclone were highest in the states of Andhra Pradesh and in few districts Odisha. The damages due to cyclone were very heavy in Visakhapatnam, Srikakulam in Andhra Pradesh and Ganjam, Gajapathi districts in Odisha. The livelihood assets of both farmers and fisher folks were completely damaged and destroyed by the disaster. The Visakhapatnam urban area was highly affected during this cyclone due high density of the population.

DHAN Foundation has initiated relief work immediately and undertook many activities like ensuring Provisions, medical relief and ensuring enrolment of all damaged house. The rehabilitation works were continued in subsequent years. A project was conceived to improve the capacities of the community through well organised social capital which was built over the period of 15 years. The project was conceived with a clear objective that the response should contribute towards communities, families and individual beneficiaries being more resilient in the long term. Through this project, disaster preparedness activities were initiated among the federations to promote a culture of disaster preparedness among women. Disaster Management committees were promoted in each cluster and vulnerability mapping was carried out in 50 clusters and women are trained in disaster preparedness activities. The federation leaders and cluster leaders were trained as TOT and they in turn trained the group members. Committees were setup to discuss about the DRR at different level and the leaders are part of the committees and not the staffs. Policies were developed on how the people were selected into different roles and focus of the institutions on DRR. This project has reached out more than 15000 members through formal discussions, training, DRR initiatives and many other processes and mechanisms including livelihoods financing.

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Building Social Security Nets for Resilience

While savings and credit play an important role in building resilience among the poor, the insurance and pension play an even more significant part in the lives of poor from a long term perspective. It has its cascading effects from family to community level reinforcing mutuality and social solidarity. Insurance cover helps poor to absorb shocks and restore normal life situation. Mutual risk management solutions traditionally helped the poor to meet the adverse situation like funeral expenditure, financial loss in the family. Multiple risks faced by poor are addressed by appropriate insurance cover – life, livestock, health, crop and asset. DHAN's initiative in providing safety nets include Mutual insurance and connecting with mainstream insurance products. In fact, mutual insurance products have evolved where appropriate mainstream products are not available. More than million families enjoy various risk covers.

Pension provides financial security in the old age through steady income. Savings for Pension is an essential part of financial literacy to promote pension products among the poor. Taking advantage of the national prime minister's social security schemes on insurance (PMJBY – Prime Minister Jeevan Jothi Bhima Yojana, PMSBY – Prime Minister's Suraksha Bhima Yojana) and pension (APY – Atal Pension Yojana), DHAN's work focused

on ensuring these entitlements for resilient future of poor.

Way forward

It is evident from DHAN's work that resilience needs different capacities to cope up and leading to new way of life. This can be categorized/classified as absorptive capacity, adaptive capacity and transformative capacity which shall be contextual specific.

Resilience Index: Like a human development report, an index of resilience shall be prepared at the hamlet and basin level to know the collective capacity to meet and succeed the challenges due to climate change and disaster by the people. This should capture the degree of three capacities mentioned above.

DHAN relates to SENDAI framework based on its experience and advocates adoption in disaster hot spots. In the same token, DHAN also is of the view that for achieving the SDGs, resilient communities, villages and cities are necessary.

At the macro level, Resilience Atlas need to be prepared by the State and Central government for different ecosystems and blocks as well as districts which are less resilient need to be the part of the development plans and programme.

Annual Report 2018



Annual Report 2018

Overview of DHAN Foundation 2018

The people's institutions promoted by DHAN's thematic programmes continued to spearhead the scaling-up of development themes like community banking and water resources development. Through an innovative way of community financing, the self-help groups (SHGs) and their federations have come forward to promote new federations in the unreached areas with their own financial and human resources. So far, about 20 such federations have been initiated in the recent years. Poor communities have termed it 'self-growth' with pride. Many more such federations would emerge in the coming years. The poor communities have started bearing the cost of promotion, in addition to meeting all their costs of operation that shows a new way of development work.

As a recognition of DHAN's 25 years of association with the SHG-bank linkage being spearheaded by NABARD, the Foundation has been awarded for its contributions to the SHG-bank linkage at the Silver Jubilee celebrations of SHG-Bank linkage and 36th Foundation Day of National Bank for Agriculture and Rural Development (NABARD) in New Delhi. Honourable Finance Minister Arun Jaitley conferred this award on DHAN Foundation.



DHAN's SUHAM model of credit-linked sanitation products' promotion has received wider acclaim. The project Scale-Up done with the support of Water.Org has bagged India Sanitation Coalition and FICCI Award at the India Sanitation Conclave 2018. DHAN has been awarded for creating financial access to the poor for water and sanitation. Hardeep Singh Puri, Hon'ble Minister of State, Ministry of Housing and Urban Affairs, GoI presented the Award at New Delhi.



The SHGs promoted by DHAN are moving into Generations 4 and 5 (G4 & G5) with new features and development milestones and indicators. Social capital advancement is the foundation and self-management and sustainability with cost sharing are the focuses. Self-growth of groups, clusters, federations, federation collectives is the growth strategy. These new generation institutions will have advanced practices in accounting, monitoring, evaluation, management, documentation systems with self-regulation as the fulcrum.

DHAN has promoted Small Millets Foundation, Panchayat Development Foundation and Housing with Habitat – HOPE, last year. All the thematic programmes of DHAN

have adopted model villages to work intensively with combined effort and synergy. These model villages would act as demonstration sites for others to learn and emulate.

DHAN has over the last years, with the help of the government and private partners, restored and renewed hundreds of tanks, ponds and wells in southern India. This year, DHAN has initiated a land mark programme, Green River, in which the Communities living along the Gundar River eco-system would be mobilised to restore eco-system for sustainability of their future generation. The Green River is a unique pilot project aimed at restoring the full historic water cycle of a dry river-basin, the Gundar in Tamil Nadu. DHAN Foundation joins the Embassy of the Earth, Netherlands Centre for Indigenous Peoples, Hopi Rain catchers, Arizona, USA, Gurukula Botanical Sanctuary, India in working with the native communities along the Gundar River to bring back the traditional, hydrological and ecological connect under this Green River Programme.

Tata-Dhan Academy has taken its own identity of 'The DHAN Academy (TDA)'; it took a shape of an institution within the DHAN Collective. It has designed and launched a Post Graduate Diploma in Community Health Management to prepare a pool of professionals specialized in people-led community health management.

All the people's movements in DHAN Collective such as Kalanjiam, Vayalagam and Neithal Movements have, advanced their contributions by formulating People Staff Development Board, People Leaders Development Board and People Judiciary Development Board to deepen their engagement with the fellow community members. These movements have started establishing Village-level Virtue Sangams (Aravazhi Mempattu Mandram) in the working villages.

The Madurai Symposium 2017 organised on the theme of Building Resilience and Advancing Development imparted a number of lessons and helped synthesise decades of experiences of the DHAN programmes. The deliberations have

thrown a number of leads of future action for resilience building such as creation of resilience fund at member, group, cluster, federation, regional, programme and central levels.

Federations, specialised institutions and thematic institutions are formed with separate board of governance and management for people's identity, democracy and growth at grassroots level. It is a unique experiment with community self-rule as that of Gram Swaraj. DHAN strives to advance its themes continuously to reach the perfection. Also, it believes firmly that collective efforts are required to achieve a new social order.

Walkathon, an annual feature of walk-for-a-cause organised by DHAN on a specific theme for every two years was conducted simultaneously in 38 districts across India. About 200,000 people including SHG women, farmers, fishers, students from schools and colleges, representatives from government and private institutions are expected to participate in the Walkathon. The 2018 edition of Walkathon focused on Giving Forward – Celebrating Community Contribution.

DHAN Foundation has evolved a strategic plan by involving the entire staff, consulting its partner institutions and other stakeholders for the period 2017-22. With the contribution of poor communities, DHAN would reach out to an additional one million poor households through promoting another 100 nested federations. Another two lakh poor families would be made to self-declare that they moved out of poverty. DHAN would continue to attract talented and socially concerned young professionals. Another 200 professionals would join the human resource stream of DHAN. It will strive towards bringing holistic family and community development, and make significant contributions to biodiversity conservation and development, climate change adaptation, community financing, nutrition security and resilience building. DHAN will spearhead community-led policy action by putting people first and preserve their identity. Policy action at different levels primarily on the policies and practices at panchayat level would be initiated.

DHAN Foundation at a Glance

Particulars	2016	March 2017	2018
		<i>Cumulative Figures</i>	
Reach			
No. of Families	1,586,823	1,652,139	1,769,668
No. of Primary Groups	62,723	66,012	70,808
No. of Clusters	2,089	2,242	2,346
No. of Blocks/Federations	203	205	212
No. of Villages	19,016	19,291	19,935
No. of Districts	78	78	81
No. of States/U.Ts	14	14	14
Finances (Rs. in millions)			
a) Programme Funds			
People	7,246	9,944	10,040
Banks (for the year)	6,065	6,442	10,310
Government and Donors (for the year)	108	114	185
Sub Total	13,419	16,499	20,535
b) Programme Management (for the year)			
People	146	187	204
Government	39	27	19
Donors	270	304	469
Sub Total	455	518	692
Grand Total	13,874	16,737	21,226

Kalanjiam Community Banking

The genesis of Kalanjiam Community Banking Programme of DHAN Foundation in 1990 was a result of its analysis of rural poverty situation that revealed rampant exploitation of the poor by moneylenders. It was in contrast to the scenario of vast network of government-owned commercial bank branches that had been mandated to lend to the priority sector for benefiting the economically weaker sections of the society. The basic premises of designing the “Kalanjiam Community Banking Programme” was to build the capacities of the poor and enabling them to manage financial services and build strong, sustainable people’s organisations to address their development needs.

The Concept of Community Banking incubated by DHAN took shape of a programme to reach the poorest of the poor section of the society, create lasting changes in their lives and livelihoods, and widen the impact by deepening its interventions. With over 25 years of its engagement in community-led development financing, the programme has evolved into a scalable and enabling model of microfinance spearheaded by poor women across India in different contexts.

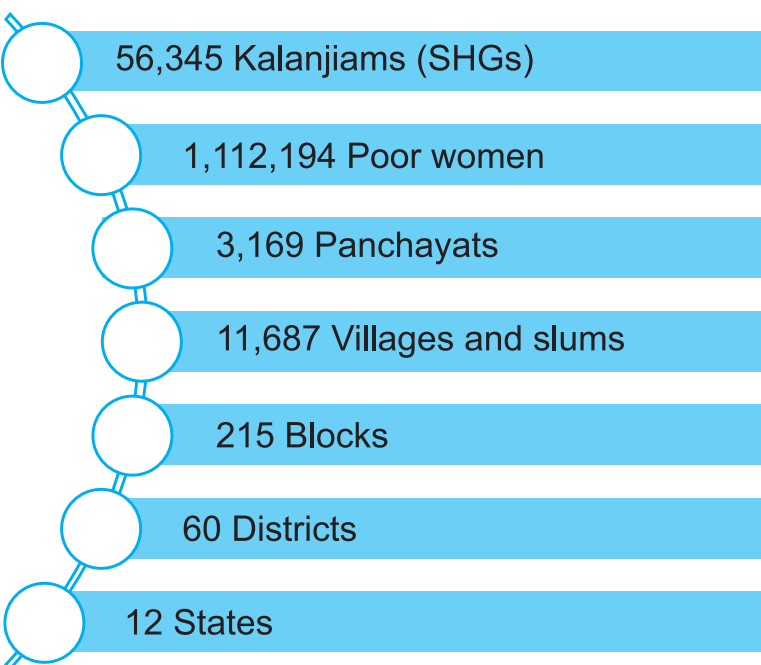
DHAN has promoted DHAN Kalanjiam Foundation, an exclusive institution to focus on scaling-up of community banking by promotion of Kalanjiam SHG-Federations and facilitation of access to financial services among the poor households at large scale in diversified contexts across the country; (ii) sustaining Kalanjiam SHG-Federations as collective with women leadership; and (iii) impacting household poverty and large-scale development through integrated and holistic development interventions.

During the year, NABARD honoured DHAN Foundation for its contributions over 25 years to the SHG movement through Kalanjiam Community Banking Programme which is spread over more than 10,000 villages reaching out over to one million poor women. Executive Directors along with the movement leaders received the award.

Scaling up Community Banking

The Foundation could add 72,400 poor households into Kalanjiams across India by promoting 3,841 groups during the year. The Kalanjiam programme has been expanded to 15 new locations. Kalanjiam federations in Salem, Dindigul, Thiruppur, Theni, Mysore and Solapur regions spearheaded this expansion. Federations in these regions contributed Rs. 5 million collectively to expand the programme into eight locations around them. As a gesture of thanksgiving, the poor women organised already into federations by DHAN Foundation, came forward to lend their hands to help fellow women living in poverty. They call it as self-growth with pride. Using this strategy, 63,487 women were reached out and 3,333 new groups have been organised with them. The remaining groups were added with the





support of donors. Over 87% of the expansion happened in this way. In addition to contributing financially, the communities spent their time in meeting people and sharing details of the benefits of being part of Kalanjams, and training the newly recruited Kalanjiam Associates.

Building People's Institutions

Over the last 25 years, DHAN has evolved an enabling model of microfinance. With a process centered approach, DHAN has been promoting localized organisations of women at the grassroots in the form of Kalanjiam Self-Help Groups, networking them into Cluster Development associations at the Panchayat level, federating all the SHGs at a block level into an autonomous Federation promotes SHG federations as people's organisations, where the poor themselves are the owners, managers and clients of the organisations. The entire institutional fabric is woven around the Kalanjiam primary groups, wherein direct democratic processes are ensured with an emphasis on ownership, control and decision making by the members.

Presently, there are 166 registered federations and 67 Federation Mutuals (federations to take care of exclusive mutuality-based social security products and services). The federations reach a state of financial self-reliance in a phased manner; 120 federations were able to manage all their costs of operations themselves and the remaining

federations were in a different stage of reaching sustainability. Advanced federations in Tamil Nadu, Karnataka, Odisha and Maharashtra have extended cross-guarantee support to such federations.

During the year, nine federations have acquired or established community resource centres with their own financial resources. These resource centres have started providing common facility such as skill building and training, primary or secondary health care.

The Kalanjams, CDAs and federations continued to nurture democratic practices at each level by way of regular monthly meetings. CDAs and federations held their annual general body meetings and Mahasabha meetings once in a year to review growth and development, ratify plans, and decide on institutional matters. In a transparent manner. These meetings were led by executive committee members at the respective levels.

The federation boards and regional councils met regularly and facilitated the reach of services of the vertical organisations. The roles and responsibilities of the office bearers in the board as well as in the regional council were given high emphasis.

Kalanjiam Mutual Movement provided overall guidance for promoting good governance practices, which rolled out its self-regulation (SR) process in the advanced regions and locations to build the leadership at groups, clusters and federations levels. As part of institution building, the movement has conducted a convention with all leaders representing different regions on "Advancing Self-Regulation for Sustainability" during the Madurai Symposium.

Community banking

Savings in SHGs bring equity and build ownership with rights to the poor and entitle them for financial services. The SHGs have exploded the myth "Poor cannot save", and they have shown the success of savings-led microfinance model. Continued access to credit has enhanced livelihood opportunities and asset creation. The members avail loans for health care, education, and to repay their debts availed earlier from moneylenders at exploitative interest rates. Micro-insurance addresses multiple risks and vulnerabilities faced by the poor through insurance products for life, health, crop and assets.

The target set for the next five years is to facilitate mobilisation of additional Rs. 5,000 million as savings so as to reach cumulative savings of Rs. 10 billion and bank linkage of Rs 20 billion by end of 2022 and also covering 100% of the members and their spouses under insurance and all eligible members under the pension scheme.

Savings: During the year, all the Kalanjams have mobilised savings to the tune of Rs. 1,223.7 million; and as on March 2018, the cumulative savings mobilised by the groups was Rs. 5,189.4 million.

Bank linkages: During the year, 12,637 groups have been linked with banks and Rs. 4,418.9 million was mobilised. There was a positive linkage environment in many of the regions and most of the banks showed interest to link Kalanjams. Special efforts were taken for Maharashtra to facilitate the linkage. The groups had a cumulative loan outstanding of Rs. 3,976.6 million with banks and KDFS.

The members were given financial literacy through series of programmes funded by NABARD and RBI as part of pilot projects on financial literacy which helped DHAN to reach out more poor families. Steering committee meetings with banks, participation in block level and district bankers meet by DHAN professionals, and participation of bankers in important community events made the linkage successful in advanced regions and locations. The individual members were facilitated to open bank accounts to avail government entitlements. Efforts were taken to convince

the banks in North Indian states, particularly, in Maharashtra to initiate bank linkages. Policy workshop was organised in Beed and Mumbai for facilitating linkages. Wherever the bank linkages exhibited slowdown of linkages, KDFS has helped by extending bridge finance.

The average linkage per group is Rs. 3.89 lakhs in rural groups, Rs 3.03 lakhs in urban groups and Rs. 1.37 lakhs in tribal groups. Most of the groups have availed cash credit loan from the banks. The challenge still exists in new locations, wherein the banks were reluctant even to open savings bank account for the groups.

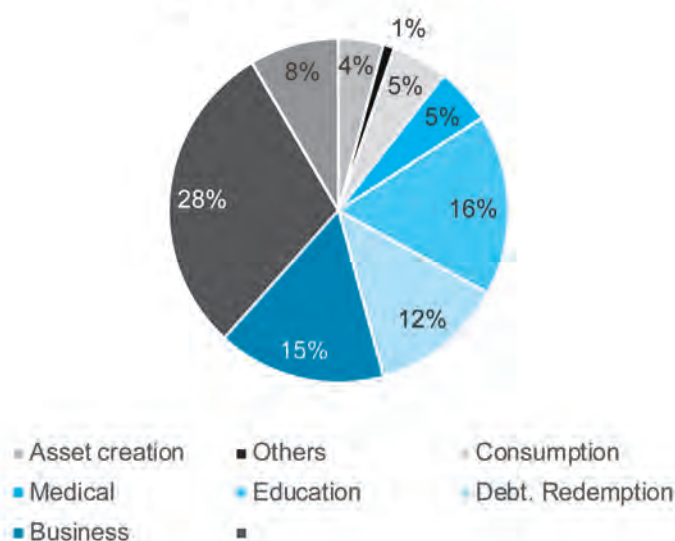
Sl. No.	Purpose	Amount (Rs. in million)
1	Consumption	503.1
2	Medical	472.1
3	Education	1,492.0
4	Debt Redemption	1,115.1
5	Business	1,435.0
6	Housing	2,594.0
7	Agriculture	755.7
8	Social Obligation	526.4
9	Asset Creation	353.6
10	Others	128.5
Total		9,375.5

Credit utilisation: During the year, Kalanjams have generated credit to the tune of Rs. 9,400 million using their own capital and borrowed funds and issued 3,53,319 loans for various production and consumption needs.

Analysis of loan use pattern showed that 28% of the loans were issued for housing and related purposes, which also included construction of drinking water and toilet facilities in members' homes. As part of Scale-Up project of SUHAM Trust, the members borrowed for creating water and sanitation infrastructure in their homes. Secondly, for education about 16% of the loans were issued followed by 15% for initiating or strengthening livelihood activities of the members.

Insurance and social security: Kalanjiam groups also facilitate social security cover to their members by enrolling them into life insurance,

Purpose-wise loan usage



health insurance and accessing other social security programmes from the state and central governments.

Life insurance: During the year, 3,91,251 households including both members and their spouses were covered under life insurance products. There were 393 Kalanjiam members and 485 spouses were reported dead and claims worth of Rs. 26 million facilitated from insurance companies. In addition, the members who have taken policy under AABY were eligible to avail annual scholarship assistance of Rs. 1,200 per child studying in 9th to 12th classes for four years. During this year, members have availed scholarships worth Rs. 87.7 million for 9,357 children.

Health insurance: Totally, 66,735 households covered under health insurance in nine regions, of which, 28,156 members have realised healthcare benefit. The SUHAM hospitals promoted by Kalanjiams offer mutual health product. Members have realised claims worth Rs. 7.43 million.

Pension: 30,615 members have been enrolled in pension scheme offered by People Mutuals and under Atal Pension Yojana. Totally, 446 members started receiving pension under the Pension Mutual products.

Promoting and Strengthening Livelihoods

More focus was laid on promotion of primary producers' groups and farmers' producers' organizations (FPOs) for agriculture production enhancement, skill building on farm and non-farm-based livelihoods for employability and increase of family income, and capacity building of staff and governance through structured trainings for managing livelihood initiatives and market networking.

Promotion of Farmers' Producers' Organizations:

A pilot on promoting sustainable livelihood model with women farmers from Kalanjiam groups has been taken up in nine rural locations – five from Tamil Nadu and four from Karnataka. There are 302 primary producers' groups (Kalanjia Jeevidam) promoted with 4,299 women farmers with not more than 20 members in each group and enrolled them as shareholders in their Producers' organisations which are the apex organizations of the Kalanjiam Jeevidam groups. These producer groups have been promoted as four producer companies. The farmers cultivate paddy, jasmine, pulses, groundnut and tapioca. These members have paid share capital of Rs. 3.14 million, with which they have initiated business activities such as collection and marketing of chillies, millets, black gram, and special variety rice with the guidance of Kalanjium Thozhilagam Limited. These companies have started their business operations with a modest turnover is Rs. 5.07 million during the year.



About 900 farmers were assisted with about Rs. 20 million loan for agriculture and dairy activities through their Kalanjiam groups by linking with the banks. To increase productivity, the farmers were assisted with quality seeds. All the registered FPOs have conducted general body meetings. A rural mart with the funding support of NABARD has been initiated in Tanjore. The staff, board members and farmer's groups were trained in business plan preparation. The board members of FPOs and the staff were given series of certificate training by Tata-Dhan Academy and Dhan-People Academy on the basics of FPO and related Acts, registration and legal compliances, roles and responsibilities, accounts and audit system. The farmers were taken on exposure visits to well-performing and advanced FPOs to learn about their activities.

Skill Building: Community colleges and Livelihood Institute for Functional Education (LIFE) promoted by DHAN offer a number of short courses and skill building training on various self-employment-oriented activities. In nine regions of Tamil Nadu, Karnataka, Andhra Pradesh, and Telangana, the LIFE centres have offered 11 types of skill-building programmes for 6,361 members of whom 4,370 members have completed courses on computer, tailoring, beautician, hand embroidery, simple chemical making, fabric painting, mehendi, mushroom cultivation, artificial jewellery making, housemaid training and millets recipes.

In one of the federations, industrial collaboration for more than 13 years has resulted in acquiring additional infrastructure worth Rs. 3.5 million to create additional employment opportunities to 150 poor women and their children. There are currently more than 100 women and girls working as permanent workers earning more than Rs. 9,000 per month.

Civic Initiatives

Advanced federations have started promoting community health care, sanitation, facilitating access to entitlements, nutrition security, education support to the school going children and anemia reduction among adolescent girls and legal support to women.

Anemia reduction programme: Currently, there are 68 federations implementing anemia reduction



programme with 1,71,899 adolescent girls, who have been organised into groups. In select schools, anemia literacy steps were regularly undertaken through health professionals. The role of secretaries of Kalanjams is to monitor the healthcare activities. They were given regular training and orientation about their roles. A convention was organised with 5,500 adolescent girls to share their experience and get oriented on whole life development programme.

In 39 locations, childhood malnutrition control programme has been taken up with 48,564 under-five children. Nutritional intervention programme has been conducted with 24,000 adolescent girls, 24,765 pregnant women and 17,922 post-natal mothers in collaboration with the local healthcare providers.

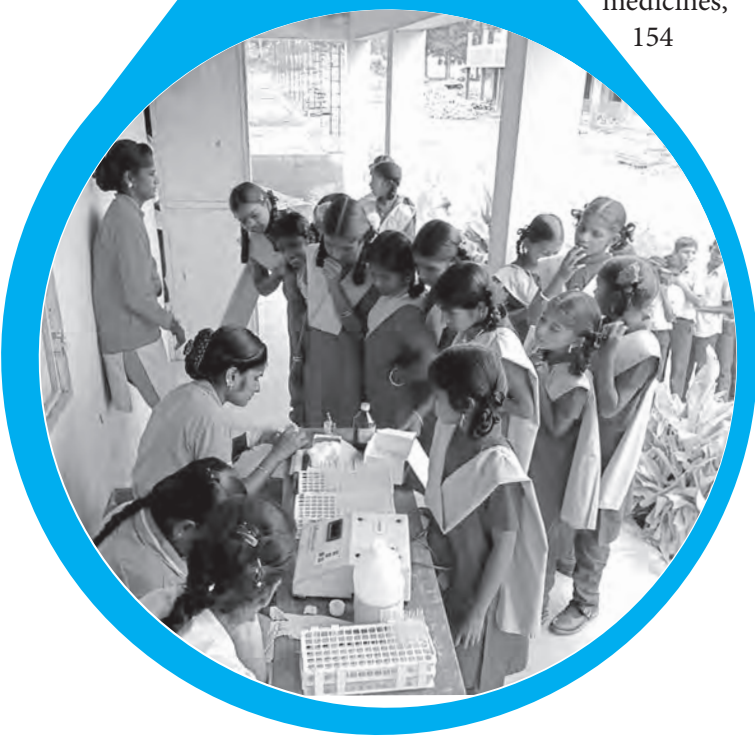
Nutrition garden programme: Every year, the Kalanjiam federations have been promoting kitchen garden among the Kalanjiam women. During the year, 1,58,715 women in 49 federations were assisted by distributing seed packets and ensuring vegetable cultivation and consumption. With the continuous follow-up and support, the women harvested vegetables and used them for household



consumption. Initiatives were also taken to promote small-millets consumption through recipe demonstration, promoting millet products business through skill training and promoting street vendors in Tamil Nadu, Telangana and Odisha.

Community Health Programme: Five SUHAM hospitals owned by the community offer primary and secondary healthcare services to the Kalanjiam members along with health insurance services. Four primary care clinics owned by federations offer primary care to its members. In collaboration with the government, Pradhan Mantri Bharatiya Janaushadhi Kendra (PMBJK), and Jan Aushadhi Medical Stores have been initiated in ten federations to create access to affordable medicines for the poor.

These shops sell 649 medical items including 495 medicines, 154



27,950 women members have availed loans and a few availed subsidies from the government and constructed toilets. Kalanjiams have issued loans to the tune of Rs. 657.4 million for toilet construction and for accessing drinking and water through tap water connection, 4,200 members were assisted with loans worth Rs. 70 million. Similarly, for electricity connection, 7,046 members took Rs. 185.4 million worth loans. In collaboration with district administration, the federations in Tamil Nadu have undertaken promotion of toilets under Swachh Bharath Mission's Open Defecation Free project.

Education initiatives: Kalanjiam Federations have established remedial education centres to supplement mainstream education in schools. Students, who were found to be weak in education were given special coaching by appointing additional teachers trained in teaching methods. During the year, 44 remedial centres have been initiated in tribal, peri-urban and urban areas in Tamil Nadu. About 936 students have benefitted. In two federations, through Vidhyadhanam (mobilising and facilitating educational aids to the needy children) Rs. 1 million worth of books and educational materials were supplied. In many locations, counselling centres have been promoted to counsel the students appearing or appeared in 10th and 12th standard public exams.

Experimentation has been taken up in six urban federations on alcohol de-addiction, building city ecosystem by protecting water bodies and solid waste management in urban areas. Community resource centres have been promoted by equipping the centres with computers having internet access to offer digital literacy and services to poor women.

Building Capacities

Kalanjiam Mutual Movement (KMM), in association with Dhan-People Academy (DPA) and Tata-Dhan Academy (TDA) has offered focused capacity building programmes for the leaders of CDA and Federations, field staff and professionals on various governance and management aspects.

Governance building: KMM has organised series of training programmes for the leaders, presidents of federations and movement workers of Tamil Nadu region. A total of 122 movement workers



attended the basic training.

Training on self-regulation was organised for 1,042 participants including federation board members, block integrators, community accountants and people staff. At national level, two regional council meets were conducted to reinforce the roles and responsibilities of the leaders benefiting 200 leaders from all the states.

The KMM has organised its board meeting focusing on constitution of People leaders' development board and People judiciary development board. A new board of Trustees has been constituted. In the General body meeting, 295 leaders including people, staff and block integrators representing 26 regions participated. Two new locations were launched with the funding support of KMM from people's contribution

Annual General Body Meetings: The registered federations have organised AGBM to share their achievements, new initiatives and future plans among their group members. In these events, the auditors presented the financial reports of the federations. Stakeholders such as officials from Insurance companies, banks, health and agriculture department, and other partners of federations attended the meetings.

Graduation of people staff: A board on Staff Development has been constituted in Kalanjiam Mutual Movement to appraise and graduate experienced people staff having more than 10-15 years through a systematic graduation process. During the year, 48 staff members have been graduated to perform special roles related to health, education, insurance and training.

Self-Regulation process: KMM has also demonstrated self-regulation process with tools and methods in Karnataka and Tamil Nadu regions. Similar processes would be conducted by the respective leaders and people staff on quarterly basis as part of institution building. A guiding manual has been developed in vernacular languages and provided to the field teams to perform the process. A total of 51 Federations have benefitted from such SR training.



National-level People Convention: The KMM has organised two national conventions on “Self-Regulation as a tool for building institutional resilience” and “Role of social capital in building resilience for poor communities” as part of the Madurai Symposium. About 483 participants representing seven states attended these conventions.

Search conference and future search process: In all the groups, clusters, federations and regions, a two-day search conference was organised to develop a strategic plan for the next five years (2017–2022). Each federation and region has developed a strategic plan document with specific action plan.

Training Programmes: A three-day programme on banking systems and methods was organised for team members of Maharashtra. Another training programme on accounts and financial management by KDFS for the accountants, and one-day training on the role of community accountants in financial management were organised. A two-day, coordination group meeting was conducted to revisit and contextualise the community banking policies. The regions were categorised into advanced, matured, and young regions and consultations were done on revision of policies. The MIS team has organised series of training programmes for the Federation Coordinators and Community accountants of Tamil Nadu, Karnataka, Andhra Pradesh and Maharashtra. A training was conducted for the data entry persons placed in the regions with the support of software team and MIS team.

New initiatives and Policy focus

Financial literacy: The Foundation has taken up a pilot project with the support of RBI for imparting financial literacy. It has conducted series of financial literacy and depositors’ awareness programmes to sensitise the community particularly Kalanjiam women on their financial rights in accessing banking services. The three-day programme design included banking procedures, savings, credit, cashless services, digital financial transfers and process of accessing entitlements through individual bank accounts. There were about 30 programmes with the financial support of RBI and NABARD in which about 1,800 women and other community

participated. As a continuation, RBI has given 20 pilots to DHAN for the promotion of Centre for Financial Literacy in Karnataka and Odisha. Exclusive teams have been placed for each CFL centre with district coordination team and state coordination team. Villages were shortlisted for commencing trainers’ training, material preparation and conducting people events.

Knowledge Building events: As part of Madurai Symposium 2017, three community conventions and three workshops were organised on poverty graduation, women empowerment, financial inclusion, livelihoods advancement and self-regulation for building resilient communities.

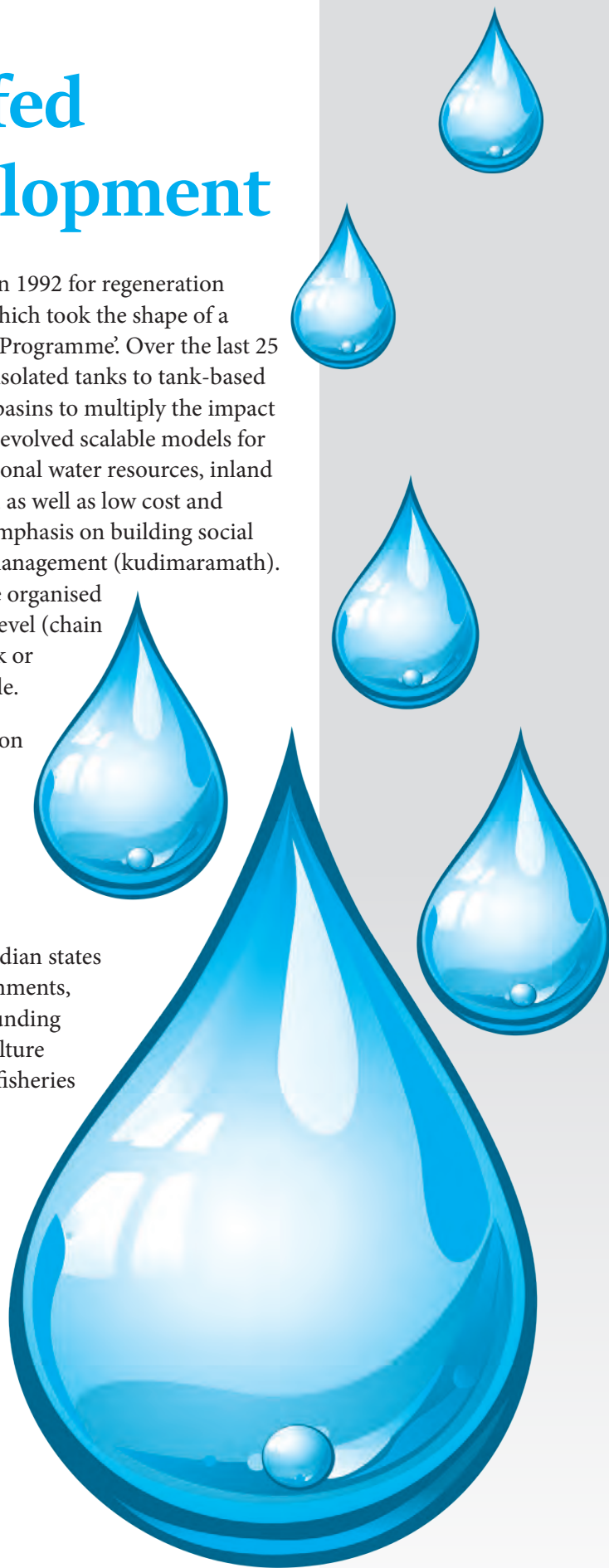
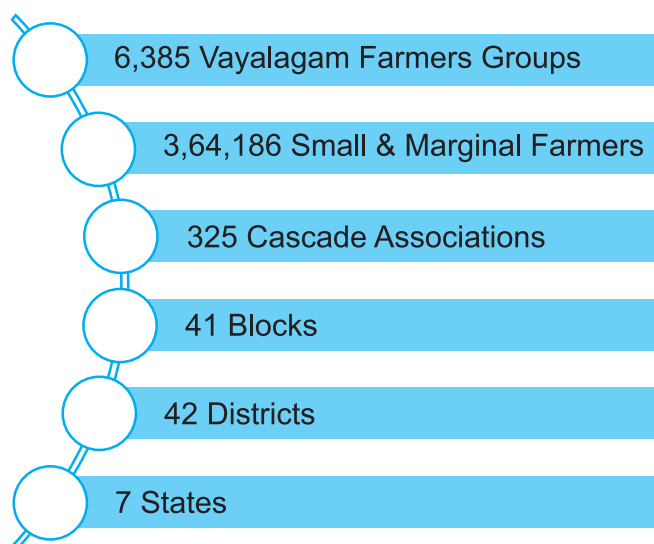
Self-declaration of people moved out of poverty: The locations were guided to plan for number of families to be moved out of poverty (MOP) with targeted approach as part of the global activity plan and budget for 2017-18. Workshop on MoP during Madurai Symposium was conducted to understand the indicators and process of MoP. Impact evaluation study of Women Strong Madurai project supported by WomenStrong International (WSI) has yielded women empowerment indicators. Case studies are documented for select families who have declared themselves as out of poverty. Sanitation and housing finance were facilitated to improve the basic amenities as part of MoP. Member baseline creation was taken up to assess the current status of member families.

Kalanjiam Model Villages: There were about 200 Kalanjiam villages, where more than 80% of the poor households have been reached by Kalanjiam groups. These villages have been identified for promoting them as model villages. In those selected villages, efforts will be undertaken to ensure 100% toilets and usage, adequate water facility – domestic, irrigation and drinking, anaemia control, promoting practices for solidarity, alcohol-free households, quality education through remedial/tuition centres, meaningful engagement of youth, entitlements to all needy, food habits by promoting small millets consumption and nutrition security through kitchen garden, insurance to all including marginalised, elderly and differently abled and green and clean environment in the coming years.

Vayalagam Tankfed Agriculture Development

DHAN Foundation initiated an action research project in 1992 for regeneration of farmers' management in the tank irrigation system, which took the shape of a scalable 'Vayalagam Tank-fed Agriculture Development Programme'. Over the last 25 years, DHAN has expanded its approach of working on isolated tanks to tank-based watersheds, and reviving chains of tanks in minor river basins to multiply the impact of the restoration works. In the process, DHAN has also evolved scalable models for community-led conservation and development of traditional water resources, inland fisheries development, creation of drinking water ponds, as well as low cost and household level water treatment methods. DHAN lays emphasis on building social capital for reviving the age-old practice of community management (kudimaramath). Farmers and farm-labourers dependent on each tank are organised into Vayalagam Associations, networked at the cascade level (chain of tanks linked hydrologically) and federated at the block or district level to take up conservation drive on a large scale.

DHAN has promoted DHAN Vayalagam Tank Foundation (DVTF), an exclusive institution to work on scaling-up of conservation and development of small-scale traditional water resources such as tanks, ponds, drinking water ponds (Ooranis), supply channels and ahar-pynes, in addition to development of community-led watersheds development centered on ecosystem approach. DHAN's water works are spread over seven Indian states with the partnership and funding support of state governments, individual donors, corporate philanthropies and other funding agencies. DHAN's Vayalagam model of water and agriculture development has integrated agricultural finance, inland fisheries



development, social safety-net solutions (insurance), agricultural technology extension (through Plant Clinics), Farmers Producer organisations and tank-based watersheds.

Scaling-up of Conservation and Development

DHAN Foundation has gained a lot of experience in the last 25 years of its involvement in small scale water resources development. In its pilot (first) phase of three years, the focus of work was on rehabilitation of tank irrigation systems, wherein the emphasis was on restoring the tank structures like tank storage capacity, bunds, sluice outlets, and surplus weirs to their original design standard. In the second phase of three years, the emphasis was on regeneration of farmers' management in addition to rehabilitation. During the third phase, tank-fed agriculture was the focus beside rehabilitation and farmers' management.

Similarly, from taking up isolated tanks for renovation, the planning and implementation was made considering a cascade of tanks as a unit, so as to capture and store the entire run-off flowing down the micro watershed. Now, it follows integrated approach of conservation and development at the river sub-basin level so as to ensure holistic treatment of tanks organised into several cascades in the sub-basin of river ecosystem.

In taking up conservation and development of tank programmes, DHAN has taken up four broad approaches depending on the local context and the amount of funds made available under different programmes of the government and philanthropic funds. They are:

- Isolated tank development works
- Tank cascade development works
- Tank-based watershed works
- Holistic development of tanks at river-basin level

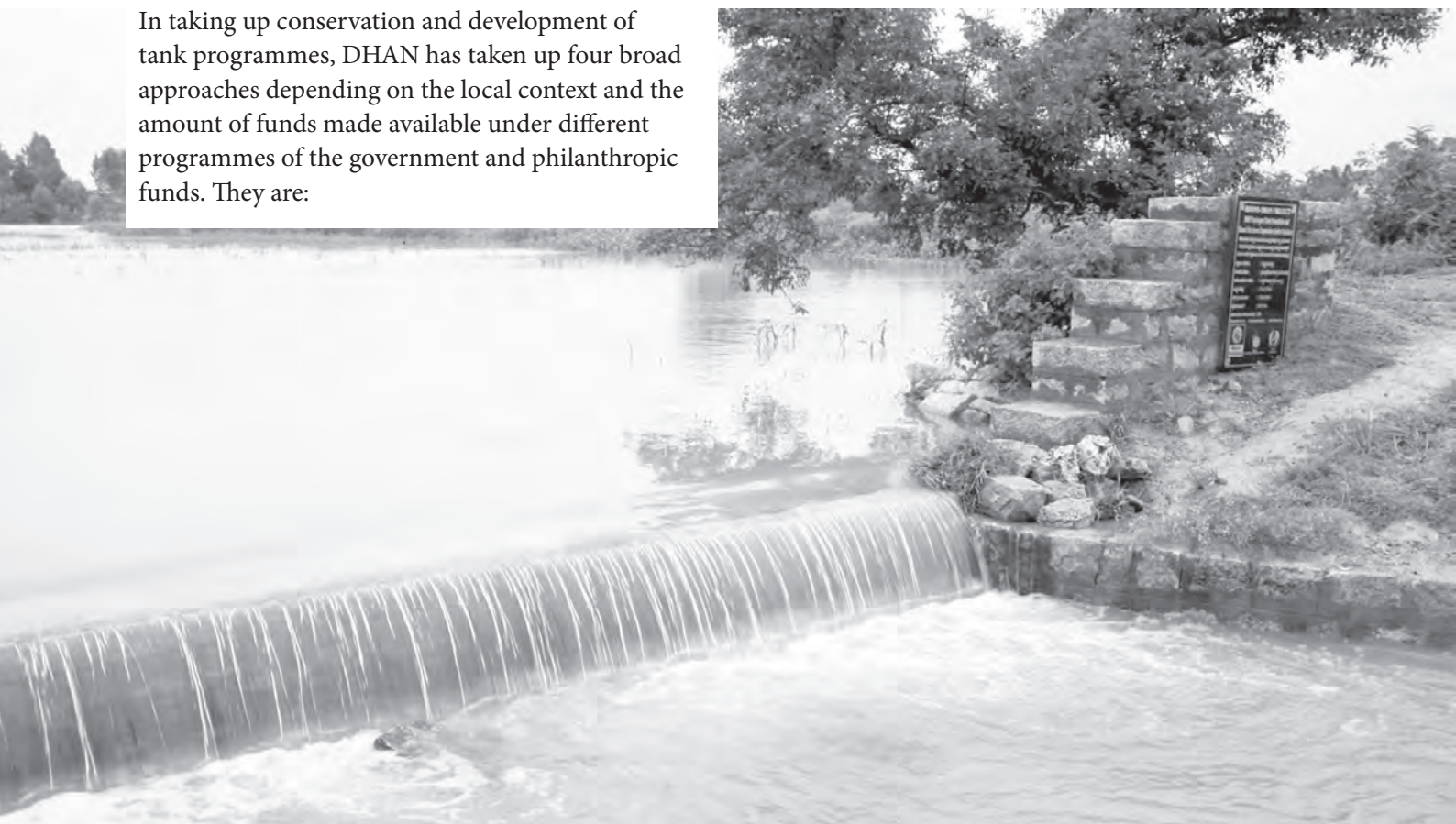
Rs. 175.33 million worth of Renovation works

Creating 3 million cubic meter additional water storage

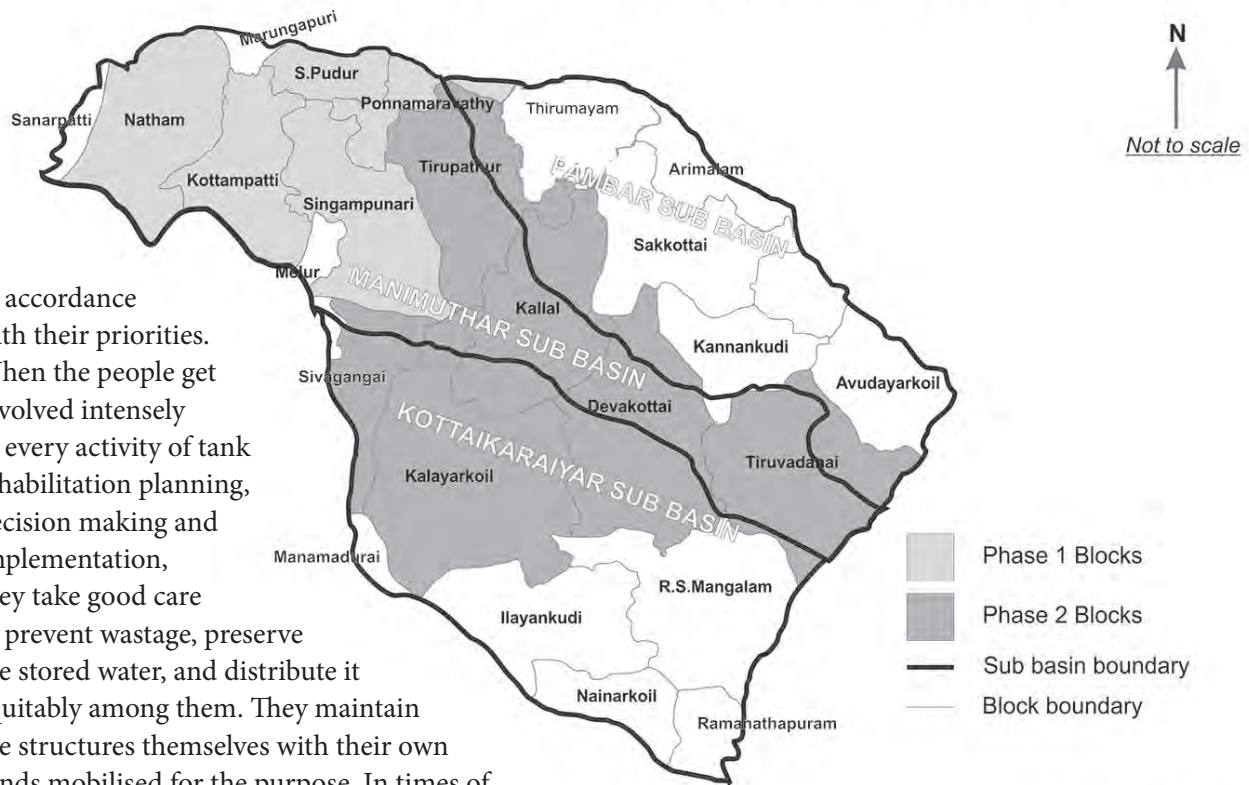
Benefiting 8,502 hectares of Command Area

The Vayalagam program has a number of necessary components to ensure that the interventions are sustainable in the long term. The measures that are proposed in the rehabilitation of tanks comprise improvements not only to the physical works, but also institution building, making farmers responsible for rehabilitation and upkeep of the renovated structures.

All these water conservation measures are introduced either on the initiative or with the consent of the users of the water resource and



Map showing Pambar Kottakaraiyar basin : Phase 1 and Phase 2 DHAN-A Project Blocks coverage



DHAN Foundation, Madurai

in accordance with their priorities. When the people get involved intensely in every activity of tank rehabilitation planning, decision making and implementation, they take good care to prevent wastage, preserve the stored water, and distribute it equitably among them. They maintain the structures themselves with their own funds mobilised for the purpose. In times of disaster like a tank bund getting breached due to imprecated rains, the people do not run anymore to government agencies for help. They undertake breach closing and bund strengthening work collectively, where every able-bodied villager joins in the team work. This attitudinal change occurs mainly through each member of the WUA finding strength and confidence in unity. This is the most important and gratifying experience to have occurred.

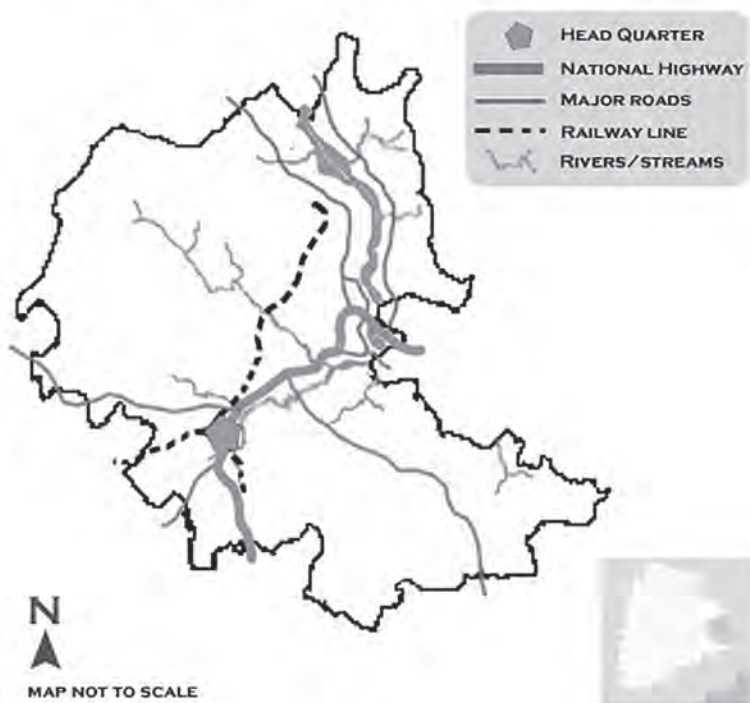
Pambar Basin

Pambar basin lies at the junction of four districts, namely Madurai, Dindigul, Sivaganga and Pudukottai, where the four blocks are situated on contiguous basis, namely Natham in Dindigul, Kottampatti in Madurai, S. Pudur in Sivaganga and Ponnamaravathy 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 under Thirumanimuthar sub-basin with three ephemeral streams, namely Thirumanimuthar, Virusuliar and Manimuthar, which finally join together at a point and then drain to Pambar Kottakaraiyar basin. This region has about 6,000 small-scale water bodies viz. irrigation tanks and village ponds which caters to irrigation, livelihood and drinking water needs of the people.

DHAN and Axis Bank Foundation launched a four-year project starting from 2011 to renovate and effectively utilise 625 tanks and 125 village ponds in Natham, Kottampatti, S. Puthur and Ponnamaravathi blocks in Dindigul, Madurai, Sivagangai and Puthukkottai 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. Five Vayalagam Federations have already been promoted in the basin. The second phase of the project was started in 2015 to renovate another 860 tanks and ponds in the basin

BHADRADRI DISTRICT OUTLINE MAP



to benefit 70,000 farm families.

During the year, Rs. 50 million worth of renovation works were taken up in the basin and Rs. 126 million worth of co-funding has been mobilised from other development organisations and banks for complementing the works initiated in the basin.

Murreru River Sub-basin

DHAN has initiated its works in this basin in December 2015 covering four locations such as Palvantha, Chandrugonda, Julurpadu and Kothagudem mandals in the Badrathi Kothagudem district (erstwhile Khammam district) of Telangana. DHAN implemented a project “Contribute to Livelihood Sustainability and Food Security by Facilitating Community-led Water Conservation in Drought-hit Bhadrachalam Kothagudem, Telangana” in collaboration with the ITC-Mission Sunehrakal.

During the year, Rs. 10.88 million worth of conservation and development works were taken up in this basin. Development works were taken up in 122 water harvesting structures including 84 farm ponds, 31 deep farm ponds, seven open well deepening and 10 well-recharge ponds and four check-dam works. The local communities have contributed Rs. 2.44 million to match with

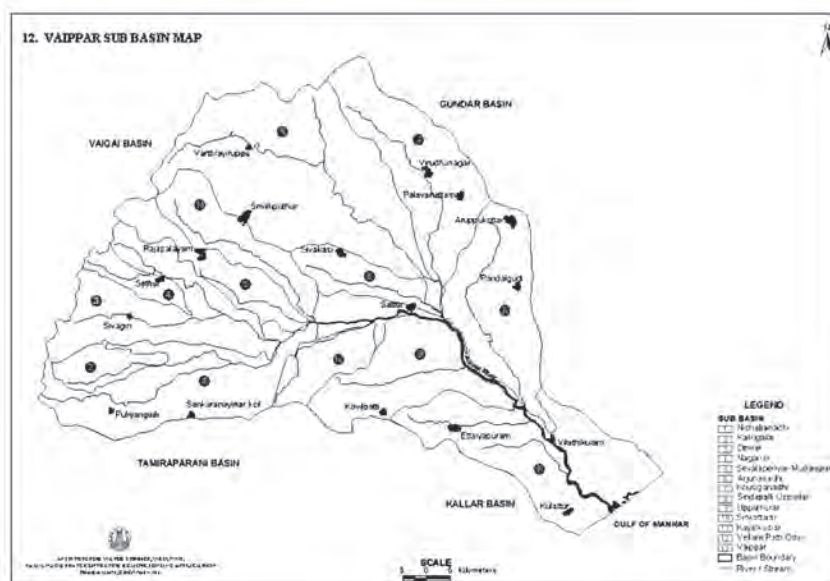
the ITC-Mission Sunehrakal contribution of Rs. 8.44 million to carry out these renovation works.

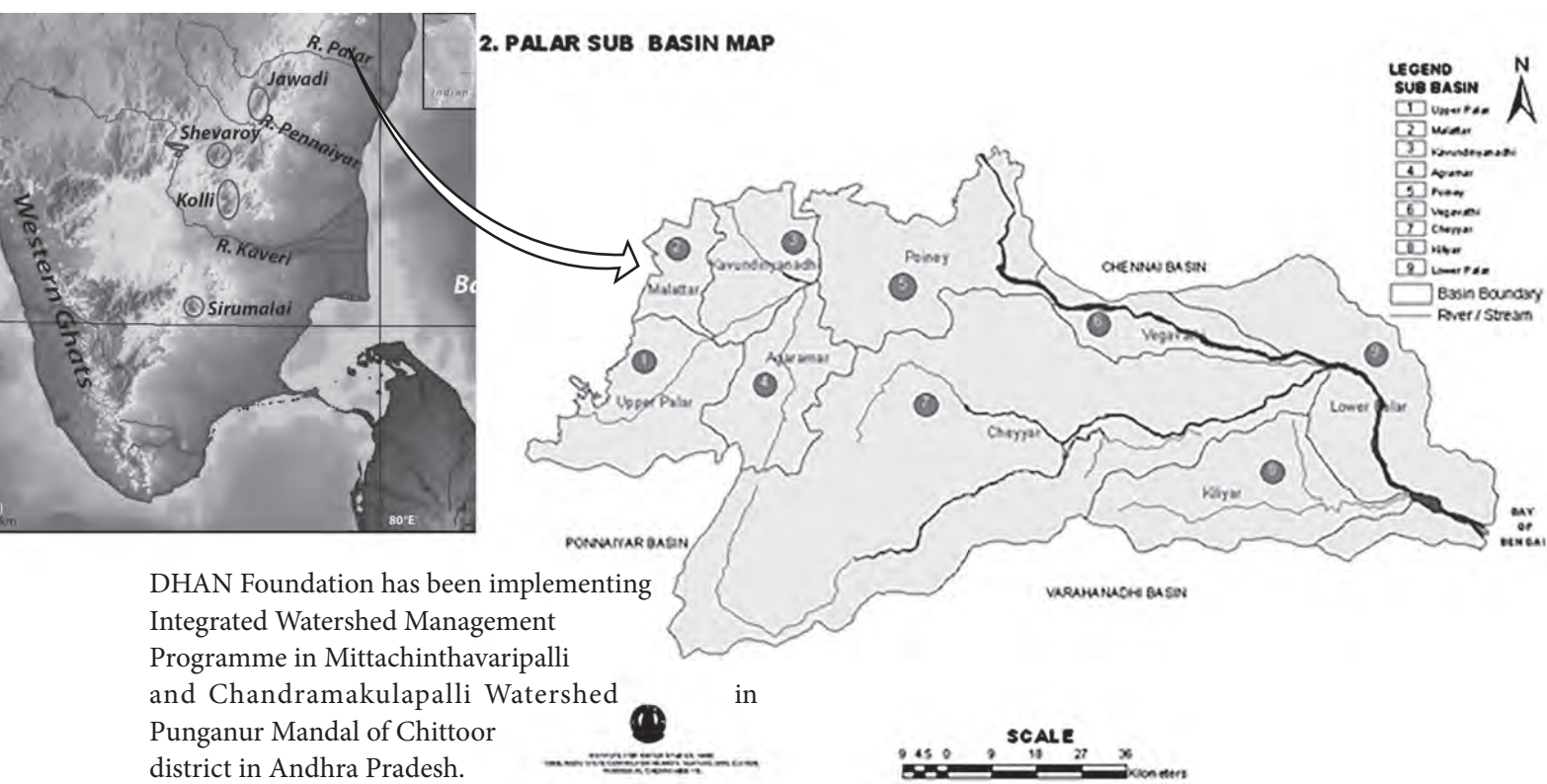
Vaippar Sub-basin

The Vaippar river sub-basin starts from Vembakottai block in Virudhunagar district and extends up to Pudur block in Thoothukudi district. The sub-basin has 28 tanks with a total ayacut area of 2,832.82 ha and out of which 18 tanks with a total ayacut area of 1,911.96 ha. Of these, 16 are non-system tanks and 2 are system tanks. Coastal lands in this basin are 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.

DHAN has started conservation and development of water resources in the Vaippar basin in 2000. DHAN's works in this basin are spread over four blocks namely Vilathikulam, Pudur, Karunkulam, and Ottapidaram. Initially, watershed projects were implemented with the support of NABARD's Watershed Development Fund (WDF) and National Watershed Development Programme in Rainfed Areas (NWDPA). In the recent years, with the support of Bharat Petroleum Corporation Limited (BPCL) under its CSR initiative, conservation works have been taken up. During the year, 32 water bodies were renovated in the basin for Rs. 6.2 million and mobilised Rs. 15.2 million as co-funding from other agencies for various development activities in the basin.

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. Similarly, conservation and development works have also been initiated since 2006 in the Upper Palar region covering Karnataka including Mandals such as Mulbahal, Kolar, Mallur, Bethamangala and Bangarupettai with the funding support of BPCL and Texas Instruments.

Tanks and village ponds serve as the lifeline for the small and marginal farmers dependent on agriculture and livestock for their livelihoods in Kolar district, Karnataka. As farmers turned towards cash crops by exploiting the ground water indiscriminately in the past few decades, the tanks and ponds faced neglect. All was not well. Soon, most of the bore wells in the district have dried up and became dysfunctional due to depletion of ground water. Now, the tanks and ponds, built by our forefathers with their generous contribution and ingenious wisdom, have started gaining attention.

Revival of small-scale water commons such as irrigation tanks, village and temple ponds, and cattle trough were the major works carried out under this partnership. Through conservation and development of water resources, the partnership between DHAN and Texas Instruments has so far created 38,514 cubic metre of water storage, harvesting 1,156 lakh litres of water annually,

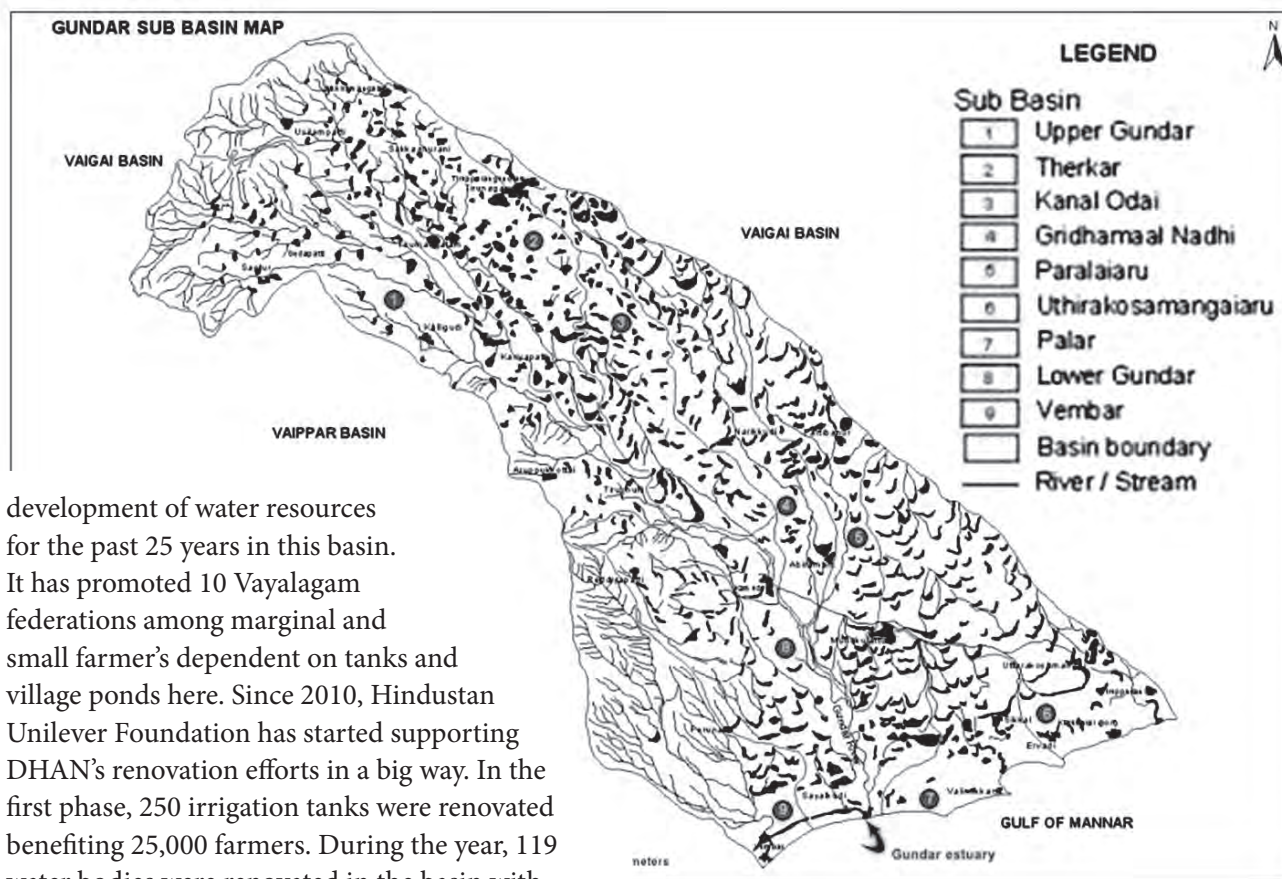
securing water to 2,581 families.

During the year, 32 water bodies were renovated for Rs. 10.96 million. In addition, the DHAN Team in this region joined with NABARD to organise water campaign in Kolar and Bangarpet blocks with a lot of community events, rallies and awareness programmes.

Gundar Basin

Gundar basin is one of the 17 river basins delineated in Tamil Nadu and lies in the most drought prone districts of the State such as Madurai, Virudhunagar, Sivagangai, Ramanathapuram and Thoothukudi districts. There are 2,276 tanks spread over this basin which form the lifeline of the farmers. These tanks are found in chains in many places. Many of these tanks and their chains are poorly functioning due to heavily silted-up tank beds, plucked waterways due to encroachment and siltation, and poor upkeep of tanks and tank structures. The ground water is exploited heavily in the upper reaches of the basin. Salinity of ground water in the lower and middle reaches of the basin make it unfit for either drinking or irrigation. The water wastefully drains into the sea due to frequent floods and inefficient water holding capacity of the tanks.

DHAN has been promoting conservation and



development of water resources for the past 25 years in this basin. It has promoted 10 Vayalagam federations among marginal and small farmer's dependent on tanks and village ponds here. Since 2010, Hindustan Unilever Foundation has started supporting DHAN's renovation efforts in a big way. In the first phase, 250 irrigation tanks were renovated benefiting 25,000 farmers. During the year, 119 water bodies were renovated in the basin with an outlay of Rs. 19.8 million. In addition, Rs. 90 million has been mobilised as co-funding from banks and other development agencies for various development interventions in this basin.

Pennar River Basin

Pennar river rises from the Chenna Kesava hills of the Nandi ranges of Karnataka and flows for about 597 km before out falling into Bay of Bengal. DHAN works in Pennar basin around Puducherry for the past three years with the funding support of HUL. Conservation works are implemented to prevent sea water intrusion and augment rainwater effectively. DHAN works closely with the Government of Puducherry Union Territory.

DHAN has been successful in implementing the conservation works in urban areas. The conservation and development works are implemented with the active participation of the local community. During the year, 14 water bodies (village ponds) were renovated.

Ganaga River Basin

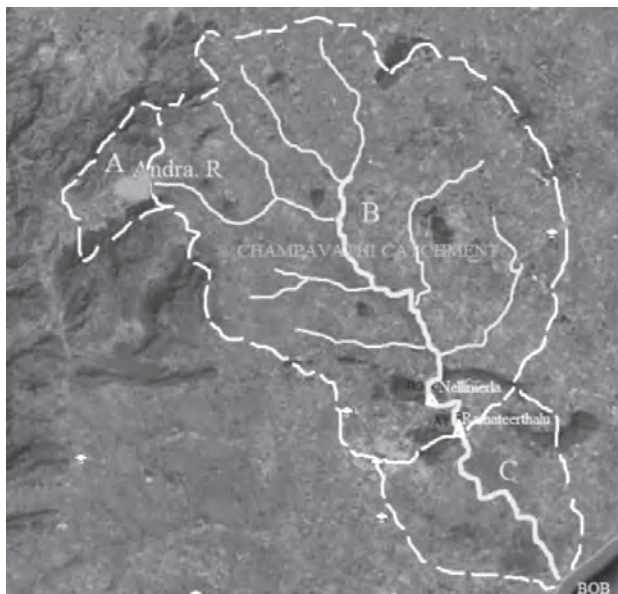
DHAN has made an entry into the Ganges basin, through the project "Water and Livelihoods Security: Reviving Traditional Ahars and Pyne System Irrigation in Munger Districts of South Bihar". The project was launched with a mission of addressing poverty through water and agriculture interventions in Munger district. The project is supported by ITC Rural Development Trust. The works began in 2010 in Gaya district of Bihar with the support of Sir Dorabji Tata Trust. DHAN facilitated community-led renovation of Ahar and Pyne system. In November 2015, DHAN has started another collaboration with the ITC-Mission SunehraKal in Munger District of Bihar. Munger has a large number of small and marginal farmers. The Project is implemented in Dharhara, H.Kharagpur, Asarganj, and Tarapur blocks of Munger. There are 157 Ahars and 259 pyne identified in these four blocks. The primacy of the project is promoting community-led conservation and development of Ahar-pynes. So far, DHAN has organised 87 Vayalagams, by promoting 61 Vayalagams during

the year and organising 2,882 farm-households in the Vayalagams. The project has assisted renovation of 48 Ahars and 69 Pynes with a total investment of Rs.26.95 million. The community has invested one-fifth of the total cost, Rs.5.26 million, and the remaining Rs. 21.69 million came from the ITC-Mission Sunhera Kal. The project resulted in creation of 34,493 cubic meter water storage (single filling) in water bodies and it has resulted in stabilisation of cultivation in 1,690 hectares of command area.

Besides augmenting the storage of rainwater, the project has also supported poor households to adopt improved agriculture practices. The project has introduced zero tillage and System of Rice Intensification to enhance farm production, reduce the cost of cultivation and save water. The project has created an additional employment of 37,256 person-days as a result of second crop taken up with the water stored in Ahar-pynes. Agriculture demonstration was done on 36 plots and 30 farm field schools were organised with the participation of 410 people.

Chambavathy River Basin

The Champavathi River Basin is located in Vizianagaram district of Andhra Pradesh. The Champavathi river basin has 20 sub-basins, 3,260 tanks and 124 cascades. This basin is prone to frequent climatic aberrations like droughts and floods, encountered 18 floods and eight droughts



in the past 30 years. Tettengi and Garida Tank Cascades in the Champavathi River Basin have 78 water bodies with a command area of 5,283 acres spread over 13 Grama Panchayats in Gurla Mandal, Vizianagaram district. There are 29 water bodies including tanks, konerus and bandas in the Tettengi Tank Cascade and another 49 water bodies in the Garida Tank Cascade. Tanks are the lifeline for the farmers in these two cascades.

To find a lasting solution for this problem, German Corporation for International Cooperation, also known as GIZ, in partnership with the Ministry of Rural Development, Government of India evolved a project to pilot for generating environmental benefits through Mahatma Gandhi National Rural Employment Guarantee Scheme. The project aims to maximise the potential of MGNREGS works, resulting in positive environmental outcomes such as ground water recharge, soil protection, water and biodiversity conservation, sustainable food production, and mitigation of land degradation. It also builds local resilience to the effects of climate change such as moisture stress, delayed onset of rainfall, droughts and floods.

Godavari River Basin

DHAN has initiated its conservation and development works in Adilabad District during 1997 by promoting SHGs at Indervelly location. Then, slowly it expanded conservation works in Asifabad, Thiryani, Bejjur, Gudihathnoor, Koutala and Utnoor. There are four Vayalagam federations and three Kalanjiam federations promoted in this district. During this year, the focus was on promoting new groups, mobilising savings, facilitating SHG credit linkages with Watershed, and introducing systems.

A district level water campaign programme was organised in 200 villages in collaboration with NABARD and other NGOs. Skill development [programmes were implemented in five watersheds covering two locations, Indervelly and Gudihathnoor. About 200 farmers were taken to Maharashtra for exposure visit to learn about sustainability. Soil testing was taken up in 1,200 farms. As part of the Climate Change Adoption (CCA) project, farmers have prepared and used



Jeevamrutham and organic pesticides called kashayams using cow-dung, cow-urine and pulse-powder. This was done at Telangaraoguda village of Takiguda watershed. More than 100 farmers converted to organic farming in the watershed area of Takiguda.

Inland Fishery Development

DHAN has continued to focus on inland fisheries as it has proven its importance and relevance in providing nutritional supplement to the poor. In the past, it has proven that families involved in the activity could get an assured harvest of up to 20 kg per family in which 16-20% protein of total consumed could be added along with a range of micronutrients and fatty acids.

During 2017-18, inland fisheries were started in 4,517 water bodies. Fish seeds were stocked in 126 tanks and 66 village ponds, 128 farm ponds and 4,439 household ponds during South West and North East monsoons. Wherever possible, inland fisheries activity was integrated with other themes

such as Kalanjiam, Rainfed and CALL programmes. Fish varieties such as Catla, Rohu, Common carp, Murrel, Silver carp, Grass carp, Tilapia, Pangassius, and Mola were introduced into the water bodies. Need-based training and technical inputs were provided to the locations. North East monsoon recorded deficit rainfall, which has lessened the scope for inland fish rearing in water commons. The quantum of water as well its duration of stay was less, which prevented many villages from opting for fish rearing.

Trainings were organised to members and leaders on inland fisheries in Kolar and Sira locations in Karnataka, and Singampunari, Vilathikulam, Thiruchuli, Narikudi, Kottampatti, Nagaipattinam in Tamil Nadu. A total of 250 members attended those trainings. A Development Management Programme was organised for 18 professionals on technology and management of inland fisheries. Another 14 Field Associates were taken on exposure visit.

Under BPCL programme, new varieties of fish seeds and also the combination of fish seeds were introduced by reducing carps in village ponds. Based on farmers' suggestion, floating pellet feed for fishes on trial basis was introduced to hasten the growth in a short time and to assess the fish stock.

Fishes came up to the surface for feed which floated on water and the wastage of this feed would be fed to the stocked carps. Farmers were happy to feed the fishes as they could see the fishes feed on the pellets; and on seeing the growth of the fish, farmers were motivated. The total harvest was about 610 tonnes and the net income estimated was Rs. 27 million with gross income of Rs. 61 million.

Agricultural Finance

The Agricultural Finance Groups (AFGs) facilitate farm finance to the members by offering multiple services such as savings, credit, insurance and micro-pension. During this year, the programme could add 842 AFGs to the existing federations taking them to a total of 2,937 AFGs. This year, the AFGs have saved Rs. 69.7 million and generated credit worth Rs. 600 million for addressing the diverse credit needs of small and marginal farmers. About 50% of the loan has been distributed towards agriculture and allied activities. The programme and the regional team have intensified the linkages with banks. All the AFGs could mobilise about Rs. 201 million from various commercial banks for on-lending to their members. Under NABARD-funded Umbrella Programme for Natural Resource Management (UPNRM), the Vayalagams facilitated loan-based NRM activities such as deep ploughing, removal of Prosopis weeds, and application of Farm Yard Manure (FYM), which was sanctioned during this year. With the surplus generated out of financial services, the AFGs could contribute Rs. 11.1 million for meeting the costs of operation of Vayalagam institutions.

Farmers' Producer Organisations

The Vayalagam programme has promoted 20 Farmers Producer Institutions (FPIs) and in the process has promoted another six FPIs. All these 20 FPIs have been registered as Producer Companies and they operate with 11,794 primary producers, who have been organised into 805 Farmers Interest Groups (FIGs) and 9,266 members have paid their share capital to the companies to the tune of Rs. 9.25 million. These FPIs have started business activities, and during the year, all the FPIs have facilitated supply of farm inputs worth Rs. 8.8 million.

Knowledge Building and Dissemination

Vayalagam Programme played an active role in the Madurai Symposium, a biennial knowledge building event organised in September 2017. The theme of the Symposium was Resilience Building. Having resilience building as a core philosophy of its action, the Vayalagam Programme organised a number of programmes aiming at synthesising knowledge from practice. Two people's conventions were organised on the theme of Vayalagam way of resilience building and resilience building at times of floods in Pambar Basin. Farmers from the Pambar Basin attended the convention and deliberated on their experiences, ways and means of coping with it and local practices that helped them manage the impact of such floods in the past.

Three seminars were organised on the theme of resilience building in river sub-basins, building resilience against sea-water intrusion, role of tanks in building resilience and impact of renovating such tanks in Gundar and Vaippar sub-basins.

Three stakeholders' forums were organised on mitigating drought and building resilience, application of GIS and GPS technologies in water resources development, and impact of climate change on tank cascades of Champavathi river sub-basin.



In all these eight events, more than 600 farmers, stakeholders, students and academia have participated and deliberated on the theme of water resources and resilience building practices. Water experts from across the country participated and guided the consultations. At the end of all the events, following resolutions and recommendations were made:

- Each river basin is unique and prone to floods and droughts which demands contextual approaches for mitigation. Water bodies in the river basins serve as flood and drought moderators and renovating them will be the most reliable solution.
- Encroachment and weeds in the tank system have to be removed immediately to restore the water storage capacity of the irrigation tanks. All the Vayalagams shall Intensify the focus on securing green water bodies, which is free from pollution.
- Promote associations in the form of Vayalagams and agriculture finance groups in all the villages and create endowment fund/community resilience fund with specific utilisation measures.

- Promote specialised disaster management committees to protect tank structures at times of flood and droughts. These committees should be trained in effective use of mobile technology to have access to early warning information.
- Promote 100 resilient model villages capable of handling drought and flood situations covering different river basins.
- Pro-poor insurance products on life, health, and livestock and crop shall be promoted in order to transfer the risk of poor and vulnerable smallholder agriculture. Each panchayat shall have its own rain gauge to measure the rainfall for developing crop insurance products.

Based on these consultations and recommendations, the Vayalagam Programme has come out with a set of leads for immediate action and planned to:

- Build the capacities of farming communities continuously on improved agriculture practices, farm mechanisation, promote value chain enterprises, technologies and drought resistant farming.
- Work with mainstream organisations at various levels to channelise resources and technologies. Existing schemes of government would be tapped to ensure entitlements of the farming households to achieve income and food security.
- Reintroduce the Neerkattis system to regulate water flow and ensure plug and rod shutters in all the sluices to prevent leakages.
- Intensify water-conserving practices with and through fresh water commons like renovation of tanks and construction of ponds and farm ponds besides promoting judicious water use through micro-irrigation and crop rotation.
- Introduce pro-poor insurance products on life, health, and livestock and crop in order to transfer the risk of poor and vulnerable smallholder agriculture. Each panchayat should have its own rain gauge to measure the rainfall for developing crop insurance products.



Coastal Conservation and Livelihoods Programme

Coastal Conservation and Livelihoods Programme was initiated to respond to Tsunami 2004 and the programme and it has taken up for restoration of livelihoods after the relief phase. The Programme has now broadened its focus to conservation of coastal resources and building resilience of native fishermen community.

Building People's Institutions with DRR Focus

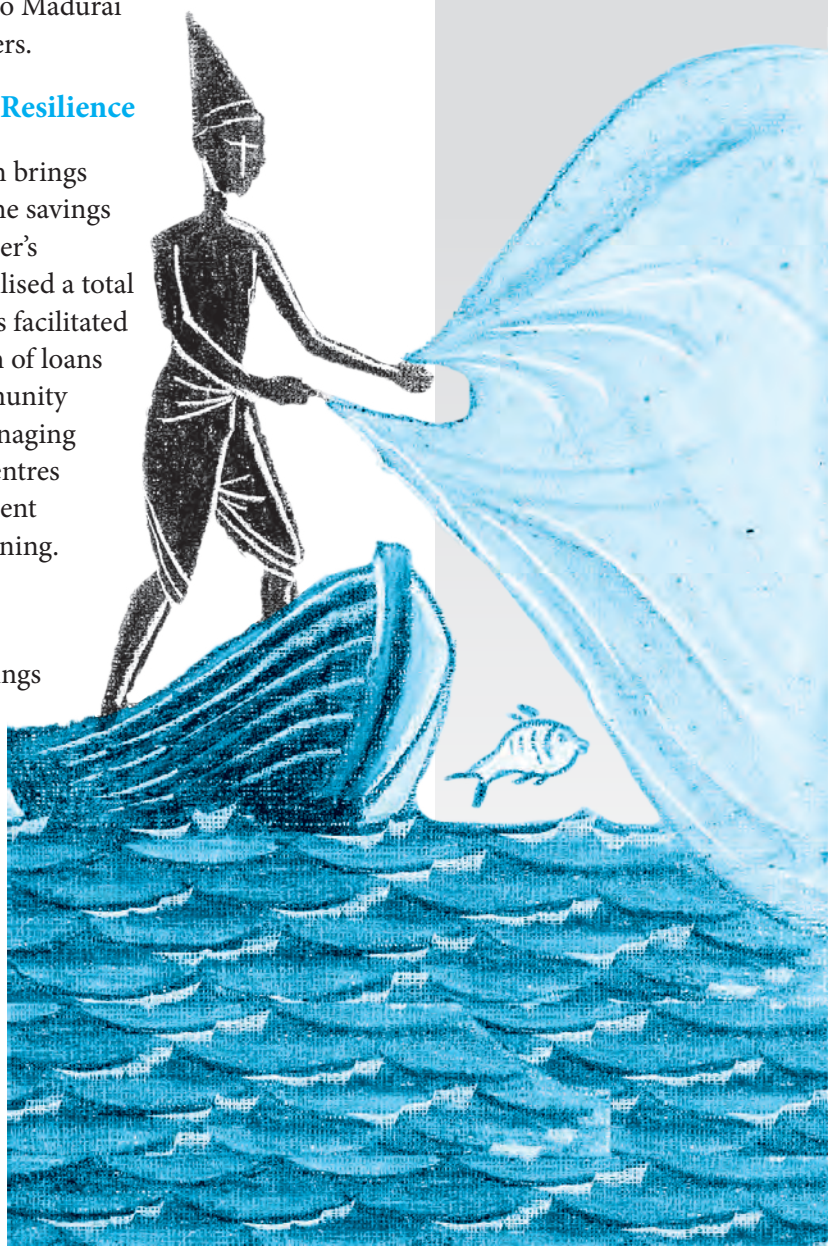
Primary level communities' members are organised into various institutions' like Women SHGs, Farmers Micro Finance Groups, Farmers Associations, Fishermen Associations, Conservation Micro Finance Groups, Primary Producer Groups, Primary Marketing Groups, Resilience Microfinance groups, etc. During this year, the programme has reached out to 18,132 members. Two new federations and five Federation Mutuals have been registered during the year. In addition to the community organisation, capacity building on governance was given focus through organising exposure visits to leaders from Balasore to Madurai and orientation has been given to all the group leaders.

Building Financial Safety-nets for Promoting Resilience

Savings is one of the very important resources which brings equity and becomes liquid asset for the members. The savings component is also the proxy indicator for the member's ownership in the group. All the members have mobilised a total savings of Rs 224 million and SHG Bank linkage was facilitated for 2,181 groups and leveraged Rs 419 million worth of loans from commercial banks. During this year, the community themselves contributed Rs. 28.3 million towards managing costs of operating their institutions. Skill building centres have started functioning in Cuddalore and government departments and KVK are being involved in the training.

Strengthening Livelihoods

Since introduction of livestock-based livelihoods brings additional income to the family in addition to their existing activity, it was one of the major interventions to increase the family income. The programme continued to provide livelihood support services such as dairy technology extension services to 23,195 families on vaccination, 11,301 families on de-worming and 838 dairy farmers were trained in cattle management. During the year, 2,384 animals were artificially inseminated and 1,086 animals



were verified for conception. Many skill-building initiatives were undertaken to support the livelihoods activities. The groups have lent 32% of Rs. 1,340 million worth loans issued during the year for either promoting new livelihood activities or strengthening existing livelihood activities.

About 46 primary producer groups with 693 members were promoted during the year. A training programme on Drip Irrigation was conducted for the PPG farmers with the support of horticulture department. Through the Community Colleges, 1,989 members got enrolled and underwent training in mushroom cultivation, goat rearing, black gram cultivation, back yard poultry, SRI Paddy cultivation, tailoring and embroidery, and computers. In Balasore, 2,772 members underwent farm and related livelihood skill training.

Disaster Risk Reduction Initiatives

Developing contingency planning and Promotion of DRR committees

The CALL Programme facilitated preparation of contingency plan for disaster risk reduction (DRR). In 20 villages of Balasore, mapping of hazards, vulnerabilities and timeline was done. DRR committee spearheaded this with the support of village Sarpanches, ward members and school teachers.

The focus was on reviving committees and making the cyclone shelters in the villages active and usable. So far, 49 community-based disaster risk management committees (CBDRM) have been promoted. These committees meet once in a month and work in collaboration with PRIs, PHCs, ICDS,

and ASHA. These CBDRM Committees have been trained in steering contingency planning process at village level.

Promotion of Resilient Microfinance Groups

CALL Programme focuses on building resilience among the poor households by way of organising them into microfinance groups. These groups provide financial safety-nets to the poor households in the form of savings and credit coupled with insurance. These savings and credit facility help them smoothen their cash flows at times of unexpected emergencies. So far, about 51 such groups have been promoted in Balasore district covering 619 members in all the blocks.

Training of DRR committees and volunteers

Village-level training cum awareness programmes were organised to DRR committees and volunteers on disaster reduction, benefiting 1,721 committee members in disaster preparedness, 1,934 members in basic search and rescue operations and another 868 in first aid techniques. The trainings organised with an expert trainer focused on evacuating an injured person from the affected area, making of stretchers with locally available materials, making different rescue knots with ropes, and making different life jackets with locally available material for rescue during floods time.

Disaster Education at School and Colleges

The programme worked closely with the schools in the district, especially with the National Cadet Corps to raise awareness on disaster risks and build resilience among the youth. Disaster risk reduction



education designed by an expert to establish DRR activities at the school level was done in Ambhojhar UP school, Nilgiri involving 45 students, on basic disaster concepts, types and rescue techniques. Similarly, 5,411 students from 64 schools in Balasore district have been trained in DRR.

In addition, the programme worked with government colleges for training students who were part of National Service Scheme (NSS) and NSS. The trainings are organised on the basis of NSS camps calendar. During International Day of Disaster Reduction, basic training on search and rescue, first-aid were organised for the students from Jaleswar, Bhograi and Sadar locations benefiting 297 students. Totally, 417 students in 11 colleges were trained in DRR in Balasore.

Training organised in colleges and schools helped identify volunteers, who were motivated to constitute taskforce for disaster preparedness. Training of Trainers (ToT) was organised for such taskforce members. So far, 589 students have enrolled as volunteers.

Preparation of DRR training materials

Communication materials on techniques such as search and rescue, stretcher and its types, knotting and lashing, and first-aid were prepared both in print and electronic formats, in English as well as Odiya. The flip-charts were used in the DRR trainings organised by the programme.

Events and Workshops

Mock-drills

A district-wide mock drill was conducted on disaster preparedness on 19 June 2017 after the onset of South West monsoon. On request from the district administration, mock drills were organised with volunteers in cyclone shelters. Similarly, community-based mock drills were conducted in 10 blocks in association with the block administration and department of fire services. About 1,480 volunteers and members of disaster shelter management committees from 29 cyclone shelters participated and displayed their skills in search and rescue operations as well as administering first-aid.

Awareness Programme

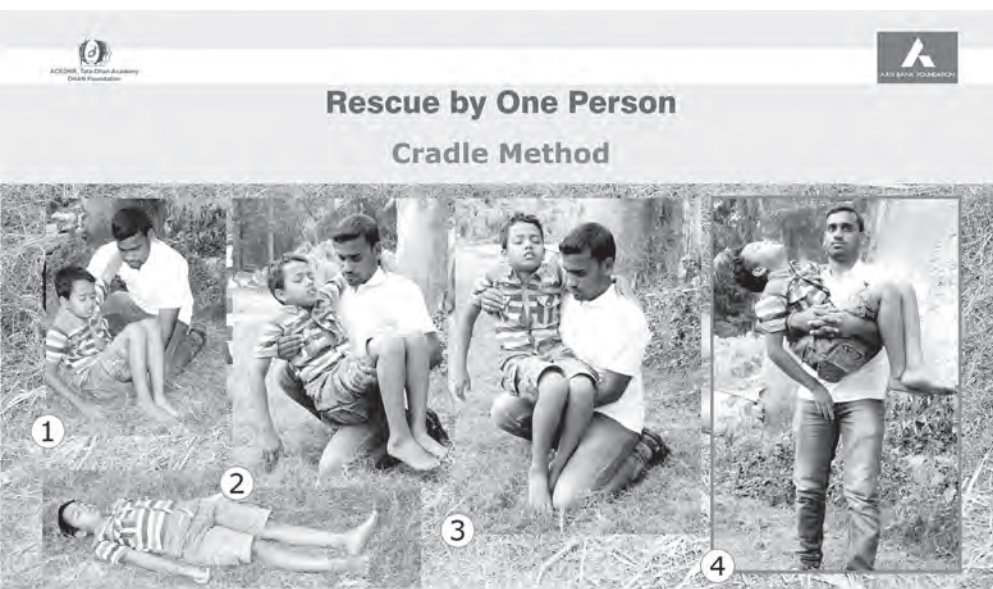
An awareness programme was conducted as part of remembering the Tsunami disaster that struck the coast on 24 December 2004. On invitation from the district administration, mock drills were conducted in 20 coastal villages located within a distance of 1.5 km from coast-line in Balasore district. About 600 members attended the mock-drills.

International Day for Disaster Reduction Campaign

The theme of International Day for Disaster Reduction (IDDR) during the year 2017 was 'Basic home safety', which encouraged every individual, community and government to take part in building more disaster resilient communities.

DRR committees in all 44 villages took part in the campaign by disseminating the disaster preparedness messages. Mock drills were conducted in cyclone shelters using taskforce volunteers. School level disaster education was imparted in 21 schools for 1,803 students.

The State Government of Odisha observed the "national disaster management day" on 29 October. On the occasion, the state government awarded the best rescue volunteers from Pakhara cyclone shelter in Soro, Balasore, who were trained by



DHAN. In Tamil Nadu also, IDDR was celebrated in many locations jointly with the Department of Fire Services. About 1,060 people participated in it from Villianur federation from Puducherry, Thirukalukundram federation from Tiruvallur district, Parangipettai federation from Cuddalore district and from in Nagapattinam district.

Training in Basic Search and Rescue, Early warning and first-aid



Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR), the DHAN Academy organised a three-day training in 'Basic Search and Rescue and other disaster preparedness' benefiting 54 volunteers from Cuddalore region including the youths, NSS/NCC students and Kalanjiam members. They were trained in early warning, emergency methods of rescue, improvised stretchers and first-aid techniques.

Workshops on Disaster Risk Reduction

Workshop on "Advancing Community Resilience" Mapping change and visioning for future "was organised in Madurai Symposium focusing on building resilience for sustaining development. Around 50 trained volunteers from Balasore were exposed to an action learning tool to map the changes that they value and qualify. Volunteers have gained the necessary skills, capacity and knowledge on disaster preparedness and response, and they were able to create their own identity through the process of training other people in the community, people have now improved understanding regarding local resource utilisation for relief and disaster preparedness. They came out with following propositions.

- Effective functioning of disaster committees in village level
- Networking of DRR volunteers has to be made in block, district and state levels.
- Creating the disaster relief fund at village level to reduce the loss effects of disasters.
- Involving female committee members actively for disaster preparedness.
- Adequate tools and equipment have to be ensured in the cyclone shelter.
- Using of ICT technology to get right kind of information at right time for disaster evacuation.

Another workshop titled "Institutionalization of Disaster Risk Reduction through Panchayat governance" was organised in Madurai Symposium under the theme of building resilience for sustaining development. A lead paper was presented on the status and challenges in linking DRR with panchayats. Participants have brought out ways and means to institutionalise DRR at panchayat level.

A convention on livelihood resilience under different coastal ecosystem was organised with 180 farmers from Tamil Nadu and Puducherry. Experts from Pandit Jawaharlal Nehru College of Agriculture and Research Institute, Karaikkal and Coastal Salinity Agriculture Research station attended the convention and discussed on promoting saline resistant crops and usage of indigenous seed variety and farm pond promotion.

A workshop on conservation of coastal and marine resources from resilience perspectives was organised for the fisher-folk with invited resource persons from universities, forest and fisheries department, Central Marine Fisheries Research Institute, NGOs working in conservation area and fishermen association representatives. It focused on preventing illegal fishing practices and encouraging country fishermen to continue native fishing practices.

Risk Transfer Measures

Transferring risks is one of the measures undertaken in Disaster Risk reduction process. The SHGs provide a platform for enabling the members to get access to social security products and services. Due

to withdrawal of Aam Aadmi Bima Yojana (AABY), members have started enrolling under mutual life programme run by the Federation Mutuals. Under life insurance products, 67,603 members and 40,715 spouses were enrolled. Another 9,605 families were enrolled under health insurance. There were 414 death claims with benefits worth Rs. 9.35 million made available to grieved families. Out of 9,605 families covered under health insurance, 321 members claimed Rs. 2.1 million for health care. For farmers who were enrolled under government sponsored crop insurance scheme, pay-outs were issued to 1483 acres of crop loss amounting to Rs. 25.95 million.

Non-Monetized Risk Management

Kitchen Garden: In order to strengthen nutritional security of members, the programme has been promoting establishment of kitchen gardens in the

backyards of members' houses. About 9,800 families in two regions were assisted in establishing kitchen gardens.

Conservation: As a part of conservation measures in Ramnad, members volunteered in beach cleaning in Manikkam Nagar, Keelamunthal, Narippaiyur, Devipattinam, Adancherry and Kalpaar villages. The federation leaders and field associates from Sigaram, Neithal and Kadaladi Federations took part in beach cleaning. It was carried out in 30 places.

Village Marine Council Promotion: Village marine councils were promoted at Adancherry and Keezha Munthal villages in Ramnad district, Tamil Nadu. Around 38 country-craft fishermen have been organised. So far, 16 Village Marine Councils (VMCs) have been promoted in this district. Five VMCs have been promoted in Nagapattinam district.

Neithal Mutual Movement

During the year, new board members were selected for the Neithal Movement and Annual General Body meeting was conducted. The fifth of June was declared as Neithal Movement Day and celebrated with different activities like tree plantation and beach cleaning. Vilakku Pooja was celebrated in 61 places involving 2,105 members. The major focus of the Vilakku pooja was to bring unity among the members and build positive energy among them. Under Pidiarisi (Handful of rice) programme, a total of 5.625 tonnes of rice was collected and distributed to orphanage, homes of differently abled children and old age homes. As part of Neithal Movement celebration, 1,134 groups undertook planting of tree saplings, each group planted a sapling and pledged to take care of it.



Rainfed Farming Development Programme

Rainfed Farming Development Programme was launched in 2002 with an objective of making the rainfed farming viable by improving the total factor productivity through location-specific interventions. It works for building resilient communities of small and marginal farmers with food, income and ecological securities.

The programme is involved in the following activities:

- Organising farmers into Uzhavar Kuzhu (Farmers Group), building nested institutions of Farmers Association called Uzhavar Mandram and federating them into Uzhavar Mamandram.
- Building on the local best practices of farmers in rainfed farming, both indigenous and exogenous, by documenting, standardising and disseminating information.
- Designing and implementing context-specific, multiple and interrelated interventions across sub-sectors like agriculture, livestock and horticulture through land development, organic matter build-up, crop production enhancement and livestock development.
- Developing and offering a package of social security products such as crop insurance, cattle insurance and human insurance to mitigate the risks and vulnerabilities of rainfed farmers.
- Creating access to savings and credit services for farmers through their groups.
- Building the capacity of farmers in the areas of proven rainfed farming technology, leadership development and changing the attitude of farmers towards rainfed farming to lead to significant changes.

Building Institutions of Rainfed Farmers



The programme has promoted 248 new groups during this year with 1,365 farmers' groups functioning with 19,579 families, out of which 15,472 families have own land and are involved in cultivation. The remaining 4,107



families are landless agriculture labourers. The landless families, in many places have started taking land on lease for cultivation. For both landed and landless farmers, rearing milch animals, sheep and goat are the important livelihood activities.



Facilitating Farm Credit

The Farmers Groups promote savings, extend loans for various production and consumption purposes, facilitate insurance cover to life and health risks, and risks associated with livestock rearing and cropping. The programme took efforts to increase the monthly average savings by members during the year. Many groups have increased savings from Rs 100 to Rs 200. Total savings so far stood as Rs 116 million. Loan outstanding with members was Rs 220 million. The groups have mobilised Rs. 800 million from various banks such as Pallavan Grama Bank, Corporation Bank and IDBI Bank. Most of the loans have been used for meeting crop production needs, for land leasing and for animal husbandry activities.

Farmers Producer Organisations

The programme has promoted eight Farmers Producer Organisations (FPOs) in Tirumangalam, Peraiyur, Kariapatti, Gudiyatham, Nattarampalli and Harur in Tamil Nadu, Malihabad in UP and Banavasi in Karnataka. All the FPOs have been promoted and registered under Companies Act. These FPOs have mobilised a sum of Rs 2.39 million as share capital from all the FPOs. Six FPOs have received revolving fund assistance of Rs 50,000 each and business activities have been initiated.

Facilitating Input and Output Marketing

Kariapatti FPO procured fertilisers and seeds and supplied to its shareholders. Harur FPO

procured gypsum, cattle feed and seeds (Red gram Green gram, cow pea and ragi) and supplied to the shareholders. Nattarampalli and Gudiyatham FPOs procured groundnut from farmers, dried and decorticated, and marketed them. Also, they bought gypsum and groundnut seeds and supplied to farmers. Tirumangalam and Peraiyur FPOs have procured kodo millet and barnyard millet from the farmers. FPOs in Peraiyur and Gudiyatham have opted for value addition of agricultural produce and marketing. Gudiyatham and Nattarampalli FPOs attempted oil extraction from the groundnut procured from the members by wooden oil expeller run by electric motor and sold it to them. It received positive responses and is trying to find a market to scale up this activity.

Malihabad FPO has received fertilizer licenses from IPL and opened two outlets, procured Urea, DAP and MoP for Rs 1.2 million and sold to the farmers. Farmers were able to obtain fertilisers at their doorstep at the maximum retail price. The FPO also applied for IFFCO license and secured it. Fertiliser business is doing well in Malihabad and Banavasi FPOs.

Providing Risk Cover for Crops

Bank loans have been arranged for 30 farmers to buy goats at Kariapatti location and 135 goats were insured for a premium of Rs.18,900 and an assured sum of Rs. 0.45 million. About 340 cotton and soya bean farmers have been covered under PMFBY (crop insurance scheme) at Ghatanji location in Maharashtra. Totally, 1560 acres of cotton/soybean crops were insured for Rs 9.7 million. In addition, 395 goats were insured under the government scheme at Ghatanji.

Natural Resource Management

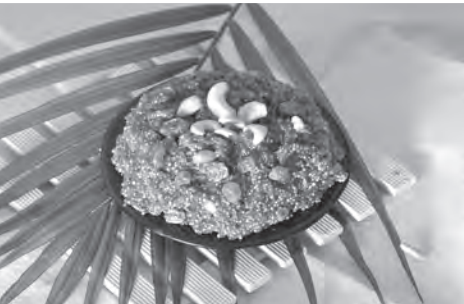
In Nattarampalli location, land leveling was done for 10 members, stone bunding was done for 3 members and one farm pond was constructed. In Gudiyatham, land levelling was done for 12 farmers for Rs 1.2 lakhs. In Ghatanji location, stream widening and deepening works were done for 10 farmers and soil testing was done for 20 farmers. Another 10 farmers were assisted in constructing wells and 35 farmers were supported for raising fish culture in their farm ponds.



Small Millet Foundation

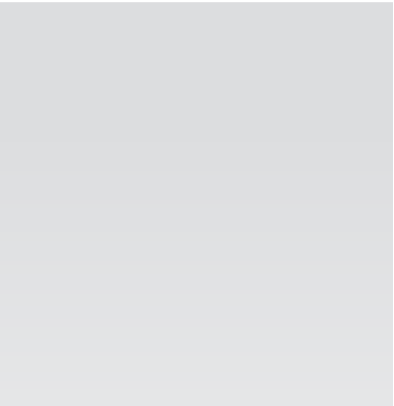
The small millet initiative of DHAN Foundation being taken up with a consortium of partners since 2011 has resulted in a set of practices and working models for promoting small millet value chains. To scale up this learning, Small Millet Foundation (SMF) was initiated with the purpose of catalysing scaling-up of production of small millets and promote its consumption among masses to improve nutrition and diet-related health security in India. As part of SMF, two projects are being implemented, namely Scaling-up Small Millet Post-harvest and Nutritious Food Products Project and Special Programme for Promotion of Millets in Tribal Areas of Odisha.


Addressing Gaps in Small Millet Processing and Value Addition



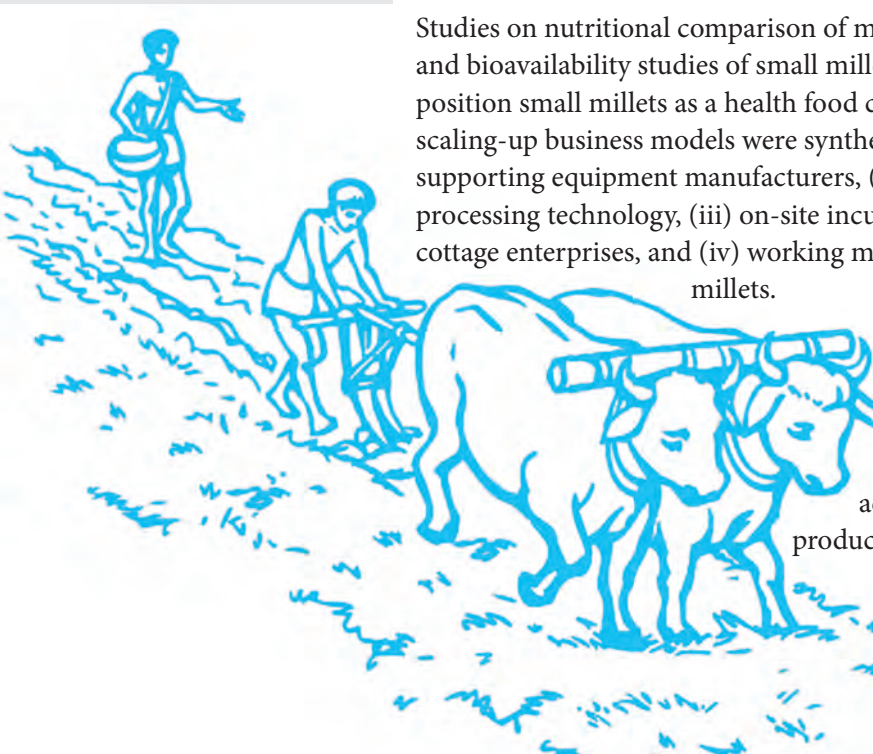
During 2017-18, considerable progress was made through need-based research to address the knowledge gaps related to scaling-up small millet processing and value addition technologies on: (i) market research in India, (ii) development of the hulling and processing assemblies to meet varying operating requirements at the village, micro enterprise and SME levels, (iii) studies on health benefits of small millet foods, and (iv) working models on scaling-up.

The initiatives to address technology gaps in primary processing of small millets resulted in

- 
- (i) Generation of valuable data on grain parameters
 - (ii) Improvement of existing processing equipment in terms of performance, ease of use and safety
 - (iii) Development of additional equipment: (a) an improved model centrifugal huller with higher performance and energy efficiency, (b) a household scale and an enterprise scale rubber-roller type huller prototypes, (c) a pneumatic cleaner, and (d) a vibro-grader
 - (iv) Identification of storage methods for enhancing shelf life of hulled grains and flour.



Studies on nutritional comparison of millets with other super foods, and anti-diabetic and bioavailability studies of small millet-based food products, were taken up to position small millets as a health food category. Lessons learnt from implementing scaling-up business models were synthesised into (i) on-site incubation model for supporting equipment manufacturers, (ii) working model to facilitate adoption of processing technology, (iii) on-site incubation model for supporting MSMEs and cottage enterprises, and (iv) working model for promoting consumption of small millets.

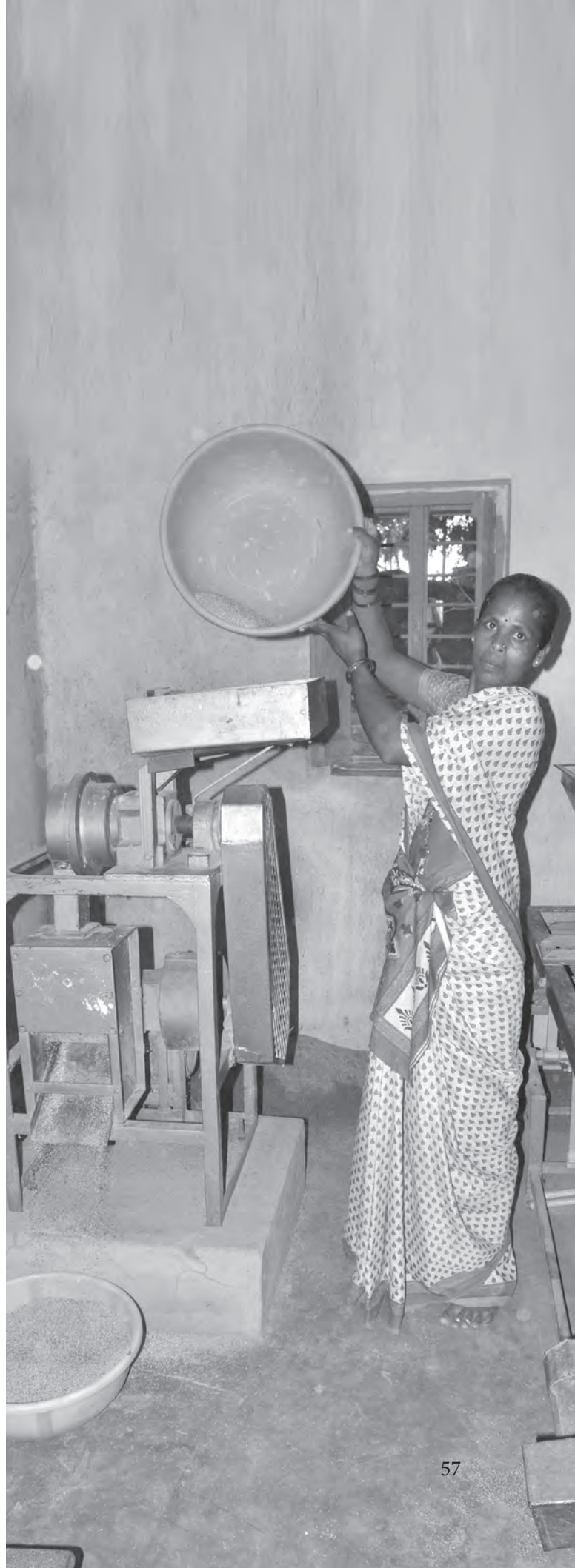


To improve production, context-specific sustainable agriculture practices were undertaken in six locations including, supply of quality seeds, grading of seeds, adoption of improved planting methods, seed production, etc. Four FPOs were supported for

implementing supply chain interventions and they have undertaken procurement of grains, and sale of small millet seeds, grains and rice to the tune of Rs. 4.6 million.

Scaling up of Processing Technologies

For scaling up processing technologies, a “commercialisation business model” referred to as “on-site business incubation” of equipment manufacturers, and a “knowledge-transfer-business-model” to revive the defunct processing units was explored. Six equipment manufacturers were supported for product improvement, business development and improving visibility. Their products were promoted in Central and Northern India and at national and international fairs. AVM and Victor improved their product designs and started supplying a huller model with a capacity of 500 kg/hour to meet the requirement of medium-scale enterprises. AVM and Perfura took part in government bidding and secured the work order. Perfura and Agromech started offering small millet centrifugal huller as part of their product portfolio. All manufacturers widened their contact base and reach. Since the start of the project, 173 processing units have been supplied for the processing of small millets in 54 districts in 10 states. Nineteen processing units were revived in Tamil Nadu and Odisha. Of the target of 200 processing units, 192 were reached and about 1,015 tonnes of millet rice and grits have been produced, reaching 2,88,500 consumers across 10 states. For facilitating adoption of small millet processing equipment, demonstrations of processing equipment were organised in 20 locations in Odisha, Tamil Nadu and Andhra Pradesh, Uttarakhand, Telangana, Maharashtra, Madhya Pradesh, and Rajasthan with the support of partner NGOs (14) and Indian Institute of Millet Research. Demonstrations were also organised at 10 national and international exhibitions and events. The capacities of 33 village level processors, 25 small-scale processors, three medium-scale processors, seven FPOs, three food companies, 198 prospective buyers and 62 promoters were built-up on processing of small millets in Southern, Eastern and Central India. Through these efforts, a sound beginning for the development of decentralised small millet





processing infrastructure was created in Eastern and Central India.

Scaling-up of Appealing Small Millet Foods

For scaling up appealing small millet food products, the project explored a “commercialisation business model”, which included “on-site business incubation” of micro, small and medium enterprises (MSMEs) and customised capacity building of cottage enterprises and FPOs. A “knowledge-transfer-business-model” was explored for scaling up the reach of “method/recipes”, mainly through individuals, consumer organisations and food service providers. Customised on-site incubation support was offered to 66 micro, small and medium-sized food enterprises in Tamil Nadu for scaling up of their operations.

Benefiting from the project support, the food enterprises in Tamil Nadu were improved in the following aspects: (i) standardisation of foods products (22), (ii) introduction of new products (28), (iii) improvement in packaging (21), (iv) improvement in hygienic practices (35), (v) improvement in production capacity (14), (vi) increased visibility (42) and (vii) increase in marketing links (28). Furthermore, the sales volume of 30 enterprises increased by more than 15% and, in addition to their existing markets, their geographical reach increased to nearby districts and states. Furthermore, 27 entrepreneurs started commercialising small millet food products. Support was given to Pushcart Millet Porridge Vendors (PMPVs) in Tamil Nadu, which is an existing channel serving nutritious millet foods to the low-income sector of the population. As a result, 152 PMPVs have adopted customised food hygiene practices, 76 have registered with FSSAI, 75 received biometric card and most of them have improved their image through display of a name board, oaths and do's and don'ts of hygienic food handling were undertaken. Focused efforts were taken up for dissemination of small-millet-value-addition technologies to Eastern, Central and Northern India by orienting and building the capacity of 391 potential adopters and promoters such as NGOs and government entities. As a result, 26 cottage enterprises, two micro enterprises and 14 NGOs

have begun production and marketing of small-millet-based food products. Since the beginning of the project, 210 tonnes of value-added products have been produced, thereby reaching 278,000 additional consumers.

Policy Impact

The learning acquired from the project activities for scaling up was synthesised into three policy documents, seven academic papers covering overarching findings of the project, 26 papers on specific research results, one output on gender, six video/ audio/ slide shows, four protocols/ guidelines, four technical bulletins, and three study reports. These outputs were widely shared through a national seminar, a national policy workshop, and a “Project Dissemination Workshop” and through participation in 10 national and international conferences. The project contributed to policy discussion on mainstreaming small millets in the regular diets by bringing to attention the policy support needed for developing local and regional value chains, particularly for (i) establishing decentralised processing infrastructure, (ii) establishment of MSMEs and cottage industries in the millet sector, and (iii) addressing supply chain constraints. The document on strategic directions and specific policy action points for (a) scaling up production, (b) processing infrastructure development, (c) market development, and (d) increasing household consumption was shared with the Ministry of Agriculture and Farmers Welfare, Delhi, to feed into the “Millets Mission” being contemplated by the central government and some state governments. Furthermore, a suggestion was made for having a “sub-mission focusing on

small millets” within the broader “Millets Mission”. A short note on “Sub-Mission on Promoting Small Millets in Tamil Nadu under Mission on Sustainable Dryland Agriculture” was submitted to the Agriculture Production Commissioner in Tamil Nadu. The project team participated in a consultation meeting of the “Comprehensive Revival of Millets Project”, Andhra Pradesh and “Special Programme for Promotion of Millets in Tribal Areas in Odisha”, to help choose appropriate processing equipment, and giving advice on sound procurement and installation procedures. On invitation by the government of Tamil Nadu, technical inputs were given on modalities of inclusion of small millets in the existing public food programmes. A detailed document was shared with NABARD, the national level body that is managing climate adaptation fund, on promoting millet-based cropping systems as a climate change adaptation strategy. A skill exchange program on small millet processing and value addition was organised between FACHIG Trust, Zimbabwe and DHAN with the support of the Agricultural Biodiversity Community.

Popularising Small Millets

A monthly calendar with message on millets, a radio programme, and short films on cooking demos of small millet traditional recipes (in Hindi and Odiya) and modern value-added small-millet-based food products were developed and shared widely through the DHAN website, YouTube and by sales. In Tamil Nadu, Andhra Pradesh, Karnataka, Odisha, Chhattisgarh, and Kerala. Totally, 60,617 persons, mainly women, farmers, and school children, were educated about the health benefits of small millets



through 78 local and district level promotional events and 17 international, national, provincial and local exhibitions. Youths were reached through a novel recipe competition organised for Catering, Hotel Management and Home Science students and through a short film contest on the theme of “Small Millets-Our Food: Our Pride”. Furthermore, the message of small millets reached more than 2,00,000 persons through programs aired on community radio stations, telecasted on local television channels and by SMS audio messages. The capacity of 829 persons including 725 women and 104 men working in 85 women/farmer federations (29 urban and 49 rural and 7 tribal) in Tamil Nadu, Andhra Pradesh and Odisha was built on organising recipe demonstrations for end users. The knowledge and skills of 15,838 persons (12,993 women, 1,719 men and 1,126 children) on inclusion of small millets in their diets were built through recipe demonstrations in 334 habitations. About 300 tonnes of small millet rice was supplied by different FPOs and by Kalanjium Thozhilagam Limited, most of which was supplied to members of women/ farmers organisations who fall in the lower middle class and low-income categories, at a price far lower than the market price. Through these efforts, the attempt to transform small-millet-based food products from the “elite food” category towards the “mass food” category was achieved to an extent.

Taking it forward

The development of appropriate small millet technologies and scaling up of their adoption by strengthening existing value chain actors and facilitating entry of new actors with the support of two CIFSRF projects since 2011, played an instrumental role in the transformation of local and regional value chains in the Tamil Nadu region. These developments have provided valuable

expertise and knowledge for other regions that produce millets. The project resulted in processing equipment with women-friendly designs that reduce women's drudgery in processing operations. It also resulted in additional income and employment for women in many small millet processing units and 191 food enterprises and capacity building of 72 women organisations. The project also provided training for five Master's and PhD students on development of processing equipment for small millets and millet-based products.

The work completed so far by the project partners has contributed to a body of knowledge/ technologies/practice, and working models on scaling up small millet processing and value addition technologies and set direction for mainstreaming small millets in regular diets in India and in other countries and regions. Broadly, the project has thrown light on (i) what scaling-up approaches work for neglected and underutilised nutritious plant species such as small millets for improving nutrition security of the masses, and (ii) how markets can be made to adapt for ensuring nutrition security of the masses. There is considerable need and scope for scaling up the learning from the project in India, particularly in Central and Northern India and in other South Asian and African countries with millets.

Small Millet Foundation has been established within DHAN Collective to work on three spheres, namely i) small millet locations for direct action, ii) DHAN locations other than small millet locations and iii) wider small millet sector. In these spheres, the initiatives on i) increasing production, ii) establishing decentralised processing, iii) market development, iv) increasing household consumption and v) Policy advocacy will be taken up. As part of this, focus will be given for resource mobilisation.

The DHAN Academy

The DHAN Academy (TDA) is the development education initiative of DHAN Foundation established in 2000 and aims at identifying, selecting and grooming young graduates as development professionals. The core purpose is to enable the world of practice to advance to development action. Besides long-term education, it also envisages short duration programmes such as Development Management Programme, Rural Immersion Programme, Leadership development, and Short duration distance education/e-learning courses on different themes for development practitioners. In addition, TDA also undertakes need-based field research, action research with stake holders for contribution to both stakeholders and student community as knowledge. The academy offers one-year Post Graduate Development Executive Education Programme (DEEP) for those who are working in NGOs to build their conceptualisation skills with management perspective.

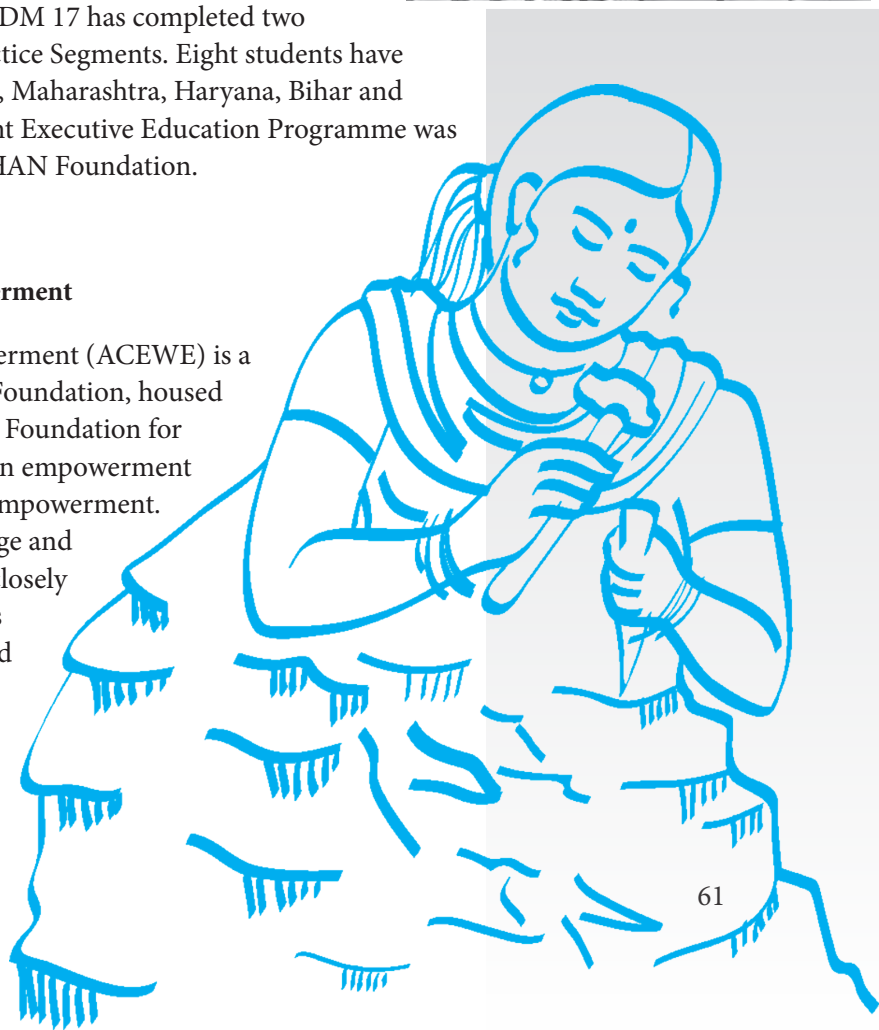
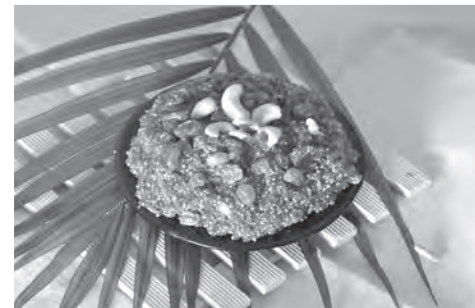
Flagship Education Programmes

In the period of report, three batches of PDM and one batch of Development Executive Education Programme have participated and benefitted from the flagship programme viz. Development Management Programme. The 16th batch of PDM commenced during 2015 has successfully undergone and completed Institutional Pan-India for Exposure (INSPIRE). Eight students and two faculty members have received exposure to eight different development institutions and leaders in tribal, coastal and rural contexts in Karnataka, Tamil Nadu and Kerala. All the eight students have been placed in jobs after successful completion of their course. An eight-member PDM 17 has completed two classroom segments and two Development Practice Segments. Eight students have joined PDM 18 representing Telangana, Odisha, Maharashtra, Haryana, Bihar and Jharkhand. One-year Development Management Executive Education Programme was offered to eight participants, who were from DHAN Foundation.

Centers for Excellence

Advanced Centre for Enabling Women Empowerment

Advanced Centre for Enabling Women Empowerment (ACEWE) is a specialised centre being established by DHAN Foundation, housed at the academy under anchor-ship of Kalanjiam Foundation for building the capacity to bridge the gap in women empowerment process and create opinion makers on women empowerment. The Centre would focus on enhancing knowledge and practice on women empowerment by working closely with women-based people organisations, NGOs working for women empowerment, research and academic institutions which have a discipline on gender and women empowerment and funding agencies. ACEWE is multi-disciplinary in nature which would invite faculty from



difference fields of expertise to contribute to knowledge building and management process through a set of defined activities. The Centre has an intern from Netherland and has attempted Score Card method to assess empowerment in Madurai Urban region. The Centre has also undertaken pilots on assessing the indicators and outcomes of women empowerment due to thematic intervention.

DHAN Centre for Social Enterprise

DHAN Centre for Social Enterprise is the livelihood advancement initiative of DHAN Foundation and TDA. The centre has been initiated for evolving livelihood graduation model for small and marginal producers involved in both farm and non-farm activities for increasing their income. The DCSE has promoted incubation centre and a school for sustainable production. The incubation centre focuses on promoting and sustaining producer organisations. The school of sustainable production will offer capacity building for the producers and producer organisations. At present, the CSE hand holds 52 farmers' producer organisations, which are promoted with the support of SFAC and NABARD, across six states of the country. To have a common identity, the FPOs and their products are branded as Jeevidham.

Advanced Centre for Skill and Knowledge on Mutual Insurance

There is a great need for organized research on mutual and micro insurance. The Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI) is a specialised centre at The DHAN Academy is designed to involve experts in mutual and micro insurance, local governments, researchers, academic institutions, donors, and international development and aid-organisations in integrating and building knowledge about Asia's mutual insurance.

Advanced Centre for Enabling Disaster Risk Reduction

The Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR) is a specialised centre established at the Tata-Dhan Academy by DHAN Foundation with the support of Oxfam America, an international relief and development organization

and affiliate of Oxfam International that works on creating lasting solutions to poverty, hunger, and injustice. The ACEDRR aims at enhancing the knowledge and practice on disaster risk reduction (DRR) by working with people's organisations, non-government and government organisations, technical institutes, research and academic institutes and funding agencies.

Water Knowledge Centre

Water Knowledge Centre (WKC) aims at enhancing the knowledge and practice on integrated water resource management by working with people's institutions, government and non-government organisations, technical institutes, research and academic institutes and funding agencies. WKC would provide a platform to identify, appreciate and nurture local knowledge and wisdom on community-led water resources management. It will encourage practitioners promoting collective action around water resources management and aid influencing state and national policies in tune with community needs and aspirations. Water Knowledge Centre has completed First State River Week and three events during Madurai Symposium. A DMP on DEWATS was organised. Studies were conducted on organic carbon in rehabilitated tanks, tanks with silt application in command area vis-à-vis non-rehabilitated tank, and farm without tank silt application by involving students undergoing Master's in Water Management in Anna University. A documentation of case study on HUF funded tank viz. Karaikulam in Virudhunagar district was prepared as draft and it is getting finalised.

Short Duration Programmes

During the year, TDA has completed 30 short duration programmes including Development Management Programmes, Certificate Course, On-line Course, Development Immersion Programme, Technical Training Programme on Water as well as Waste water reuse. Seventeen programmes were organised for the outside DHAN collective which conducts immersion programmes for Thiagarajar School of Management (TSM), CARE Engineering College, Sakthi College of Engineering, TCTD of IIT-Mumbai.

Research & Documentation, Publication and Consultancy

The Academy contributes to the pool of 'development knowledge' in many ways. Research, especially in the arena of micro-action and interrelationship of micro and macro realities, and studies to help design successful development strategies and interventions, is a mandate of the Academy. The action research focuses on both experimentation and documentation. Through this, the Academy contributes to knowledge creation for the development sector, and advances immediate development action. It focuses not only on the research projects but also on developing case studies for classroom teaching on the theme of small-scale water resources, sustainable farm and non-farm livelihood activities, microfinance, micro insurance and disaster management. It is also seen as a means to widen the perspectives, skills, and knowledge of faculty and to enhance their teaching process. The Academy takes up consultancy assignments to cater to the needs of the development sector by extending professional support in various themes like conceptualising, designing and implementing development programmes, organisational development, and human resource development.

Madurai Symposium 2017

Development Stakeholders gather biennially at Madurai in a development market place," Madurai Symposium" to share, learn from each other experience and practices and explore opportunities for collaboration. The symposium attracts diverse stakeholders in development: Community Organisations, Civil societies/NGOs, Government, Banks, Insurance Companies, CSR Foundations, Donors, Philanthropists and Academia. The previous edition of 2015 saw participation of 10,000 stakeholders and deliberated on localising the Sustainable Development Goals. Building resilience was one of the key themes of Madurai Symposium 2017.

Globally, it has been recognised that development process would not be sustained, nay, stalled or even retarded due to lack of resilience. Resilience is the ability/capacity of the people, households, communities, countries to cope with Shocks and Stresses through mitigation, adaptation and quickly recover in order to reduce chronic vulnerability and enable sustained development, inclusive growth and learning and transformative capacity. Building resilience is a progressive and long-term process that goes beyond humanitarian relief and development





investment by addressing a wider set of inherently connected challenges that collectively prevent communities from achieving and maintaining development gains. It is obvious sustaining post-SDGs hinge on inherent buildup of resilience.

Among the SDGs, from the perspective of resilience having larger impact on achieving the goals, the following themes rank high on the pecking order of priorities.

- Social capital for building Resilience
- Resilience in agriculture eco-systems
- Resilience to cope with climate change
- Resilience during disasters

These themes have been so closely inter-related in terms of cause and effect, the complementarities of resilience building among these interconnected themes present interesting challenges and opportunities.

Events in TDA

Summer School II – Search Conference on Green River: In collaboration with Embassy of the Earth, Asian Centre of Earth Embassy in TDA has convened second edition of a three-day summer school focusing on Green River Search Conference processes. About 26 participants including eight women participants underwent this course.

Heritage 2017: This is an Inter-collegiate student event conceived and hosted by the students of TDA to equip their event management skills with the guidance of faculty. In August 2017, a two-day heritage event was conducted in Thuvariman village for cultural exposure to students. A booklet on village heritage was released. A concept of Heritage Club has been conceived to initiate such clubs in schools and colleges to make them value and appreciate rich cultural traditions.

ICT for Poverty Reduction

Community Resource Centres

The Community Resource Centres (CRCs) are established at Gram Panchayat level to take the Information & Communication Technology benefits to the hands of poor. The CRCs offer 10 different ICT-enabled services for the rural people including Diploma and certificate courses in Computer Education, e-School-Computer-Aided School Education, video-conferencing, online remittances, and mobile-based services.

During the year, about 393 women underwent various computer literacy programmes. Twelve women have taken-up six-month computer course and six women have got employment opportunity as data entry operators, BPO operators and in photo studio. Around 79 women have taken-up three-month course to add value in their existing career. Also, 1,220 girls underwent computer-aided school education at the CRCs. It was observed that, around 350 girls have improved in their educational performance. Offline services like multimedia content, photocopying, printing, scanning, and digital photography were well received by the women in all age groups. More than 900 women have visited CRCs and checked their blood pressure and sugar regularly.

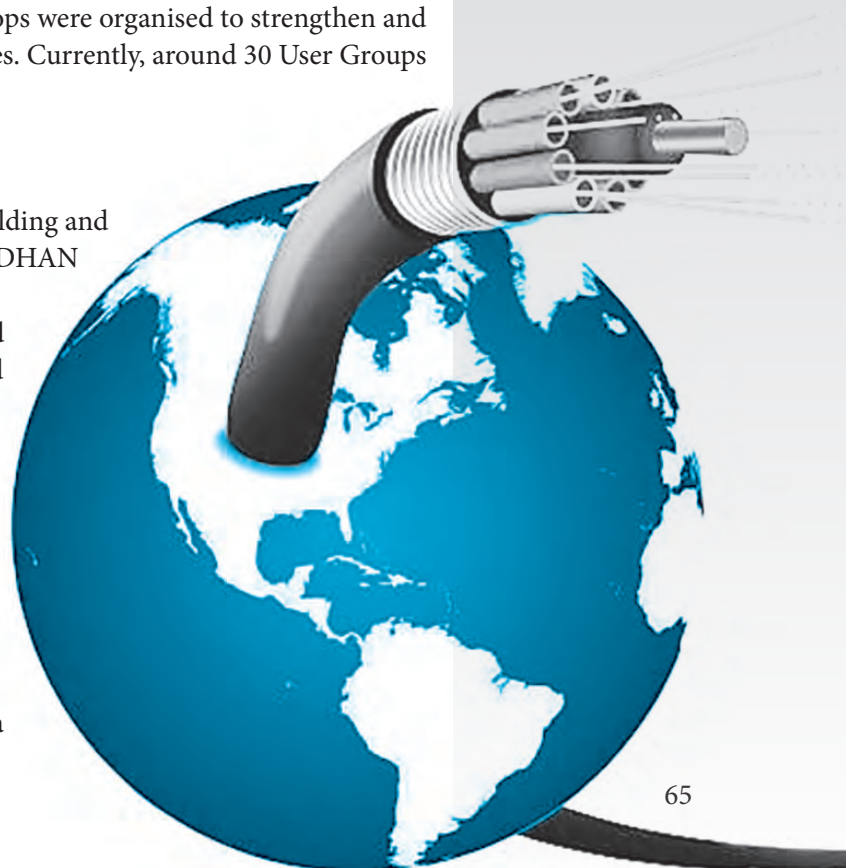
One village was adopted and ICT application for Agriculture was demonstrated. Now, the beneficiaries have formed user groups. The ICT model of Community Organising has taken shape during the year. People's workshops were organised to strengthen and streamline the promotion of groups in CRC villages. Currently, around 30 User Groups are functioning actively along with CRCs.

Community Colleges

The purpose of the community colleges is skill Building and ensuring sustainable livelihoods. During the year, DHAN Community Colleges collaborated with NIIT for certificate courses, and 60 students have completed the NIIT Certificate Programme. This year, around 120 students got enrolled for the certificate course. In addition to offering computer education, the Community Colleges have also organised short-term courses like tailoring and simple chemical preparation.

Community Radio

DHAN has set up and operates a Community Radio Station in Nagapattinam, Kalanjiam Samuga





India. Several government official visits were facilitated during the last year.

Call Centre

Call Centre concept for adding value to community banking showed positive impact and has become a successful component of ICT as cross-cutting theme.

The ICT Programme pilots two call centres in Madurai and Tumkur.

The Call Centres give reminders to groups on their meeting dates, savings, and loan repayment. More than 21,000 calls were made and about 5,000 members benefitted from the call centres. Voice SMS was another effective tool used to reach out to individuals and give reminder alerts and awareness messages. It is also very easy to track the beneficiaries of the Voice SMS. During the year, 1,000 women from Madurai Urban were selected and daily one voice SMS was sent to the members on small millets. The Voice SMSes were broadcasted from Kottampatti Radio station reaching out to farmers of Pambar Region and women members of Madurai Urban. Tumkur location also started sending Voice SMS to the members.

Vanoli, and supports two other community radios being set up and operated by Farmers Federations in Kottampatti, Madurai (Vayalaga Vanoli) and Punganur, Chittoor district in Andhra Pradesh (Karshaka Vaani). The Kottampatti Community Radio broadcasts for 16 hours every day and has created good impact among the community and line departments. For the Project of DHANA – the Vayalagam Vanoli has developed and broadcasted daily half an hour programme on agriculture. Hence, for the project alone, 365 episodes were produced and broadcasted. Similarly, Nagapattinam, Radio Station focused on using social media for development and Punganur radio focused on disseminating government entitlement programmes.

The Community Radio initiatives in three different locations were also integrated during the last year. Exposure visits and cross-learning process were initiated and ensured. One of the community radios is self-sustained and other two stations are driving towards sustainability. The Community Radio initiatives have been positioned as one of the best Community-Owned Community Radio models in



DHAN Panchayat Development Foundation

1.0 Background

Grassroots Democracy and Good governance has direct impact over development. The democracy has more meaning when it built from grassroots. The concept of 'Direct democracy' through empowered participatory & deliberative governance is treated to be the basic right to the community. Good governance through direct democratic practices is seen as the foundation for sustained and equitable development. DHAN Foundation has demonstrated successful models of community governance more than two decades. Its significance contribution in terms of Building effective participation by the community, especially at local levels of governance is widely appreciated.

2.0 DHAN's experience in working with Panchayats

Informed citizenship is the key to advance development and reduce deprivation. 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.

For the past 13 years, DHAN is working with about 750 Panchayat raj institutions in various parts of country in enabling better governance. It also collaborates with various institutions such as European Union, United Nations Democracy Fund, RGNIYD, NIRD, The Hunger Project to make significant impact at field level.

3.0 DHAN Panchayat Development Foundation as Subsidiary of DHAN Collective

Towards scale-up democratic processes, DHAN has established separate institution as part of DHAN Collective called, DHAN Panchayat Development Foundation with following objectives during the year 2018.



1. To put efforts in transforming Village Panchayats as real “self – governing / self – reliant Ethical Panchayats by incorporating and practicing of Gandhian values.
2. 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.
3. 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.
4. 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.

4.0 Scaling-up of activities for deepening Democracy

4.1 Capacity building for Panchayat Stakeholders:

The local body elections are held in India for selecting 3.2 million people representatives in every five years. All section of people is coming for local body governance. They must understand their role and responsibility and the administrative systems. Besides this, they must gain confidence to administer the office. Secondly, the people in the village community have major role in Panchayats and they must aware their role and responsibilities. Thirdly the functionaries in local bodies must equip well as to guide and perform in the system. Towards achieving this, steps will be taken for building the capacity of all the stakeholders of the village panchayats in Tamilnadu and other states also.

4.2 Creation of Model Panchayats:

Thrust will be given for creating model Panchayats in all working states which will give good lead for Panchayat performances. The model will be created by way of introducing various democratic tools and practices, enough development focus at village level good leadership, creating good development impact at village level, enhancing the people stake at Panchayat administration and practicing transparency at Panchayat level etc.

4.3 Linking the SHG community with local panchayats:

The SHG community is spreading in all villages in our country. The poor people are involving in the SHG organisations. When the poor community actively take part in the local governance system. Our democracy system will be improved and the real democracy can be promoted. Towards this, the SHG community will be facilitated to link with local panchayat system in a large scale to attain mutual advantages. This will be facilitated in all possible states where we are working.

4.4 Panchayat education to the Community:

All states have their state Panchayat Act based on the constitutional guidance. Each state has their own style of implementation of Panchayat systems. But the major stakeholder of Panchayat, the people do not have much understanding about the local bodies. It results for poor elected representatives in Panchayat elections. So, the basic education on panchayat system will be offered for all section of stakeholders viz. Voters especially youth, elected representatives, students and local functionaries. This will be arranged in all regional languages.

4.5 Facilitating State Level Policy Advocacy:

Towards smooth operations and effective impact to be created in the community, the operational system will be streamlined through policy advocacy initiatives. Based on the field operations and the state context, the state policy on local bodies will be suggested for changes then and there.

4.6 Special thrust for Women Leadership and weaker section:

Our Constitution insists reservation for women in local bodies not less than one third of the total seat and for the scheduled caste and tribal having reserved seats according to the population ratio. The reservation concept was not properly understood by whole system and they are not properly groomed for taking their role. Their role and responsibilities are encroached by others in most of the situation. This has to be streamlined by way of preparing them through rigorous capacity building initiatives.

5. Impact of UNDEF support Project “FEDAM”

During past two years, focus of the programme was mainly on implementing the United Nations Democracy Fund (UNDEF) support project, “Fostering Ethical Democracy and Advancing Micro-justice” in five locations such as Alanganallur in Tamil Nadu, Bannur in Karnataka, Koraput in Odisha, Pipiloda in Madhya Pradesh and Bagidora in Rajasthan. The project aims in empowering SHG women, youth, students, and Village panchayat leaders on democratic tools and practices.

The goal of the project was to build the capacity of citizens to actively participate in local democratic processes. The project objective was to empower tribal and rural women, youth and students through a strategy which involved training women from SHGs, students and youths, and by providing para-legal aid services through a Micro-justice initiative and Right to Information campaigns to support the wider community. Another core strategy of the project was to complement existing government programmes and systems in order to improve services and demonstrate a workable design for replication in other areas.



Villagers speak out about the barriers to accessing entitlements

“I am Nagajothi. I am 55 years of age and live in a village in Tamil Nadu. After my husband died, I tried many times to obtain a pension but without success. Village officials wouldn't help and instead asked me for large sums of money. I felt helpless and anxious. I then went to the Legal Aid Clinic (LAC) for help. They applied on my behalf, there were no more obstructions from local officials and I received my pension in two months”.

“I am Parvathi Bai. I live in a village in Rajasthan. I heard about a government scheme where you can get money for building a toilet in your home. I submitted an application but never heard back despite approaching the Panchayet President many times. I then went to the LAC, they forwarded my application for me and I received the money to build a toilet.”

“I am Udhayakumar. I am 48 years old and live in a village in Tamil Nadu. I inherited two acres of land from my father as a gift and tried to get a Patta (land registration). Village officials would not help and instead kept asking me for more and more money. I was not happy about this but had no choice. I paid them several times for surveys and other fees but without receiving my Patta. I learnt about the Right to Information Act from a campaign by the DHAN Foundation. I sent an RTI application to the Public Information Officer in my local government office and within a few days, the Patta was granted without the need for further bribes. I was very relieved to sort this out and have told other villagers about the power of the RTI Act”



The intended beneficiaries comprised:

- **Direct beneficiaries** – Total 9,850 comprised of 7,500 women (1,500 per area); 1,000 youth defined as 18-25 year olds (200 per area); 1,000 students defined as 12-17 year olds (200 per area); 250 para-legal volunteers (50 per area); involvement of 100 elected representatives and officials.
- **Indirect beneficiaries** – Total approximately 50,000 persons across all 5 project sites were expected to indirectly benefit from the mass RTI campaign and the provision of para-legal services.

Micro Justice Services - Helped to access pension

"My name is **Mrs. Mohanty**. I live in a village in Odisha. I am a widow and after my husband died, I experienced great trouble in receiving the widows' pension that was due to me. My husband used to work as a security guard. He died in 2004 whilst on duty leaving me alone with our 5 children.

I approached many government offices for help but all my efforts were futile. Finally, I attended the Legal Aid Clinic (LAC) and they arranged legal support. The lawyer studied the case and discovered an error in the dates of birth of 2 of my children which was preventing us from receiving child entitlements from their deceased father.

Project implementation was structured over two years: the first year laid the foundation by training women, youth, students and elected representatives/officials; and the second year involved putting this training into practice through community initiatives: the setting up of youth associations, dialogue meetings between citizens and officials/politicians, a RTI campaign and the provision of legal aid services.

The project was broken down into eight outputs and two outcomes with four outputs planned to result in the achievement of Outcome 1 in Year 1 and the remaining four outputs to be delivered in Year 2 and result in Outcome 2. The two outcomes of the project were:

- **Outcome 1:** Develop the capacities of women, youth and students on democratic practices and tools, ensuring their practice and participation in democratic processes.
- **Outcome 2:** Democracy initiatives through dialogue meetings with local authorities and elected representatives alongside facilitating increased awareness of the Right to information Act and para-legal support.

6. Way forward

Democracy is not just a value, it is inevitable component for triggering development and equitable justice. So, the DHAN Panchayat Development Foundation will work for promoting grassroots democracy and build effective, participative and transparent governance in a way that every citizen is given with choices to build their capabilities and feel it is their nation and they are taking part in building it.

Mutuality for Social Security: DHAN People Mutuals

The poor and marginal communities, with whom DHAN has been working, are faced with multiple risks. Due to the lack of sufficient reserves to fall back upon, these households become more vulnerable when faced with such risks. Based on the degree of uncertainty of the needs of the households, the community organisations offer various financial solutions and facilitate access from different sources. To start with, needs that are relatively certain in nature such as education of children, housing, purchase of assets, etc., which have low degree of uncertainty are focused upon. Facilitating access to planned savings and credit services through self-help groups offers a good solution to such needs with high certainty. However, for those needs with higher uncertainty such as hospitalisation expenses, savings and credit were found to be ineffective. Hence, during the early 1990s, a few federations initiated a programme that involved financial contribution by each member to a common pool from which compensation was given to the households when the member died. Thus evolved, the mutual insurance programmes in the federations were promoted in DHAN. Although they did not name it as insurance, it involved the phenomenon of risk sharing and risk transfer which are essential for an insurance programme.

People Mutuals

People Mutuals is a people's institution promoted by people federations with the federation leaders as 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. People Mutuals helped in promoting standalone insurance. It helped people institutions called Federation Mutuals to focus on insurance access for poverty reduction and implementing similar member-based programmes. About 86 federation mutual trusts have been promoted in different DHAN programme locations.

Building Mutuality-Based Peoples Institutions

Federation Mutuals are being promoted as subsidiaries of Federation collective for exclusive governance of social security and risk management programmes of the Federations. About five Federation Mutuals were registered last year with the facilitation of People Mutuals and the Programme offices. Accounting and audit guidelines were issued to the Federation Mutuals. All the Federation Mutuals having bank



accounts were advised to file returns before March 2017 for the financial year 2016-17.

Insurance literacy and capacity building

Awareness creation and member literacy on social security programmes is one of the key programme components of People Mutuals. During the year, focus was directed on reinforcing awareness on Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Fasal Bima Yojana (PMFBY) and Atal Pension Yojana. Besides this, awareness on mutual support programmes was given significant focus. Information materials were provided to all the 40 federations who initiated the mutual programme during the year. In about 19 events organised during the year, there were 467 participants who benefitted from the events.

Managing Mutual Support Programmes

During the year, mutual life and health for secondary care programmes were initiated in 40 federations. About 2,06,641 people were covered under the programmes. Systems for administration and governance of the programme were established in all the 40 federations. The federation staff was oriented on the administration of the programmes in all the stages right from enrollment to benefit settlement to member families.

Members have contributed to the tune of Rs. 26.13 million towards the mutual programmes. About 666 persons/families are supported to manage the life/health risk of their family members. An amount of Rs.4.85 million was given to support these families up to March 2018. As far as health mutual programme for secondary care is concerned, wherever SUHAM Hospitals are present, cashless services were extended. Members could avail the treatment on cashless basis and pay only if the medical bill exceeded the amount

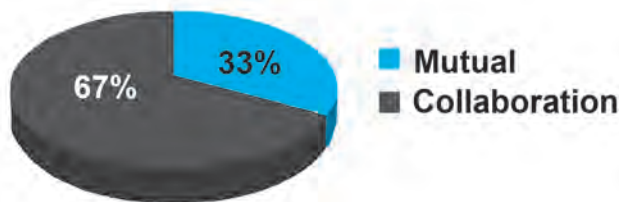
allowed through the mutual programme. The processing was done at People Mutuals. With the recommendation of People Mutuals, the SUHAM hospitals proceeded with the treatment. When it was not possible to get treatment through SUHAM hospitals, members went for reimbursement. Members got treated and submitted bills to federations which in turn forwarded the same to People Mutuals for processing. Further claims were settled by the federations according to the approval by the federation mutual committee based on the feedback of People Mutuals. These new mutual programmes were supported by International Cooperative of Mutual Insurance Federations, London. Many federations were involved in offering some mutual solutions on their own. Such independent initiatives often led to innovations and add new perspectives to the overall development strategy of the federations.

Social security programmes in DHAN Collective

About 14,70,008 lives were covered under life, micro pension, health, livestock and crop insurance programmes.

S. No.	Type of Risk	Number of Policies as on March 2018
1	Life	1,134,941
2	Micro Pension	39,015
3	Health	2,62,369
4	Livestock	875
5	Crop	32,808
Total		1,470,008

Out of the total lives covered, about 33% of lives were protected through mutual programmes. And within the mutual programmes, the lives protected without ICMIF support was 57%. The monetary



value of the social security programmes is evaluated in terms of the premium income. People have contributed Rs. 212.7 million worth of premium towards various social security programmes.

Workshop and Seminars Attended

- During the year, People Mutual was invited to participate in MIN's members-meeting in Luxembourg. The experiences of DHAN in providing community managed risk transfer solutions were shared in the forum. An interview was also given to MIN during this occasion on our experiences and expectations from MIN.
- Further, DHAN was invited to take part in Micro Insurance network's on-line expert forum as one of the panelists to speak about the challenges in accessing healthcare insurance in India. The print as well as audio visual version of both the speeches has been made available in MIN's website.
- The workshop at Mumbai conducted by III & ICMIF together provided a platform to share DHAN's micro insurance experiences.

Workshops and Seminars Organised

People Mutuals conducted three workshops as part of Madurai Symposium focusing on the theme of climate resilience building through insurance. The event-wise resolutions are given below:

Convention on Resilience Building through Mutual Insurance

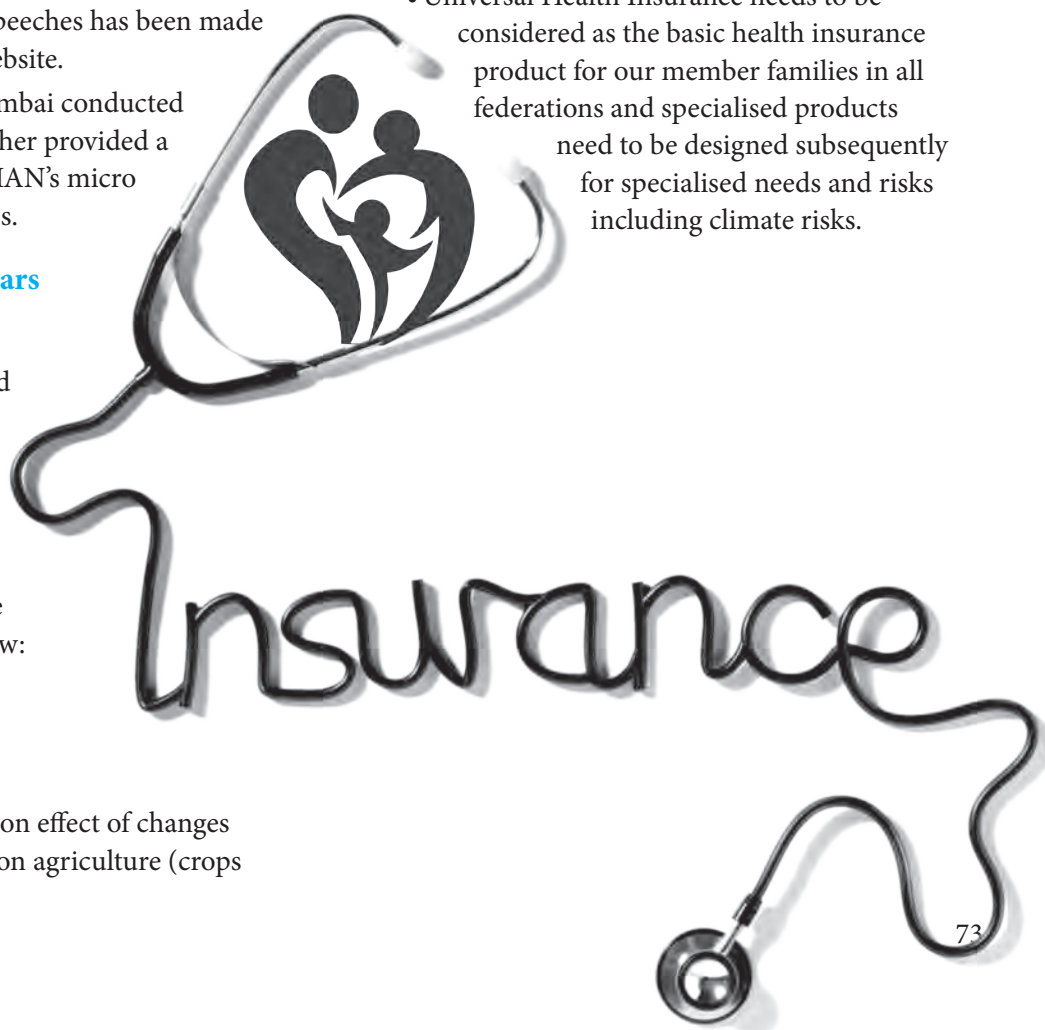
- Longitudinal studies on effect of changes in the micro climate on agriculture (crops

grown, cropping pattern, price, employment, migration, cost of cultivation) and livestock (population of livestock, availability of feed and fodder, feed and fodder), and human health (epidemics due to climate factors, health expenditure and coping mechanisms), the mitigation measures involving mutuality and the effect on overall wellbeing of the household.

- Designing comprehensive financial products including savings, credit and insurance to manage climate emergencies.
- Institutional strengthening of federation mutual by placing adequate staff and by building the competency of governance to manage the mutual solutions in an effective way.

Seminar on Health Insurance: Building Resilience against Health Risks

- Promoting comprehensive health promotion with a focus on health care and health insurance hand-in-hand by all federations.
- Assessing the health risks due to climate change and designing appropriate insurance products factoring these risks.
- Universal Health Insurance needs to be considered as the basic health insurance product for our member families in all federations and specialised products need to be designed subsequently for specialised needs and risks including climate risks.





Seminar on Pension: A Key Instrument of Resilience Building in Old Ages

- All eligible members need to be enrolled in Atal Pension Yojana.
- Federations need to identify banks and branches for the effective administration of APY in a coordinated way.

Networking and Policy Advocacy

People Mutuals /DHAN is a member of Micro Insurance Network, Luxembourg and ICMIF, UK. As a member as well as a pioneer in community insurance, DHAN has contributed to both the networks, our views on the discussion papers, on the change of board members and other institutional decisions. During the year, People Mutuals took up policy advocacy with select agencies.

Policy advocacy on

People Mutuals expressed its views on Atal Pension Yojana (APY) with PFRDA. It has emphasised on increasing the entry age from 40 to 50 years, providing inflation indexed pension benefits, providing pension options up to Rs.10,000 per month. It has requested PFRDA to allow community organisation and civil society organisation NGOs to act as aggregators and arrange to send the value of pension asset to the subscribers directly through mobile service.

Policy advocacy on SSPMJBY

After the withdrawal of AABY, the government has introduced a social insurance programme, namely SSPMJBY, combining the PMJJBY and PMSBY schemes with 50% premium subsidy. However, the role of NGOs has been neglected in administering the scheme. The scheme is to be offered through co-operative societies and labour boards. People Mutuals / DHAN has initiated the advocacy to include co-operative form of People Institutions as nodal agencies / aggregators. The discussions are done through LIC which need to be taken up further to the Ministry of Labour.

Sustainable Healthcare Advancement

Community Health

Sustainable Healthcare Advancement (SUHAM) is a community health initiative of DHAN, aimed at promoting healthy generations by creating access to affordable health care for poverty eradication. It operates on three pillars. The first pillar includes community health, nutrition and sanitation programmes, which are primarily prevention and promotional strategies towards health care. The second pillar constitutes curative care programmes, which include establishing primary and secondary care hospitals, referral services for tertiary care, and mobilising philanthropic support for tertiary care treatment for needy people. The third pillar includes programmes to facilitate entitlements meant for the differently abled, widows, old-aged and destitutes from the mainstream institutions. SUHAM follows a five-pronged approach such as enabling self-health governance for sustenance of initiatives, facilitating behavioural changes through Behaviour Change Communication (BCC), facilitating linkages with mainstream institutions, referral and case management towards early diagnosis and ensuring entitlement for eligible society.

Anemia Control Programme

This programme benefits nearly 84,621 adolescent girls covered in 5,269 groups promoted at the village level. The school health programme is another important strategy for creating anemia literacy. Nearly 552 schools were covered benefiting 1,23,200 girls through the school health education programme; 17 peer-



educators' trainings were conducted for benefiting 632 leaders from the adolescent girls' groups. The main focus of the training was reinforcing the roles and responsibilities. The programme also covered nearly 28,963 pregnant women. General health camps, specialty camps, diagnostic camps, breast and cervical screening, nutrition garden programme and setting up referral systems were some of the activities taken up. Nearly 22,315 adolescent girls have been enrolled in six health locations in Tamil Nadu and Odisha under Birla Sun Life project. The adolescent girls are organised into groups at village level and school level. So far, 813 groups have been promoted with the adolescent girls. This programme has also reached out and provided benefit to 4,326 pregnant women with ante-natal care.

Savings programme has been initiated among 3,171 adolescent girls in order to inculcate the habit of savings from the adolescent period. The savings is practiced in groups through banks, schools, post office savings bank account, petty shops and hundials. Skill building training like beautician courses, jardousi works and mehendi designing was given to 671 adolescent girls to have a better livelihood in the future. The training also included 26 health associates. Parents counseling was given to 284 mothers along with the adolescent girls.

The workshop on sanitary napkin usage and disposal was given in three hilly blocks of Tamil Nadu for the adolescent girls, their mothers and school teachers to reiterate the importance of usage of napkins for personal hygiene and better health.

Child Malnutrition Programme

There are 12 blocks implementing Reproductive and Child Health programme with exclusive focus on Child Malnutrition Programme with six blocks each under Women Strong International and Birla Sun Life funding for a period of three years. The initiatives were carried out under WSI health initiatives to support 12,078 households in 788 SHGs and implementing Reproductive and Child Health, 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 intervention. The project has reached 7,672 adolescent girls in 540 groups, 234 pregnant women, 1,705

post-natal mothers and 2,155 children under WSI project. These groups work with 21 PHCs, 3 HSCs and 71 Anganwadi Centres. The school health education focused on 13 government schools in all the six locations. Under Birla Sun Life project, 23,191 U5 children were enrolled for health services with 13,958 post-natal care mothers covering all the six health locations. Totally, 52 adolescent boys' groups have been promoted covering 642 boys.

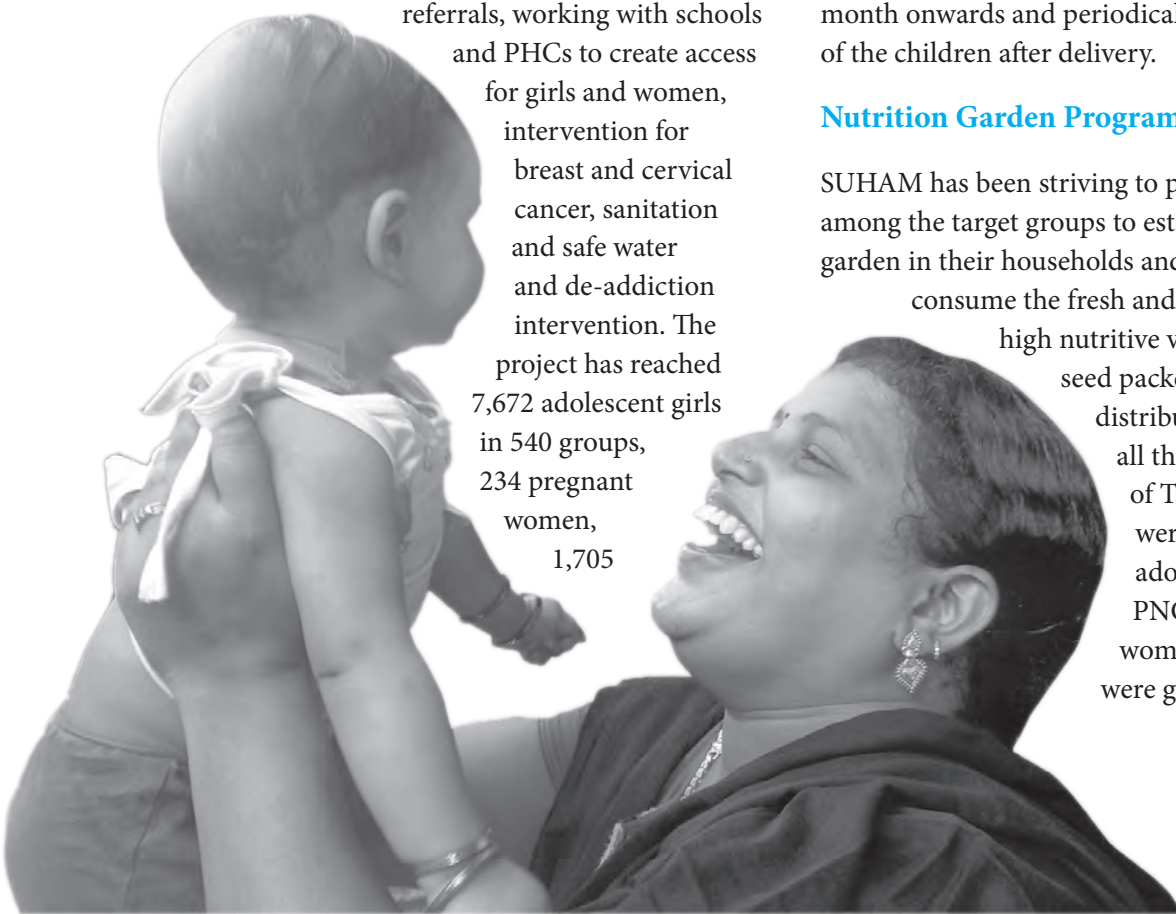
Nearly 240 Mothers' Clubs have been promoted in all the health locations implementing the child malnutrition programme.

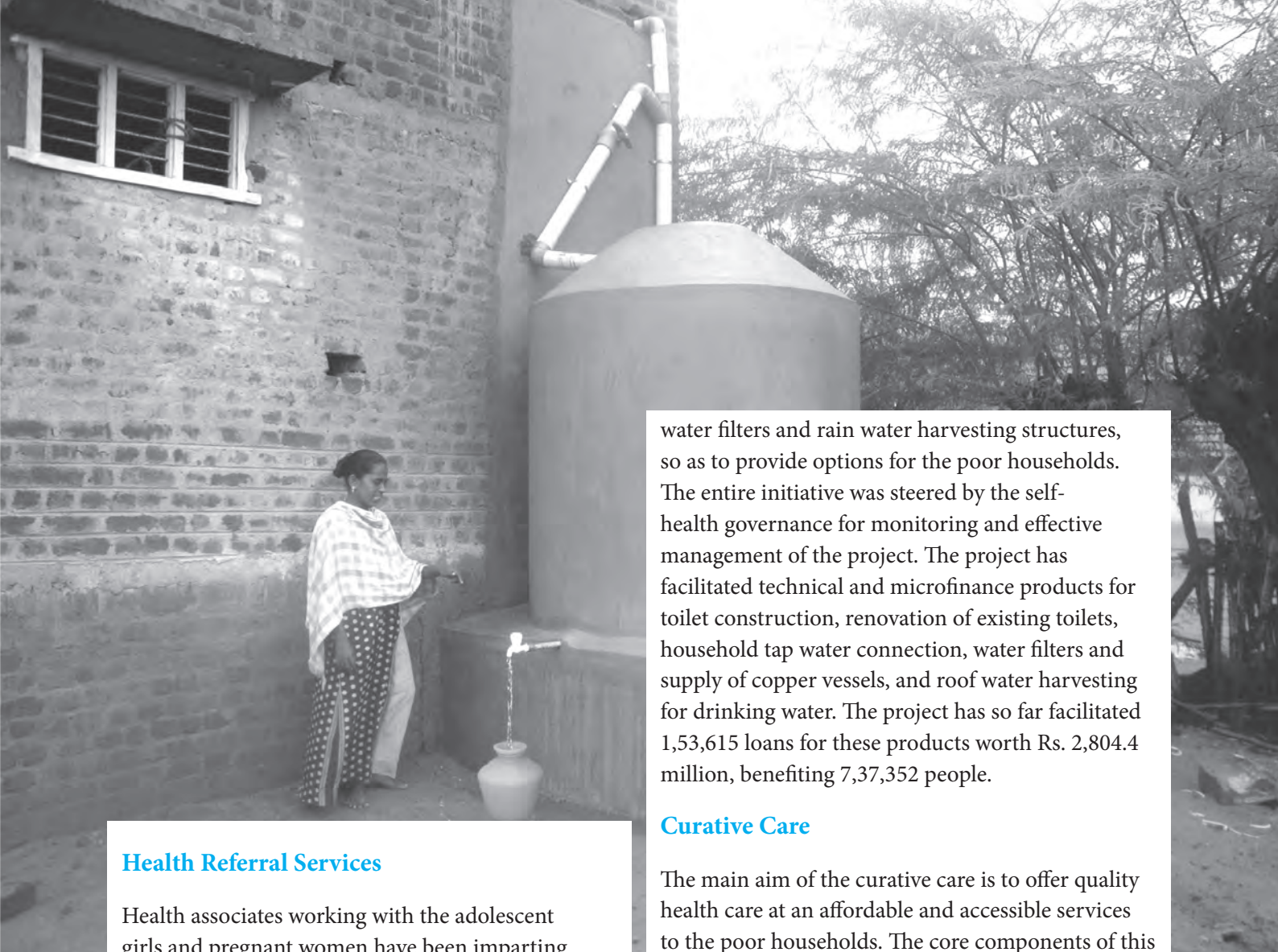
1000 days care

In Madurai, Tamil Nadu, awareness related to 1000 days is being imparted with the support of primary health centre doctors and ICDS project officers. The awareness training was given to 1,100 ANC women on pregnancy care. They facilitate regular examination, immunisation and health checkup, ensuring weight gain of 10 kg for pregnant mother during the pregnancy period. The 1000-days care includes institutional delivery, post-natal follow-up, birth of an infant at 3 kg and above, colostrum feeding, immunisation of the children as per the government guidelines, exclusive breast feeding for six months, supplementary feeding from sixth month onwards and periodical growth monitoring of the children after delivery.

Nutrition Garden Programme

SUHAM has been striving to provoke interest among the target groups to establish nutrition garden in their households and make them consume the fresh and green vegetables with high nutritive value. Nearly 6,000 seed packets were procured and distributed to members in all the three hilly blocks of Tamil Nadu. The seeds were distributed to 4,850 adolescent girls, 315 PNCs, and 450 pregnant women and 385 packets were given to twelve schools.





Health Referral Services

Health associates working with the adolescent girls and pregnant women have been imparting health and nutrition awareness. Nearly 40 cases were identified for issues related to white discharge including 26 pregnant women and 14 adolescent girls and were referred to the PHC. In addition to this, 36 adolescent girls were identified for irregular menstruation problems and cyst complaints and were also referred to the PHCs.

Sanitation and Safe Water Programme

SUHAM has initiated a project Scale-Up with the support of Water.Org to enhance the knowledge and attitude of poor households on safe drinking water and sanitation using behavioural change communication as a strategy. Reaching out to 2,50,000 households with water and sanitation products through technical support and facilitating microfinance was the key approach. SUHAM demonstrates a wide range of models of toilets,

water filters and rain water harvesting structures, so as to provide options for the poor households. The entire initiative was steered by the self-health governance for monitoring and effective management of the project. The project has facilitated technical and microfinance products for toilet construction, renovation of existing toilets, household tap water connection, water filters and supply of copper vessels, and roof water harvesting for drinking water. The project has so far facilitated 1,53,615 loans for these products worth Rs. 2,804.4 million, benefiting 7,37,352 people.

Curative Care

The main aim of the curative care is to offer quality health care at an affordable and accessible services to the poor households. The core components of this initiative include primary care centres, secondary care hospitals, Jan Aushadhi generic medical stores, mobile clinical vehicle and SUHAM Institute of Health Sciences. This year, the curative care initiative was given adequate attention to expand reach and quality of their services.

Secondary Care Hospitals

Four Secondary Care Hospitals were established in Madurai, Salem, Theni in Tamil Nadu and in Kudur, Karnataka. The outpatient flow increased in these hospitals by 36% during the year. This was achieved through the mobile clinical camps organised in villages. The members were brought to the hospitals by mobile clinic van. Nearly 4,789 members benefited from the Theni SUHAM Hospital. The major focus of this initiative was to make the members aware of the infrastructure, services



and facilities available in the hospital. In addition to this, it ensured the diagnosis and treatment through Nalam (Mutual Health Insurance) Funds. Overall, 26,546 and 21,062 members have benefited in Salem and Madurai, respectively through this new initiative in hospitals. In the hospital opened this year in Kudur, Karnataka, about 4,719 members were served as outpatients. Outpatient and inpatient flow increased through the breast and cervical cancer screening camps conducted by SUHAM hospital Theni and the number reached 3,316 members. Prior to these camps, awareness on such cancers was given to 7,544 members during the monthly group meetings. After physical examination, 1,090 members were referred to the hospital for clinical screening through pap smear testing. Nearly 16 cases were referred for different levels of treatment and followed-up.

Primary Care Centres

There are four primary care centres functioning in Federations such as Sayalkudi, Vadamadurai, Gangai in Tamil Nadu, and in Vishakapatnam, Andhra Pradesh. All these PCCs have served 44,587 outpatients during the year. They have organised intensive health camps for breast and cervical cancer screening, and eye camps with Aravind Eye hospital. Vadamadurai primary care hospital was upgraded with the initiation of IP care unit. The Centre in Gangai Federation has been shifted to a new building with requisite infrastructure.

Pradhan Mantri Bharatiya Janaushadhi Kendra

The Pradhan Mantri Bharatiya Janaushadhi Kendra run by the federations is another incoming generating activity for the federations to arrest leakage through health expenditure by providing generic drugs at lower price to the member households. This was done after getting approval from Bureau of Pharma PSUs of India (BPPI). The concept of was seeded in all the group, cluster and federation level meetings. As a result, Jan Aushadhi Stores (JAS) have been established in six places such as Punganur in Andhra Pradesh, Kudur in Karnataka, Vaigai, Vilangudi, Veerapandi, and

Kadamalaigundu federations in Tamil Nadu. The JASs help the poor households reduce their cost of purchase of medicines. SUHAM has also received a franchise for operating JAS. Strategies were worked out for stabilising the initiative through the package camps. The patients identified with diabetes and anemia was enrolled as regular cases for continuous purchase of medicines on a regular basis.

SUHAM Diagnostic Centres

District level diagnostic centre has been promoted in Chittoor, Andhra Pradesh covering members in Palamaner, Punganur and Madanapalle federations. A team was constituted with a lab technician along with a GNM and an ANM. Nearly 1,439 members were screened, out of which, 207 identified as diabetic, 210 with high blood pressure and 704 anemic cases. All the cases were under follow-up and were done by the health associates in the locations. Diagnostic centres established in the SUHAM Hospital premises performed Master Health Checkups.

SUHAM Institute of Health Sciences (SIHS)

SUHAM Institute of Health Sciences (SIHS) is an academic institute offering diploma courses for nursing and lab technicians, which was expanded to Salem during the reporting period. During the year, 41 students have been enrolled. Hospital Practice Segment (HPS) for the second-year students has started and it is ongoing. Interim assessment was done for trainees during the HPS and exchange of the students was done within the hospitals for uniform and cross-learning.

Events and Celebrations

Convention on “Comprehensive Development of Adolescent Girls” in Odisha

Adolescent convention was conducted in Koraput, Semiliguda and Betnoti tribal blocks of Odisha by organising nearly 2,000 adolescent girls. Officials from National Health Mission, departments of health and education attended the programme. The adolescent girls highlighted the changes

that were brought among them in anemia, health and nutrition through the Behaviour Change Communication strategies over a period of time.

Madurai Symposium 2017

As a part of Madurai Symposium, 2017, SUHAM has conducted three conventions, four workshops and one seminar. The major area of focus was towards safe water and sanitation, promotion of Jan Aushadhi Stores, diabetes and adolescent girls focus. Delegates, academicians, and expertise in the respective fields were part of the events along with representatives from the community. Following resolutions were made at the event:

- Holistic development of adolescents like health, nutrition, hygiene & sanitation, education, skill building, career development, and personality development should be given attention.
- Intensive focus on 1000-days window period of pregnant mother and first two years of child should be done across the country.
- Government and private healthcare institutions, academic and civil society organizations should work together and screen all people for diabetes.
- Access to generic medicines and policy actions for building health resilience towards reducing the cost of medicine should be given attention.
- Village and slum level monitoring should be strengthened involving local community and PRIs in ensuring the usage of toilets.
- Focus must be laid on saving rain water using roof water harvesting, and subsidy support and promotion of cost-effective technology for construction.



- Civil society organizations and people institutions should focus on the prevention of drug addiction and rehabilitation of addicted people.

World Hand Washing Day Celebrations

The main global advocacy was to increase the awareness and understanding about the importance of hand washing. The event was organised in five schools covering 398 adolescent girls who were imparted awareness through the film on hand washing, the steps in hand washing and the students were asked to practice the hand washing steps. The importance and the need for hand washing at critical times were emphasised through the celebrations. A rally was conducted by the adolescent girls to create mass awareness in the community.

First Aid Management training Programme



First Aid management training programme was conducted in Khairibani High School of Baisinga Panchayat of Betnoti block, Odisha. The orientation was given to 231 students on basic concepts of first aid management like jaw bandage, head bandage, hand fracture, snake bite, choking, bleeding and clotting. Trained health associates from Balasore conducted the training programme.

Orientation on Girl Children

Orientation for the members, PNCs and the pregnant women was given in Baisinga, Chhanchipada and Santara panchayats of Betnoti block, Odisha. Nearly 145 members participated



in the orientation. The same orientation was given in five villages in Jawadhu hills, Tamil Nadu. Importance of iron rich foods and usage of toilets and ill-effects of early marriage was discussed in the orientation programmes.

World Toilet Day Celebration

World Toilet Day was celebrated in two clusters – Khudi and Sorishpadar of Koraput block, Odisha. Toilets have been constructed in all the eligible members' households with continuous sanitation awareness building during the regular kalanjiam group meetings, adolscnt girls group meetings, mothers clubs and also through pregnant women. A rally involving 170 school children, members, leaders, VHNs, ASHAs and the ICDS staffs was conducted. The villages were declared as model villages and Open Defecation Free at the end of the event.

Recipe Demonstration

Recipe demonstration was done in Dangadeula, Jhadiguda, Putraghati, Deoghati and Machputdeula villages of Koraput location. Nearly 80 girls attended it and learnt about importance of consumption of small millets to obtain the nutritive value. Adolescent girls brought food materials and groceries and prepared food stuffs and shared it among themselves. Suggestions were also given by the members to enrich the quality of the new recipe.



World AIDS day celebration

The World AIDS day was celebrated in Putraghati village, Matalpur cluster, Semiliguda, Odisha. The event was organised by the adolescent girls with the support of Kalanjiam members and health staff. ASHAs and Anganwadi workers, school teachers and the general public attended it. Communication materials like posters, leaflets and books were printed and distributed. A role play was performed by the adolescent girls depicting the worst effects of AIDS. Doubts were clarified by the health staff present at the event.

Mother's Day Celebration

Mother's Day celebration was conducted in Kendar village of Koraput region involving adolescent girls and Kalanjiam members. Nearly 30 members participated in these activities. Education and awareness was imparted on importance of Mothers' day, mothers' care, importance of girls in community and society and about the nutritious food to be taken at the family level for a healthy being.

Community Baby Shower event

Community baby shower event was done in two hilly blocks of Tamil Nadu in collaboration with ICDS and PHCs. Nearly 85 pregnant women participated in it. Importance of early registration, maternity benefit schemes of the Government of Tamil Nadu, regular ANC checkups, consumption of IFA and iron rich food during the pregnancy period, institutional delivery, birth weight of the baby, colostrum feeding and other health checkups during the post-natal period was stressed upon.

International Breast Feeding Day

The International Breast-Feeding Day was observed in 32 mothers' clubs by way of organising awareness programme on the importance of breast-feeding practices. Awareness on breast feeding starting with colostrum feeding was imparted to lactating mothers along with the complementary feeding to be started from sixth month onwards, immunisation schedule to be followed as per the age of the child and growth monitoring by the way of periodical anthropometric measurements of U5 children.

Marching towards Child Labour Free Madurai

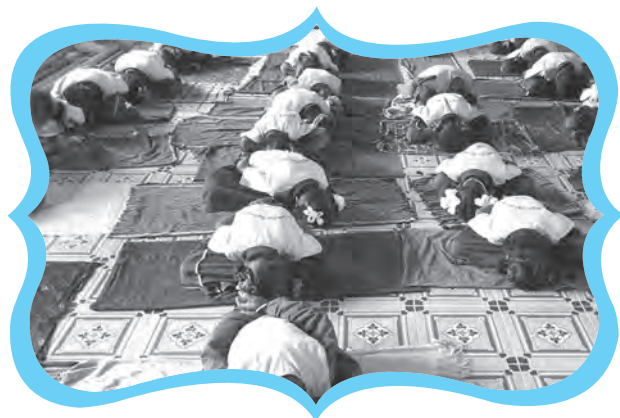
As a part of the programme working with the adolescent girls, "World Day against Child Labour" was celebrated in collaboration with the District Administration, Madurai. A week-long awareness campaign was organised to sensitise the community to end child labour and not involve children in labour which will spoil their education and career. Events like oration and poetry competitions were organised for adolescent girls.

World Diabetic Day Celebration

The theme of World Diabetes Day, 2017 was "women and diabetes". A rally was organised in Vaigai federation in Madurai as a part of the World Diabetes Day involving 400 Kalanjiam members. In a meeting organised at the end, information on diabetes, symptoms, preventive measures, treatment, dietary interventions and physical exercise were shared with the participants.



International yoga day Celebration



International Yoga day was celebrated on 21 June 2017 with 199 students from two schools and an anganwadi centre in Namiyampattu panchayat of Jawadhu hills. The event focused on the different asanas and pranayama techniques for the improvement of physical and mental health, and awareness on the benefits and importance was shared with the students.

Raj Parab Celebration



In Hanjaraguda village of Semiliguda, Odisha, the Kalanjiam members organised this celebration with women, adolescent girls, village sarpanch and staff. Nearly 300 to 400 people attended it. Games, recipe training, and local tribal dance were organised for three days. There were sanitation activities like cleaning the drainage, collecting, burning and disposing garbage at the village level done by the adolescent girls.

Sickle Cell Day

Lunguri Location in Odisha celebrated Sickle Cell Day on 19 June as there is high prevalence of sickle cell anemia in this block affecting both women and men. The Medical Officer provided details about the deficiency created by sickle cell anemia which is a hereditary disorder, its consequences and about the medicines available for treatment and prevention.

Dissemination of Learnings

SUHAM has made a presentation in the Workshop on Credit financing for water and sanitation held on 23 January 2018 at New Delhi. Another presentation highlighting the SHG Bank linkage model was made in National Consultation on Solid and Liquid Resource Management by the Ministry of Drinking Water and Sanitation at New Delhi on 22 and 23 February 2018. The experiences of SUHAM in working with the District Administration and the District Rural Development Agency (DRDA) in linking with the Subsidy of Swachh Bharat Mission to reach more households through the toilet construction were shared. There was a display of posters and standees to highlight the events and targets for the sanitation programme.

The Project of SUHAM with State Balanced Growth Fund, focusing on elimination of open defecation using the BCC strategy paved way for establishing and strengthening the linkage with mainstream institutions like District Administration, District Rural Development Agency, Block development Offices, PRIs, educational institutions and the public healthcare system.

There was a workshop on “Focusing on Rain Water Harvesting structures” conducted by the Commissioner, Madurai Corporation involving DHAN and other organisations working for the same cause. A presentation on different models of Rain Water Harvesting Structures with surface and sub-surface tanks was made by SUHAM. There was a display of rain water harvesting structure in a mobile van during the Madurai Walkathon event in the fourth week of January which was visited by more than 5,000 people along with members of self-help groups.

Building Social Enterprises: Jeevidam

Small and marginal landholders are mostly unorganised, characterised by lack of access to capital, technology and market information. They are often subjected to exploitation by the middlemen with deceptive weights and measures, and unfair prices for their produces. The SHGs or associations of farmers have made their impact in facilitating access to credit, land and water through rehabilitated tanks, ponds and watershed programmes, which had an impact on the production and productivity to a large extent. Whereas the prices of input as well as output were not in favour of these poor farmers, there has been a need for an institutional arrangement to enable them to reap the benefits of increased production and productivity.

The producer institutions promoted by DHAN work for livelihood improvement of its members in a phased manner and follow graduation approach. In the model 1, they focus on enhancing production and productivity through thematic interventions, and in model 2, they work for aggregating the produces to gain scale advantage and negotiate and link with markets for fair price. In model 3, they venture into value addition, branding and reaching the consumers directly through retail outlets created by producer companies

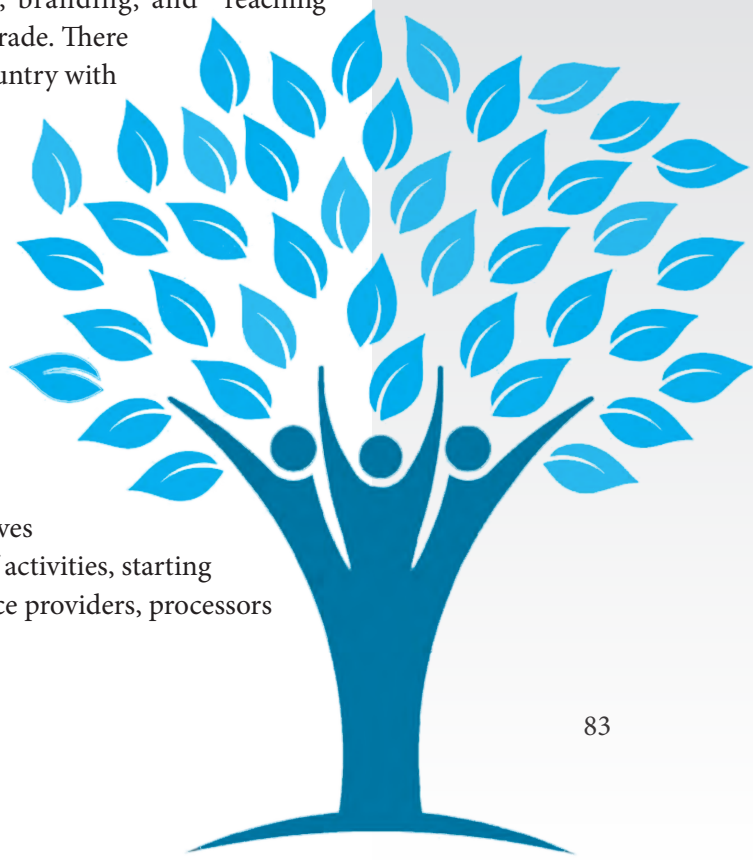
Livelihoods of these smallholder farm families could be made sustainable only when their capacity is enhanced to influence the value chain, in which they enjoy little control. Farmers' Producer Institutions, which are seen as an alternative to address some of these challenges, are gaining momentum today. Producers, organised into Primary Producer Groups and further networked into Producer Companies (PC), have started governing a major part of the value chain of their produces by way of aggregating their harvests, processing, packaging, branding, and reaching markets with a reasonable space for negotiation and fair trade. There is a favourable climate for Producer Institutions in the country with the attention and support from the State and Central Governments to promote it.

Defining Characteristics of Producer Institutions

Scale Advantage - Aggregating the produces through the PCs gives advantage of negotiating for fair price with the market.

Technology Intervention - PCs give space for introducing simple and locally relevant technologies for enhancing efficiency of production and processing.

Space for Convergence - Promotion of a livelihood involves coordinated efforts of different players in the spectrum of activities, starting from the input suppliers, credit providers, technical service providers, processors to the whole range of the marketing system.





Risk Management - PCs provide space for pooling all kind of risks associated with production faced by the individual producers, which opens up space for mutuality-based risk pooling mechanisms managed by the producers themselves.

Community Governance - The defining feature of the producer institution is that the ownership and control would remain with the producers themselves.

Professional Management - While the governance of PCs rests with the communities to preserve their identities and ensure democratic practices, professional management could bring synergy.

Genesis of Jeevidam

Kalanjium Thozhilagam Limited, a livelihood support institution promoted in

2000 by the People's institutions in DHAN Collective registered the country's first Producer Company in 2004, after the notification of amendments in the Companies Act 1956 that facilitated promotion of Producer Companies. Since then, DHAN has been actively promoting the concept of producer institutions. The growth was not uniform and there were successes and failures in different seasons and in different PCs. DHAN has reviewed its strategy towards the farmers' producer organisation.

With the support of NABARD and SFAC from 2014, DHAN has promoted 51 Farmers' producer institutions (FPIs) across the five states of India viz., Tamil Nadu, Karnataka, Telangana, Uttar Pradesh and Andhra Pradesh. To facilitate this process with the themes and to evolve a context-specific model with people processes for business intermediation, DHAN Foundation has promoted a specialised centre called "Centre for social enterprises". This centre will incubate the concept of social enterprise and evolve a model for producer organisation with the perspective of integrating business and development. To bring a common identity for the producer organisations, as per the tradition of DHAN, the producer groups and organisation are branded as Jeevidam. The producer organisations are promoted as a collective organisation of the thematic federations called as the federation collective – which is the institutional innovation of DHAN Foundation.

Building Business-Based People's Institutions

From 2014, in the SFAC project, 12 FPIs have been registered in Tamil Nadu. Under NABARD project, in 2015, 39 FPIs have been promoted across five states. Including the old 10 companies, totally 61 producer institutions have been promoted under the Companies Act. Now, 56 Producer Institutions are functioning under different thematic programmes of DHAN Collective. During the year, focus was given for strengthening the Primary Producer Groups (PPGs) and Producer Companies by seeding the concept of FPI. As per the project, each PC should have 50 groups with 500-1000 members and each member should pay Rs.1000 as share capital to the company to become a member. Jeevidam team has adopted the agenda of promoting institutions as committed. Hence, the emphasis was given for including all the identified members, ensuring 100% share capital collection and complying with all legal formalities.

S. No.	Crops	Total FPO's
1	Paddy	11
2	Millets	7
3	Pulses	8
4	Coconut	9
5	Dairy	3
6	Chillies	5
7	Vegetables	3
8	Groundnut	8
9	Maize	4
Total		62

So far, 2,251 groups, covering 37,251 members have been organised adopting all due processes. After due processes, 53 producer institutions have been registered under Companies Act. Book-keeping and audit system and ROC compliances have been completed as per the requirements. Efforts were taken to regularise the board meetings and to enhance the quality of meetings and 39 companies have prepared business plan along with revised inception report. Annual General Meeting was demonstrated in all the Tamil Nadu FPIs by the core



group where the agenda of role of PC, shareholders and the directors was reinforced to bring the involvement of members. CEOs have been placed in all the PCs. About 270 directors have been trained during the year on various aspects of running the companies.

Facilitating Farm Finance

Share capital collection was intensified with all the enrolled members. Share capital to the tune of Rs. 28.8 million has been mobilised from the members and through the Kalanjiam SHGs, Rs. 750 million worth of credit for production and marketing has been facilitated. Crop insurance services have been extended to 24,000 members during the year. Five groups have mobilised equity grant from SFAC and 24 FPOs have mobilised revolving fund from NABARD.

Productivity enhancement

Yield gap and productivity gap assessment has been completed for all the focus crops. Content development for productivity enhancement was completed for three major crops such as paddy,



groundnut and coconut. Communication materials have been prepared for coconut farmers. Twenty model farms have been established for coconut and field training was organised for them. Field training for crop production was organised for various crops. The yield at every harvest is getting recorded farmer-wise in all FPIs.

Totally, 10 lead farmers were selected for establishing a model farm in each of the FPIs and 77 seed farmers were selected in 5 FPIs for seed production of pulses and 23 tonnes of black gram and green gram were supplied to KVK of Madurai. In 5 places, truthful seed production on pulses has been initiated. Three seed processing units were received on subsidy for three FPIs.

Capacity building programme on soil testing, fertiliser dosage calculation and seed production was provided to CEOs. They were also trained in seed license, fertilizer license and seed rules, and training for working with department was offered to CEOs for three days. Custom hiring centre was received on subsidy from government for one FPI and machineries for value addition was received by two PCs.

Facilitating collective marketing

During the year, business initiative has been taken up in 38 FPIs out of 56 FPIs and the business turnover ranges from Rs. one lakh to 20 million. The maximum business happened after the onset of monsoon from June 2017. The total turnover achieved was Rs.91 million. Out of the total turnover, 80% was due to purchase and Supply of inputs. With the support of NABARD, rural marts have been established in Tanjore and in Salem. The exchange of products between PCs was facilitated through organising expos. Through input supply, 22,902 members received benefit to the tune of Rs. 10 million worth of savings.



DHAN – Karunai Illam

DHAN KARUNAI ILLAM (Illam), is a “Home away from Home”, for children from poorest of the poor families. DHAN believes education is a way to come out of poverty for next generation. Karunai Illam is the Child Care Institution” (CCI) has a history since 1989, started by Ms. Jean Watson, a New Zealand writer. Based on the Founder’s request, During 2008, DHAN took over the Illam. This initiative is being supported by “KARUNAI ILLAM TRUST”, New Zealand, “Friends of DHAN”, The Netherlands, “ASIE”, France and many more national and international kind hearted friends.

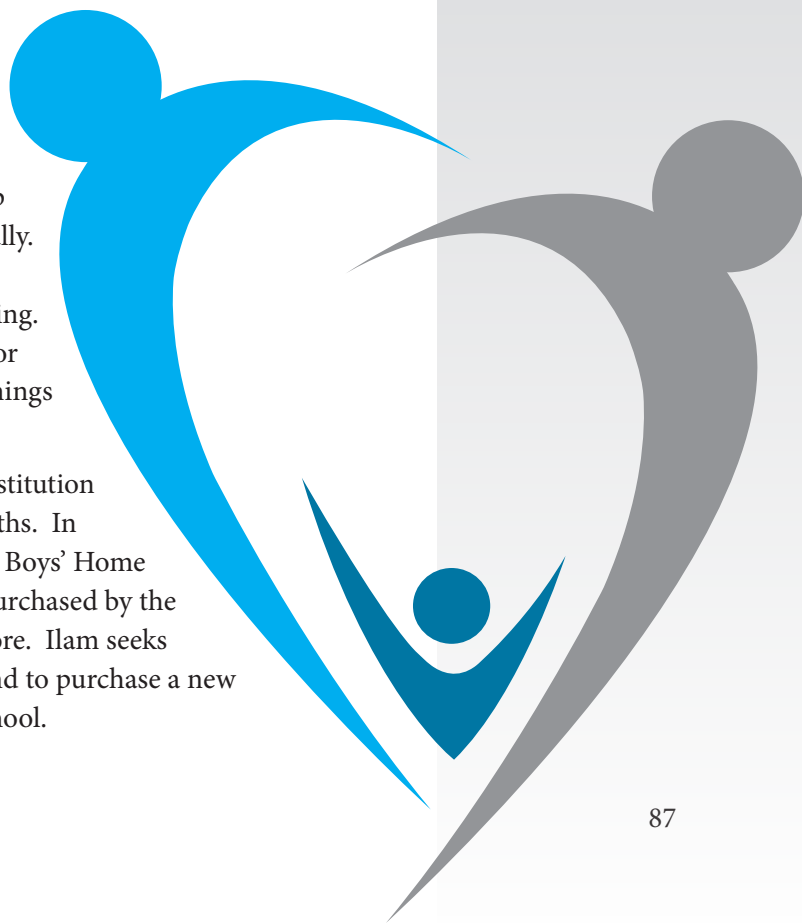
Illam aims to give equal opportunity for all children for decent living, education and values. During this reporting period 2017-18, Illam have 46 children out of which 9 boys and 37 are girls in the age group of 11 to 17. The children are counseled and approved to admit in Illam by district “Child Welfare Committee” (CWC), appointed by district government. Illam is completely monitored by two government agencies namely CWC and “District Child Protection Office” (DCPO).

Illam follows to insist “Gandhian way of systematic life”. Yoga, sports, mainstream education are part of their daily routines. During holidays, Children are experiencing life skills such as classical dance, tailoring, computer, drawing, arts & crafts, Hindi language learning, computers, photography and martial arts (silambam). Illam Children are comfort in handling music and computers systems. They use to screen online selected movies and entertainment programmes for their updation. Monthly competitions on cultural, general knowledge and education are being regularly organized for the children to equip themselves to compete with their peers from other families.

Over View of the Year 2017-18

Two of our girls have completed their school finals, and continue their college studies from their biological family. Similarly 12 youths are continuing their higher studies in different education institutions. Through individual or group sponsorship, Illam supports the children economically. The members are currently pursuing engineering degree, diploma, different arts and science and nursing. Early job fetching courses are the preferred choice for these poor youths. Illam also organize soft skill trainings for the children.

Founder Ms. Jean Watson’s dream is to make this institution as a model to address the issues of children and youths. In this direction, Illam in the process of constructing a Boys’ Home and skill training centre with the 4.5 acres of land purchased by the founder by selling her home at Wellington long before. Illam seeks financial support for construction of the building and to purchase a new Van for the children to travel between Illam and School.



Boys and girls are living in same campus at the specified distance as per the guidance of Government authorities. Illam organizes health screening camps and check up once in a quarter. Based on the advice of the physician, necessary follow-up is being taken for the betterment of the children. Illam uses regular updation in food menu based on the guidance from the physician and dietician. Children feedbacks are also considered and included in the food menu modification. Since Illam moved to the new campus during 2015, Children keep enjoying open air, sports and other facilities in the new campus. This leads to better health condition of the children. This year, two of Illam children have undergone surgery, one girl named Indira, open skull surgery and another girl Prema undergone ENT surgery. The reason for their health condition and operation is the malnutrition during their tender age, parent's ignorance too a major reason. Both are feeling good now.

Cultural events are being organized as unique event in Illam, It is about 2 hours event, where children exhibit their hidden talents. Illam also award prizes for the achievers for best performance in education, sports and additional skills. This system motivates and encourages more children to take part in the Cultural events.

Children Parliament is also being organized with elected group heads, In the event, mostly children discuss their needs and Illam administration

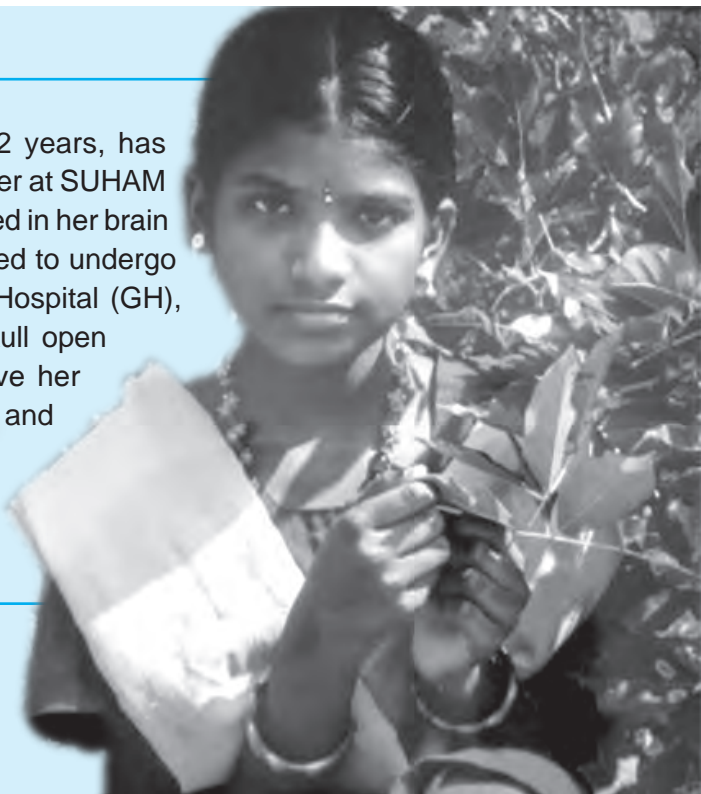
gives top priority for their discussion and recommendations. During the last year, many of the children were achieved in sports at zone level. Illam also giving importance for taking the children to District & State Level competitions. Illam "Physical Education Trainer" (PET) gives necessary coaching to excel the children in sports.

Satellite Centre: Illam have initiated the "Illam Satellite Centre", a year back. This is a centre to focus on children from nearby hamlets in utter poverty. They are at par with Illam children except they live with their families. We serve these poor children to improve their health, education and values through evening tuition centres. Every day sports, nutritious eatables, capacity building in basic education are the highlights of these centres. More than 100 children getting benefits through 4 Satellite centres of Illam. The Centre Facilitators are getting regular training from school and Illam. The experience sharing among the facilitators also got regularized.

Most of the children from Illam Satellite Centres take part in Illam monthly cultural events too. The achievers of both are awarded with prizes. Illam focuses on increase the number of satellite centres to reach more poor children. The support extended by the Kalanjiam Federation and Kalanjiam Families is remarkable. Few of the Kalanjiam leaders provided their land, to run Satellite Centres.

Case Study

Girl Indira 12 years, residing in Illam for the last 2 years, has continuous headache, Illam took efforts to screen her at SUHAM hospital, in the diagnosing, it is revealed that a fluid formed in her brain and a portion of skull has got damaged. Doctors advised to undergo immediate surgery, she was admitted in Government Hospital (GH), Madurai, after 10 days screening she underwent a skull open surgery to remove the fluid inside her skull and above her brain by March 2017. Later she got discharged from GH and admitted in SUHAM hospital for few more days screening. She got discharged from SUHAM Hospital and returned to home. Biopsy test revealed that, tuberculosis formed in her brain. Now she needs to take nutritious diet to



accept high medicine dosage. After the operation, since, the operation was done at the skull, Illam counseled the family to take care of her at home and Illam will supplement the cost as her family cannot bear the cost.

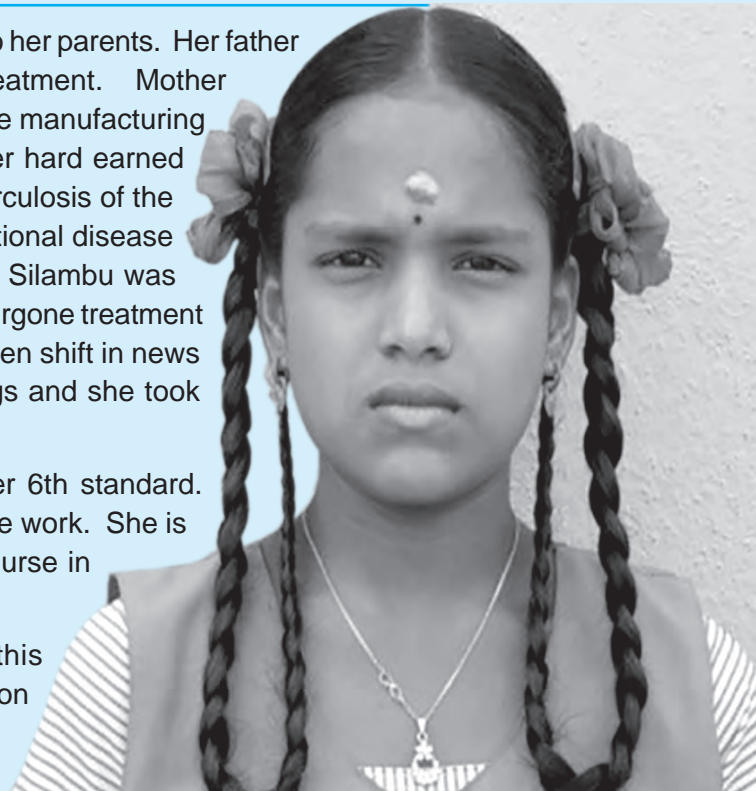
Indira doing 7th standard in Nadar School, joined Illam during June 2015. She is from most suppressed community Schedule Caste. She is survived with her mother Ramuthai aged 35, a construction labour father Amsaraj aged 38 a mason, and one elder sister Nagajyothi doing 11th standard from her home. Her father is a drunker, though his earning per day is Rs.600/-, he works only few days in a month and most of his earning spent by him for alcohol. He is also a patient of tuberculosis. Her mother underwent 4 times operation for family planning, urinal bladder, so she could not able to do hard construction labour work. Her sister underwent a stone in bladder operation during last year. Earlier, her family took loan to meet the increased medical expenses and struggling to repay the debt. Illam spent much time and money to help Indira to survive. Illam supports for her medical and nutritious food.

With Illam support, she successfully completed further 2 years studies from her home under the direct care of her family. During 2018, she has undergone another open head surgery to safeguard the head where skull is missing, due to first operation.

Silambu Mani C aged 15 years is a single child to her parents. Her father died during 2004 after prolonged medical treatment. Mother Murugayee 35 years old is a daily wage in explosive manufacturing unit. She bought a house 4 years back out of her hard earned savings. Unfortunately, she got affected with tuberculosis of the lungs and suffered a lot. This might be an occupational disease for her. After a year treatment, she is managing. Silambu was affected with tuberculosis of brain last year and undergone treatment for one year. She could not withstand for any sudden shift in news or sound. The potent medicine impacted her lungs and she took treatment for it.

She came to Illam during 2012 and continued her 6th standard. She is a responsible girl in day to day administrative work. She is good in hand made products; she underwent a course in our LIFE institute.

She maintains 80% marks in class even with this ailment. She is so supportive to Illam administration in day to day works, more responsible girl.





M. Abinaya alias Abi, is native of Chithayankottai, near Dindigul. Her father P.R. Mani, and mother N. Anbarasi were then agriculture labourers in Devikulam, Kerala. She has an elder brother, one year senior to her. After completing plus two, he is working as a temporary driver on a call basis. Her mother is suffering from “rheumatoid arthritis” for the past 4 years; her fingers are bending and she needs support to do her personal works. Her parents continued working in Devikulam till 2012. Due to her mother’s sickness, they moved to her grandmother’s house at Chithayankottai and still continue to reside there. She lives with her mother, brother, grandmother and cousin. The house that they live in belongs to her cousin, Princy,, who is also an alumni of Illam. She was supported by the illam from 2007 to 2011. Princy continued her schooling from 9th grade and completed her higher secondary as an Illam child. Abi’s father is a labourer currently working at Pandimalai. He changes his place frequently.

Abi, her brother and Princy use to go for a temporary work and their salary constitutes the main source of income for the family. A major part of the income is expended for the medicine and treatment of Abi’s mother. With the little money left they struggle to meet their daily needs.

Abi came to Illam in 2007, the year DHAN took over the administration of Illam and continued her 7th standard. Previously she studied at Moonar and lived with her family. Abi’s ambition is to become a medical professional, as she was inspired by Ms. Jean Watson to serve the poor in need. After completing 10th Standard, she pursued her higher secondary school with Biology and nursing subjects taking due importance in her studies. She

scored 74.58 %.

She belongs to the most suppressed community and is entitled for government reservations in studies and job. Despite all these opportunities their ignorance makes them remain trapped in poverty. Illam regularly call our Illam Alumni and motivate them to improve their standard of living. This triggers them to explore ways that would lead to a bright future.

After completing plus two, during 2013 she applied and received a call letter from the government for “General Nursing and Mid Wife” (GNM) Course. During the counselling, she was denied admission on grounds that her stream of study at school was not eligible for admission to GNM. Then a group of parents went on a legal suit. As self finance GNM course was expensive and she was not able to afford, with the help of Illam, she joined a two years course in “Diploma in Medical and Laboratory Technology” (DMLT) at Annai Therasa College, Madurai. During the internship, she unknowingly consumed toilet cleaner. After immediate treatment she was recovered.

After completing DMLT, she worked in a blood bank at Dindigul for a few months. Meanwhile she applied for the GNM course offered by the government with her DMLT certificate., Finally she secured admission for “Diploma in Nursing Course 2016-17 Session” through the “Selection Committee of Directorate of Medical Education, Chennai”, got selected and instructed to join Nursing course at “Dean / Superintendent, Nursing Training School, Tirupur District Head Quarters Hospital”.

Kamalesh S 11 years, he is attending our Muthurayar Nagar, Illam Satellite Centre (ISC), son of Sukumar, Jothimani is studying 6th standard in Sourashtra Middle school. His father is a lorry driver and an addict to alcohol. His mother is an Agriculture labour. He has two elder sisters. He is a good in studies. He is scoring B grade in his exams. He is a left hander, though it is not welcome in the family and society, he continues as he feels comfort. As they do not have their own home, they reside in their ancestor's home. Kamalesh do not have thump finger on both hands.

His father spends most of his earnings for his alcohol consumption and gives very little amount for household expenses. He faced a cardiac attack once, so currently he is taking medicines. This too increases their family expenses. The main source of income is through his mother's agriculture labour work, through this meagre income, all 5 members of the family surviving.

Kamalesh aspiration is to become an engineer, He is good in mathematics and he wants to support his family and his elder sisters in the future. He wants to be a role model to other students. He is working hard to score good marks. He understands that "Education is a way of coming out of poverty".



CHILDREN OF MUTHURAYAR NAGAR SATELLITE CENTRE

NEW THEMES

Climate Change Adaptation

The Climate Change Adaptation theme of DHAN has chosen Bio-diversity, afforestation, water and agriculture, soil-health management, Risk reduction and social security as sub-sectors for experimentation. Also, the theme has selected standalone focus of Renewable energy and poverty reduction in the context of climate change.

The theme started its pilot project at T. Kallupatti block in Madurai District to understand the current sensitivity, exposure and adaptive capacity of the communities on climate change. Later, it has expanded its experimentation in Jawadhu Hills and Kalvarayan Hills. Also, the theme works with other major programmes of DHAN to experiment on it as a cross-cutting theme. In Devakottai location of Sivagangai district, CCA and its relevance under tank eco-system is being studied. In Gudihathnoor location of Adilabad and Orivayal area of Ramnad district, climate proofing in watersheds is being studied. Again, in Vizianagaram district, adaptation to climate change in tank cascade of river basins is being studied.

Social capital for addressing climate change

Village Climate Change Adaptation Association (VCCAA)

Village level Climate Change Adaptation Association is the primary group which consists of households dependent on farming and allied livelihoods. In ten villages (hamlet), VCCAAs have been promoted and systems were introduced to the associations. Each association has an executive committee, which meets regularly to discuss about assessing the vulnerability and take decision on implementation of CCA interventions. All the project interventions were discussed and selected by the farmers in the association meetings. These associations meet regularly and conduct social audit of the works completed in the village. During the year, VCCAAs have converged with the Panchayats and made CCA as one of the agendas for discussion and action in four Gram Panchayats.

Micro-Finance Groups

The poor households from VCCAA are organised as savings and credit groups to link with mainstream financial institutions to get financial support for future adoption of agriculture and allied activities. Lending products for tank silt application, Sheep/goat penning, removal of Prosopis to bring the land under cultivation and farm pond are given priority. The groups are formed in the name of Climate Change Adaptation Micro Finance Group (CCAMFG). Totally, 36 CCAMFGs were formed in 11 villages covering 572 families. The groups have started saving and lending internally. In the pilot location, 11 villages formed a separate cluster



for CCA demonstration. The groups are regularly linked with bank and cost coverage system exists. The cumulative savings of the groups was Rs. 3.61 million and outstanding with the banks was Rs. 8.83 million.

In addition to these groups, there are functional/working groups for tank and Oorani – silt application, sheep and goat penning, small millets, farm ponds and cropping system and insurance.

Climate Change Adaptation Interventions

Soil health management for adapting to climate change

Climatic stress like erratic rainfall, increasing maximum temperature and non-climatic stresses like decreased organic matter in the soil, continuous excessive use of inorganic fertilisers are the main problems in the rainfed farming system.

Application of organic amendments such as tank/Oorani silt application and goat/sheep penning were found to have influence on the organic matter build-up. Similarly, agronomic practices like summer ploughing and ana karadu – field bunding with local grass and water outlet structure to avoid top soil erosion also were helpful. This traditional bunding with Ana Karadu practice is not practised by farmers at present. Due to use of tractor for land preparation, the bunds were disturbed and the grass was not available in the fields. The farming community expressed that this practice has to be revived to conserve the top soil in the rainfed dry lands.

Tank silt with combination of sheep/goat penning has increased the organic matter content up to 0.5%, which has changed the physical characteristics of the soil and increased soil moisture holding and helped the crops to withstand even during long dry spells.

Farm ponds

To reduce the risk of farming in dry lands, 32 farm ponds were created to harvest rain water and use the same during critical stages of cropping without rainfall. Utilisation of harvested water in farm ponds during erratic and unseasonal rainfall for farming is challenging; hence the cropping season highly depends on onset of monsoon. By seeing the impact of farm ponds through the pilot, the farmers have used the fund from agriculture department and MGNREGA to dig farm ponds in their farm lands. By using this scheme and funds, additionally four farm ponds were created in CCA cluster.

Farm ponds have helped evolution of different cropping patterns and alternative crops to use the available water and helped the farmers to get minimum amount of income and food security for their families. Harvested unseasonal rainfall runoff was used to rear fish in the ponds providing additional income. The farm ponds with diversified cropping ensured Rs. 40,000 return in a single season. The cost of creation of farm pond ranged from Rs. 30,000 to 45,000.

Small millets as climate resilience crop

Instead of maize, the farmers shifted to small millets which ensured return on their investment compared to the high risky crop Maize. Maize is a maladaptive



crop in the dryland farming of T.Kallupatti block. Owing to increased area of small millet cultivation, mechanisation is used for threshing the grains of barnyard millet and the price of produce also shows an increasing trend in the local market. The theme has supplied seeds and ensured cultivation of barnyard millet in 600 acres in 10 villages.

Overall, pattam change is a very big challenge in farming in the context of climate change. Adapting to the pattam Matram, traditional seeds' availability is very much important. Focus on selection of seeds with short duration needs to be done through PVS.

Renewable Energy

Solar energy initiatives were taken by CCA as a clean energy product to ensure timely availability of light for housing requirement and reduce health hazard and prevent fire accidents in the houses of the poor. Currently, all these initiatives are loan products only. In tribal areas, energy supply for lighting is still unpredictable due to its topography and natural hazards. It affects the poor households to prepare food and for education of their children at home. The alternative to energy in these areas is kerosene lamp which pollutes the environment and affects the family members on health aspects. Solar Home Lighting project has initiated installation of products/units in three hills in July 2016 with the support of Zero Poverty. Through Zero Poverty (NGO), 75 solar home lights were installed. In 2017, Philips solar products were introduced in the same area (110 home lights and 65 lanterns).

In all the three locations, solar lighting was found to be very useful to the families not having electricity connection and it reduced the cost of fuel incurred in kerosene purchase and prevented carbon fumes. During rainy season and heavy wind, hilly area experiences long hours of power shut down. As a clean energy initiative, this intervention could be easily mainstreamed in our existing themes where supply of electricity is a problem. It is purely a loan product intervention. Solar lights were used for threshing of little millet in the early morning in Jawadhu hills to use/maximise the sunlight for drying the straw and grains.

Study on development and implementation of CCA demonstration projects in Tamil Nadu

During the year, GIZ has offered a project to develop a plan for implementation of CCA demonstration projects in selected districts of Tamil Nadu. With consultation of stakeholders at Chennai Tiruvanamalai district, one of the vulnerable districts with climate change and water sector was selected. Based on the study, a project "Eco-system-based Climate proofing watershed" in Kanamalai panchayat of Jawadhu hills-Puliyankuppam Watershed has been developed to enhance the quality and moisture holding capacity of the region's soil, which is vital for the survival of long duration, small millets which were traditionally the crop of choice in the region. Existing crop cultivation practices with low return on investments also needs to be addressed through context-specific demonstration like optimal seed rate and right mix of mixed cropping.

Migration and Development

New theme on migration and development has been launched in the Foundation day event held on 2 October 2010. Being a new theme, Migration and Development theme is in pilot stage in all fronts. At the same time, it has strong institutional promotional support from the theme and experiences of DHAN collective. Since it involves work on an emerging/emerged developmental issue of national and international levels, it has high scope for programme expansion and deepening with the existing programmes and collaborating with government-sponsored programmes. Apart from these opportunities, the sustainability of the theme, working with communities in destination and origin because of the nature of the issue (migration) are the challenges.

Migration and Development has been undertaken as a piloting standalone theme in Kalvarayan hills, Tirupur urban, morada and cross-cutting theme along with existing locations of Kalanjiam Foundation, Vayalagam Foundation, CALL Programme and Rainfed Programme.



In Tirupur, the theme has obtained a significant understanding about migrant workers status and their issues through various FGDs, community level people seminars, inception document preparations, and Valasai Kalanjiam promotion processes. It has conducted focused studies to understand the migration issues and to evolve a model in destination (Tirupur), review of literatures, field visits – interaction with community through FGD and individual migrants, discussion with resource NGOs and government officials, migration data collection from primary and secondary sources, and mapping of migrants, especially the migrants from other states. Based on these efforts, this DSCM model has been evolved to work with migrants. A detailed inception report for intervention of migration issue of Tirupur was completed and Kalvarayan hills is under process.

DHAN Service Centre for Migrants (DSCM) – Facilitation centre

DHAN has created a Centre (DSCM) in Tiruppur to operate primarily as facilitation centre to provide skill building and wage employment and it facilitates them to claim their entitlements in collaboration

with district administration/police department for the migrants. Also, it takes up financial and social security services, health and educational services and capacity building and awareness creation.

Rescue of Trapped Migrants

MEETPU is a subsidiary of DHAN established to work on international migrant workers. It works with likeminded organisations in foreign countries, where migrant workers from India got trapped due to inadequate papers. An exclusive website for Global Humanity Rescue Organisation was created for uploading case studies and guidelines for migration, conducting fund raising and addressing the grievances. The MEETPU Trust helped 18 long-pending affected cases to get rescued from different countries. Baseline data of migrants and returned migrants are being created in all five federations. A booklet on procedure and guidelines in regional language for migrants is being produced.

Youth and Development

India is one of the youngest nations in the world with more than 62% of its population in the working age group (15-59 years) and more than 54% of its total population is below 25 years of age. With this background, the 'youth and development' theme was started by DHAN. By imparting life-skills and functional education to youth in the early life stages, they can be made self-reliant and their energy can be tapped for a common cause.

The theme Youth & Development is piloted in Alanganallur block, Madurai. During the year, continuous efforts were taken to create awareness on the effective use of RTI act. As a follow-up of the training, youth have started sending RTI applications for seeking information on agro-fertilisers for Maravapatty village and Panchayat road development details for Valayapatty village. To cater to the legal needs of Youth Group members, four legal camps were organised in which around more than 20 applications were received for providing legal aid. Around eight youth members from Alanganallur block have volunteered for donating blood during the blood donation camp organised by our Panchayat team. Efforts were undertaken to impart computer training to the youth group members of both Alanganallur and Palamedu blocks. Around 55 youth members benefited from this training.

Collaboration with Nehru Yuva Kendra

The collaboration with Nehru Yuva Kendra (NYK) was further strengthened this year by organising youth development activities in Alanganallur block with the support of both Kurinji and Palamedu federations. As part of the Mahatma Gandhi Youth development programme, a five-day workshop was organised at Pannaikudi village of Alanganallur

block. Clearing of *Prosopis juliflora* was initiated in the tank beds and tree planting was taken up in and around the panchayat. Apart from this, medical camps and awareness camps on PMJJBY and PMSBY were conducted benefiting about 200 members. In addition to this, around five youth groups were chosen for conducting the youth parliament.

Round table conference on Attracting Youth towards Agriculture

On invitation from BIRD, Mangalore, a round table conference on 'Attracting youth towards agriculture' was organised, wherein agricultural scientists, bankers, researchers and noted NGOs were invited. DHAN was invited as one of the resource invitees. The conference imparted lessons to design programmes to support rural youth to remain in farming.

Celebration of National Youth Day and Sarvodaya Day

National Youth day was celebrated on 12 January with a one-day workshop on 'Advancing youth in Agriculture, Health and Skill building', wherein youth members from the federations of Alanganallur (Agriculture), Pudur federation (Skill building) and Sanarpatty (Health) participated. The participants worked in sub-groups to discuss key areas like problems faced by present day youth, efforts and resolutions and expectations by the youth in their respective fields of agriculture, health and skill building. Similarly, Sarvodaya Day was celebrated on 11 February 2018 at Gandhigram rural university with around 250 youth from various colleges in and around DIndigul and Madurai and importance of constructive works among the youth was sensitised.

Centres for Integration

Centre for Human Resource Development

Human Resource Development (HRD) is one of the core purposes of the institution which envisages inducting professionals to work with the grassroots. The Centre for Human Resource Development (CHRD) creates opportunity for the development professionals to pursue development career as a way of life. It builds culture, commitment and competency within the individuals in order to deliver the best to the poor communities. The Centre ensures a structured growth path for the professionals to get nurtured as development leaders.

An advisory council for CHRD was constituted with eminent practitioners from academic institutions as well as from development organisations. Two meetings were conducted during the year to discuss on components and investment patterns.

The Centre works with 150 select educational institutions across India to identify and place competent staff in DHAN. Out of 2,693 applications screened during the year, in around 117 selection processes, 157 staff members have been placed across the institution including 82 professionals and 75 support staff. A 3-day immersion programme was organised for 125 graduated staff from programme associates to programme leaders.

Three batches of 54 new recruits went through Development Associateship programme, which focuses on providing opportunity for the young professionals to explore a career choice with the development sector. Development apprenticeship (DAs) is the second phase in the institutional growth-path of development professionals. It focuses on providing learning opportunity for the professionals through field work. A total of 93 professionals have undergone Development Apprenticeship during the year.



CHRD has supported eleven DMPs during the year on the themes of case writing, building technical expertise, leadership development, and SHG bank linkage. Around 180 staff members have participated in the DMPs. The Centre also organised annual performance enabling programme to 347 staff in the zones at Madurai, Bangalore, Solapur and Vishakhapatnam along with annual review and planning programme.

Eight staff have undergone Development Executive Education programme (DEEP II) at the Tata Dhan Academy (TDA). The Centre also facilitated 12 interns to take up projects and assignments with various thematic programmes in DHAN.

As part of SBI Youth for India Fellowship, two professionals have completed their Fellowship during the year. In addition to this, sixteen professionals have joined and fourteen are working with us as part of SBI YFI 2017. The SBI YFI members were assigned with various projects across different regions.

Dhan People Academy

Diploma in Panchayat Management (DPM) is the flagship distance education programme of the Academy and so far, 11 batches have completed with total student strength of 2512. The certificate programme on Democracy and Panchayat Raj was started during 2016 with an enrollment of 200 students, mostly the school-going higher and higher secondary students and covering Alanganallur block of Madurai district under the UNDEF-supported project.

DPA also played the lead role in providing the Certificate Programme in Panchayat Management in four languages Tamil, Kannada, Odiya and Hindi in the states of Tamil Nadu, Karnataka, Odisha, Madhya Pradesh and Rajasthan. About 1000 students underwent the programme. Education materials were developed in these languages and the passed-out students were awarded certificates in the convocation.

For the Diploma in Rainfed Agriculture Management (DRFM), 100 students have registered and in the second batch during 2017-18 another 150 have got enrollment.

Totally, 50 students got enrolled in the Diploma in Tankfed Agriculture Management (DTM). Also, the Academy offered certificate and appreciation programme to Vayalagam leaders, Associates and Student community; about 150 and 70 students were benefited from these two courses, respectively.

The Academy is planning to roll-out two diploma programmes on Community Banking and community health management, and a certificate programme on Folklore arts for Development.

During the year, five batches of Kalanjiam Movement Workers Training benefiting 121 associates, Vayalagam Movement Workers Training for 20 associates, Rainfed Farming Development Programme associates training for three days benefiting 26 associates and one batch of Jeevidam associates training for four days for 45 associates were organised.

Training covering 14 Vayalagam Movement leaders was conducted and training for regional council members were taken up for Madurai (Urban), Madurai (Rural), Pambar, Vaipar, Kanchi and Tiruvallur regions. Exposure visit to leaders of Balasore federation was organised benefiting 235 leaders.

Pudhu Vazvu – Leaders have undergone Micro-finance basics at the Academy. Two batches covering 52 leaders have participated in the event. Students from Gandhi Research Foundation have visited DPA and had 3 days' exposure visit under DHAN programmes. About 55 leaders from Aswini (an NGO, working in Nilgiris on Tribal Health Care) have taken up one-day exposure visit to DHAN's way of work. DHAN's Climate Change adaptation programme has organised one-day workshop on Gender and Climate Change jointly with Anna University.

Centre for Development Communication

The Centre for Development Communication 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 a combination of community radio, video and web-based technologies.

The Audio-visual unit of the Centre produced a number of documentaries featuring the field





experiences of DHAN's field programmes such as MGNREGS-based tank cascade renovation, CSR Experience of Texas Instruments with DHAN, disaster risk reduction experience of Vishakhapatnam region, impact of Oracle sponsored Community Resource Centre Project of ICT Programme, modern recipes of small millets and credit-based sanitation promotion experience of DHAN's SUHAM Trust.

The Centre has produced an audio-album on fishermen titled Uppkaatrum Usurum in Tamil with 10 songs composed on fishermen's livelihoods, sufferings, culture and tradition. The Centre has built and maintained a number of websites for various events and institutions in the DHAN Collective. The Centre took up a contract assignment from GIZ to develop, design and publish FPO Orientation materials to aid the campaign of NABARD. The Centre also undertook documentation assignment of the entire Madurai Symposium events including production of daily bulletin and proceedings documentation.

The team designed a film competition on the theme of Small Millets. A film festival was organised on the same theme as part of Madurai Symposium. About 25 films were shortlisted and screened on all the four days of the festival.

Centre for Research

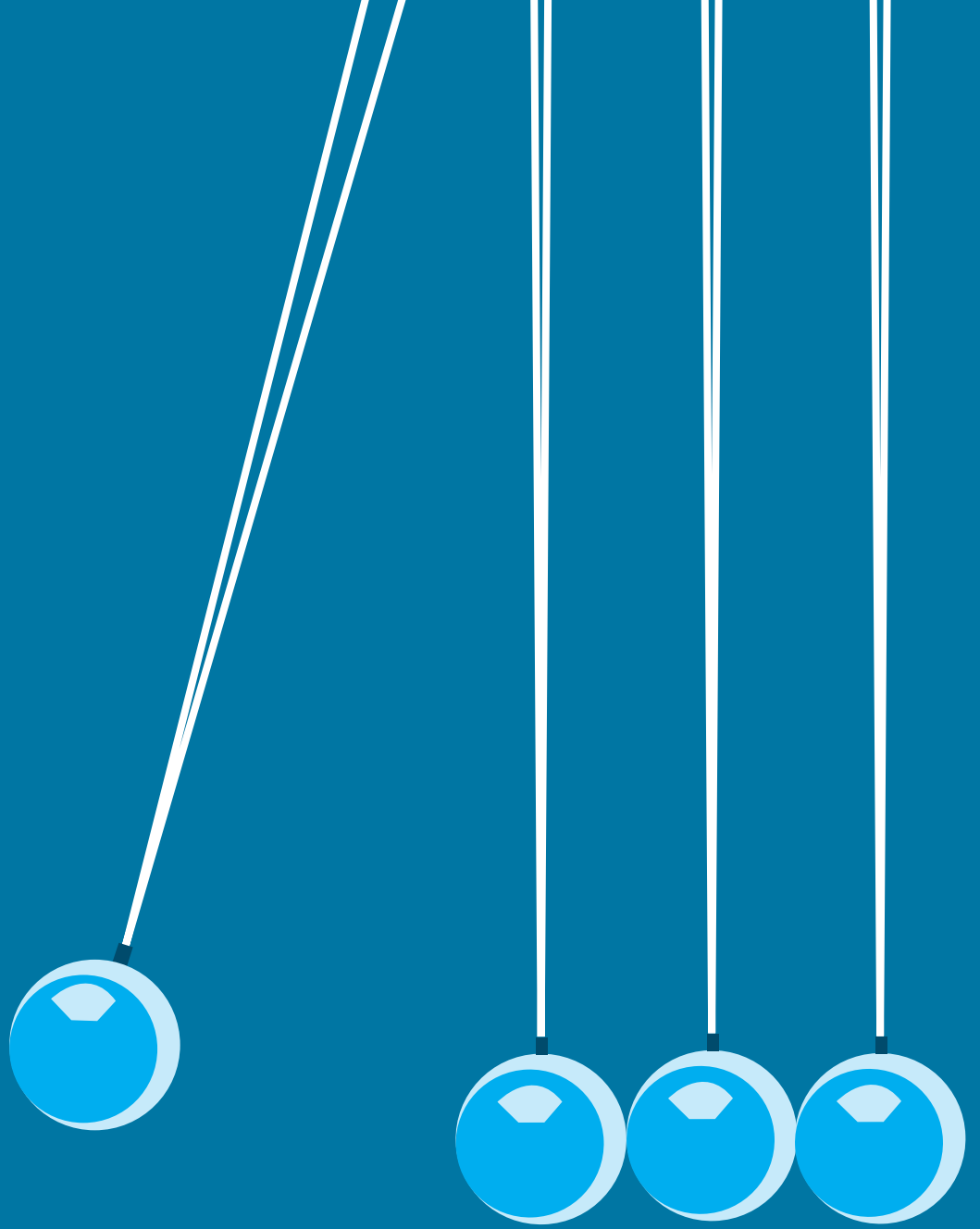
The Centre's primary mandate through research studies is to ensure effectiveness which gives purpose, connectivity and efficiency in implementation for the DHAN collective.

The Centre has prepared District Human Development Report for Madurai, Ramnad and Tiruvannamalai districts last year. The reports were submitted to Tamil Nadu State Planning Commission. The reports were published and resource institutions were called for DHDR dissemination at a district level forum. In all the districts, presentation was done and findings were shared.

A Development Management Programme on integrating DHDR and perspective plan in grassroots action was conducted for the executives of the federations to impart knowledge about fundamentals of human development like poverty, health, education, income, employment and gender dimensions and integrating DHDR / perspective plan with grassroots action.

Impact Evaluation Study on National Agriculture Development Programme (NADP) / Rashtriya Krishi Vikas Yojana (RKVY) projects were taken up by DHAN Foundation to assess the impact of projects implemented in 2013-14. Field visits, report preparation and video documentation were done and final report and presentation was done at TAWDEVA, Chennai.

The Centre took up a study about the potential and package of practices followed by the Rain-fed farmers in Kallal block of Sivaganga. As part of Madurai Symposium, the Centre organised a consultation workshop on assessing tools and techniques in Farm Resilience with about 60 students, practitioners and farmers.



IMPACT

Poverty to Prosperity:

A pathway of Housewife to a Successful leader

Childhood Days

“I am Sundari M. born in 1976, in Nedunkulam nearby Kalaiyarkoil, Sivagangai district. My grandfather went to Srilanka during my father’s childhood days and took care of him. As he grew, my grandpa got him married in Srilanka itself. My mother gave birth to my sister, two brothers and I am the fourth one. As per my grandpa’s advice, my father, Mr Ramu came to India in 1970 along with my mother, sister, and brothers to take care of our properties. My father was a farmer and my mother, Rajamani, was a housewife. During those days, villagers used to tell my parents that the fourth child being female would invite more problems in the family and advised them to kill me when I was an infant. But my father protested and saved me. He loved all his children especially me since I was very active in my childhood. In the meantime, my father got addicted to alcoholism and sold all the properties and also my mother’s jewels. My family had got in to a debt trap and then onwards we faced lot of difficulties to survive due to poverty.

When I was in 12th standard, my first brother got early marriage with my neighbor girl without family acceptance; it created many problems which made my father to take a decision on stopping studies of all children. My second brother, elder sister, and I were dropped out of school at 10th, 9th, and 8th standards respectively due to my elder brother’s behavior. Due to school dropout and family problems, my second brother absconded from our house at the age of 14 and reunited at the age of 20. After a while all my brothers and sister got married and I lived with my parents and took care of farming activities.



Married life

I had a friend Malathi in our village; I used to go to her house often for chatting. Her brother Murugesan fell in love with me and expressed his intention to marry me at the age of 16. I did not accept his proposal due to the experience that I have had with my elder brother's love marriage problems. In the meantime, the matter got spread across villagers and reached my parents. My parents and brothers didn't like this proposal and they started threatening and cursing me which increased day by day. Murugesan also started threatening me and forcing me to accept his love proposal or otherwise, he would commit suicide. Slowly my mind diverted and accepted him to marry. We got married and came to Madurai - Keeraithurai without informing both the parents in 1992. Both the families rejected us and left us abruptly after village panchayat judgment.

We were blessed with a baby boy in 1993 named Sathishkumar. We lived our life happily and in the meantime my husband got a chance to meet his family and rekindled his relationship with them. He did not mention this to me but I was aware of the situation and I did not mind about it. One day my husband went to the work and did not come back home, at that time my son's age was two and I was pregnant with second baby boy who name is David. The days goneby and even after five months, my husband didn't come back home. The house owner urged me to vacate the house, as I couldn't pay rent properly. I wandered to many places in Madurai in search of my husband. To run the family, I was doing various petty labor jobs. In this stage, one Christian group came and blessed me for taking the life with full of spirit. To feed my son, I used to leave him in Anganwadi for mid-day meal. I took a few other jobs with the minimum wage which was not sufficient to lead my life, so I decided to commit suicide by taking poison and bought the same. By seeing the innocent face of my son, I changed by decision as I could not allow myself to die and at that time I felt helpless. On the day night I felt that I was blessed with some supreme kind of power during my sleep. I felt fortunate that the supreme kind of power helped me to get support from a family, who helped me to put both my sons at children home and got engaged in household works. After a few months I was shifted from that home to a known family for doing household works. I underwent many hardships and experienced abuses during those days. God only helped and protected me from all the hazards.

After two years I got a letter from my husband through my uncle. But I hesitated to have relationship with him because of the suffering and the pains that I went through during his absence. My husband pleaded and apologized for his bad behavior and promised me to take care of the family in the future.



After my well-wisher's advice, I accepted and gave a chance to him. We started our life at Karumbalai in a small house. I went back to children home where I left my sons and told about my husband and the present situation. Then we started living together where I was blessed with third baby boy. .

Steps taken through Kalanjiam

During the year 2002 a lady from nearby organization visited (later I came to know that she was an associate from Kalanjiam groups) our house and explained about the concept of self-help group and its functioning methods and benefits. After that, I and our neighbors discussed about it and decided to form an SHG called Thamarai Kalanjiam with 12 members from our neighbourhood on 02.02.2002. The second meeting was conducted on 15.02.2002 with Rs.50/ member as savings and we formulated our own bylaws and rules/regulations.

Economic changes

In the first year 2002, I had a savings of Rs.700/- and got the first loan of Rs.300/-, now in the 16th year, 2017-18 I have Rs.36,360 as my savings, Rs.20,094/- as special savings in my group account. I have availed recently a loan amount of Rs.1,00,000/-. In the past 16 years, I have availed 13 loans for various purposes such as consumption, education, jewel redemption and asset creation (house lease and land purchase), totaling Rs.3,92,800/-. Out of 13 loans first four loans were used only for consumption. Subsequent four loans were used for house lease of a small house to a little big house gradually according to my financial capacity by paying the lease amount of Rs.1.5 lakhs. The last five loans that I used for purchase of jewels, land and spent for children education.

Savings and loan utilization by Sundari in her Kalanjiam SHG during the last 15 years

S. No	Year	Savings (Rs)	Special Savings (Rs)	Loan (Rs)	Purpose Wise Loan	Pension Savings
1	2002-2003	700		300	Consumption	
2	2003-2004	600		600	Purchase of LPGas	
3	2004-2005	1,100		3,900	Consumption	
4	2005-2006	1,200		3,000	Medical expense	
5	2006-2007	1,320	240			
6	2007-2008	1,440	240			
7	2008-2009	1,800	1,200	20,000	Purchase of Jewel	
8	2009-2010	1,800	600	30,000	Purchase of Jewel	
9	2010-2011	2,400	1,200	20,000	Education	4,000
10	2011-2012	2,400	1,200	5,000	Consumption	3,000
11	2012-2013	2,400	1,200	50,000	Asset Creation (land)	7,000
12	2013-2014	2,400	2,400			7,000
13	2014-2015	2,400	2,400	50,000	Education	7,000
14	2015-2016	4,800	3,000	50,000	Asset Creation (land)	5,600
15	2016-2017	6,000	2,700	60,000	Education	4,203
16	2017-2018	3,600	3,714	1,00,000	Asset Creation	6,700
Total		36,360	20,094	3,92,000		44,503

In the meantime, as per DHAN's guidance, all Kalanjiam SHGs in the Karumbalai area jointly promoted Federation called Karaumbalai Vattara Kalanjiam. During the year 2010-2011 our Federation initiated pension programme, in which I enrolled myself by doing savings in my group. Apart from regular savings and special savings, I have pension savings amounted to Rs.44503/- which is being kept at LIC-DHAN pension scheme through my Kalanjiam. Before joining Kalanjiam I did not have any savings and asset in my name. Now because of Kalanjiam, I feel proud that I have about Rs.1,00,000 savings in my Kalanjiam group account, I have purchased 7 cent land worth Rs.8 lakhs, and I have 42 grams jewels worth of Rs 1.5 lakhs. My elder son completed B.E and got a job in Chennai. Other two sons are going to complete their degree soon. Now I do not have any outside debt. I am able to lead my family life peacefully. When I look back my life, I feel that I have grown a lot both economically and socially. Now my husband is working as commission agent in vegetable market and earning Rs.20,000/month and my elder son is earning Rs.10,000/month. I am looking after my family and giving support to other two sons. I feel that I have secured my life economically better with assets, ability of accessing credit, and ability to engage my family members productively with adequate skills.

Social changes

Before joining Kalanjiam group, I was restricted within my family chores but after becoming a member of the group, I am playing lead role in conducting of group meetings, attending trainings and educating my own fellow group members. I visited many times to banks, involved myself in bank related works and helped other members of my group in keeping books of accounts and records. I am also motivating other women by sharing my life experience to have faith in their life and use the opportunities through Kalanjiam groups.

Currently, I am being one of the executive committee members of my Federation, focusing on equipping myself to relate with all government officials. I am able to speak in big forums and confidently express my views without any hesitation. I feel empowered both in my personal life as well as societal life."

Leadership role

She had initiated her association with Kalanjiam group - Thamarai Kalanjiam as a member in the year 2002, became a group leader, and presently she is one of the federation executive committee members in Karumbalai Vattara Kalanjiam, Madurai Urban region, Tamilnadu. She has reached to a leadership position at the federation level gradually over a period of time is recognition for her dedicated work and involvement in building her capabilities and self-confidence, clarity of her family future and her achievements using the opportunities through Kalanjiam and her genuineness.

Role model and Instrumental in bringing changes

Thamarai Kalanjiam members reflected about Sundari's life that she started her life in a tiny house with minimum cooking vessels and a few plastic pots. Her husband was working in the vegetable market. The income earned was insufficient to run the family and the family members used to take one or two times meals a day. She was very charming and lovable neighbor to all and provided moral support to all living around her at times of need. Each and every one in Thamarai Kalanjiam expressed that Sundari is a role model to many of them particularly for running the family with the optimistic approach, savings habit as well as leading the family with genuine efforts and concern. Not only Sundari amma helping the Kalanjiam members but her husband Murugesan also helps them at times of need.

Members shared that she maintains high level of confidentiality and never shares others problems or personal matters with any one, for this reason, every one of the group members approach Sundari, openly

share their personal problems and take guidance from her. Mrs. Jothi, one of the group members expressed about Sundari amma, “She is ready to help all the members in our group especially on financial aspects as well as physical support at the family level.” She quoted examples that when she was helpless at the time of her children education, a job-related foreign trip of her daughter as well as daughter’s marriage, Sundari had helped her both financially as well as giving advising which resulted in getting house maid job in nearby places. Presently Jothi is comfortable with running her family with confidence because of Sundari. Sundari had said that she could play a crucial role of mentoring and guiding others in bringing positive changes in their life through Kalanjiam.

Other members of the group narrated that Sundari amma could improve her standard of living gradually by starting her life in a rented house by paying Rs.300/month which increased to 10 times over a period of time. She decided to purchase a housing plot so that she could dream for own house. In the year 2014, all members in Thamarai Kalanjiam had purchased plot of 3 cents/member in Virudhunagar where Sundari amma purchased 3 plots which is one of the assets created in her name. Members of this group proudly shared that they would run this Kalanjiam for generations as it could help them building bondage among themselves under the able-guidance of leadership of Sundari amma who played a vital role in addressing the personal problems of them with genuine concern of helping and empowering them in handling the problems. All the women in the group used to attend the family events and gatherings related to decision making on children education, livelihood, marriage, asset creation etc.

Thamarai Kalanjiam is role model to all other groups nearby in the cluster because whatever special initiatives are taken up by Federation such as special savings, pension, life insurance, increased loan limit of member loan in the group, the members in Thamarai Kalanjiam would be the first one to demonstrate the success of those initiatives. Such kind of performance is instrumental in creating peer pressure among other Kalanjiams nearby in the cluster.

Future plan

Sundari amma in her group meeting expressed her future plan that she could provide good education and nurture good habits in her three sons; she has a dream of constructing houses all the three sons and decided to increase her savings up to Rs.2,00,000/- in her Kalanjiam for her wellbeing at the older age. Also, she has an ambition of creating more assets for her fellow members in the group such as land purchase, constructing houses, having higher savings in their names to ensure old age security. She also wants to continue her support to needy for her own satisfaction. She believes strongly that the empowerment of women through Kalanjiam SHGs would give benefit not only to the individual woman but also for the family and community as a whole through collective action.

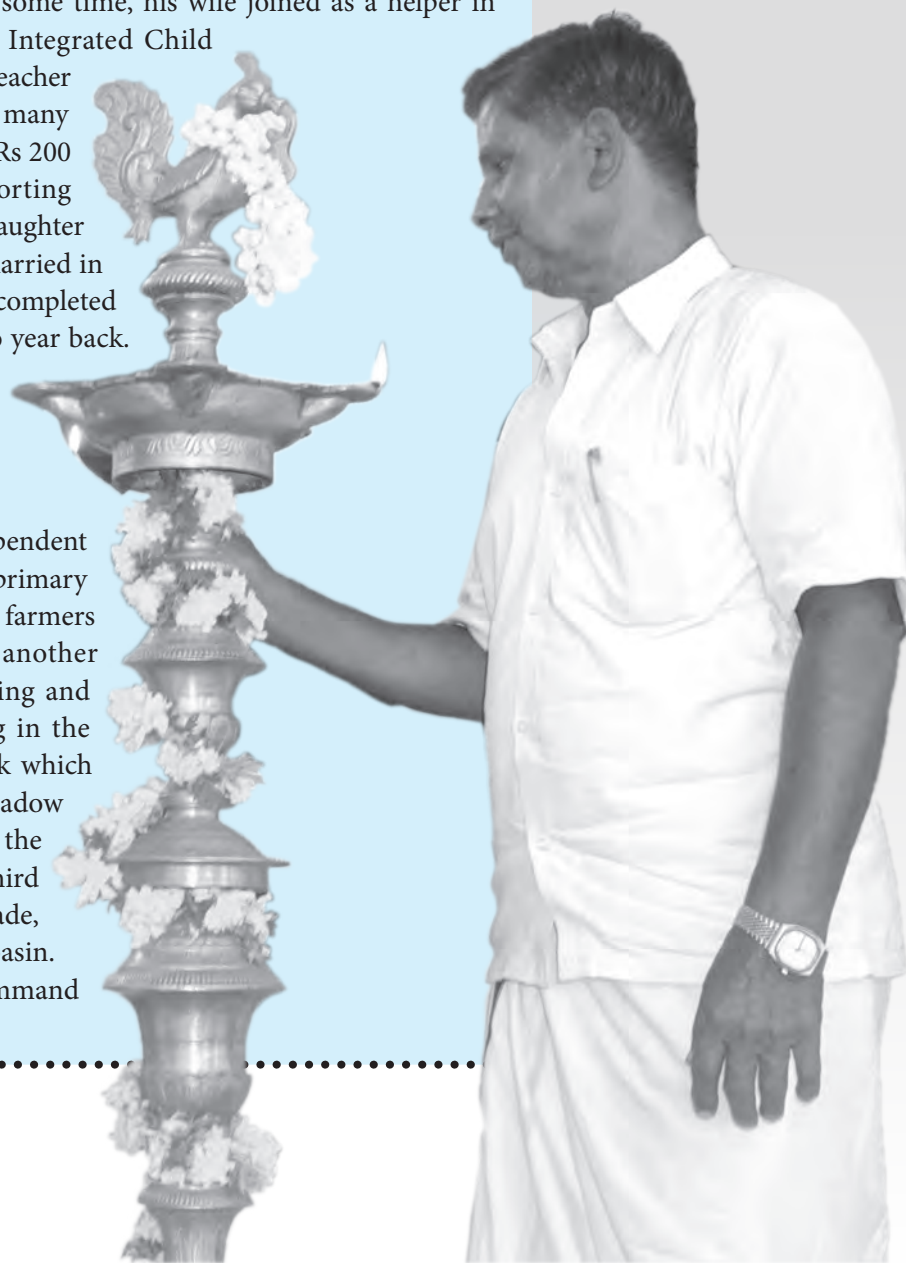
Determination Breeds Success: Maruthaiah's Story of Resurgence

Maruthaiah, 65 years, hails from P. Muthulingapuram village of T. Kallupatti block of Peraiyur Taluk in Madurai district. His parents Kathanan and Irulayammal, could not offer him education beyond SSLC (11th standard that time), which made him to help them in farming and rearing goats. He was very eager to study Mathematics since his childhood and he exhibited his talents in many occasions. He was forced to take up farming from his parents when they left him at his 18 years, started cultivating 0.6 acres of ayacut land in tank command and two acres of rainfed land. Later he took another 1.5 acre of wetland on lease for cultivation. He got married to his sister's daughter, Pappa.

Both of them started working in their lands as well as in other's lands as labourers. They have a daughter and a son (younger). They worked very hard to eke out their living and educate their children. After some time, his wife joined as a helper in Anganwadi Centre, functioning under Integrated Child Development Scheme. She had become a teacher in the Anganwadi center since 1992. For many years she was receiving very low salary (Rs 200 per month). Also, she has been supporting his husband in farming activities. His daughter has completed M.Sc, B.Ed and she got married in 2015. He has one grandson. His son has completed Diploma in Mechanical Engineering two year back. Now, he is working in Coimbatore earning Rs. 9,000 per month.

The Village

P. Muthulingapuram is typical village dependent on both tank-fed and rainfed farming as primary occupation of the villagers. There are 53 farmers having lands in direct command and another 77 farmers dependent on rainfed farming and landless labourers. They are cultivating in the tank command of Kadambankulam tank which comes under T. Kallupatti block, a rain shadow region of Saptur saturagiri foot hills of the Western Ghats. This tank is located as third one in Thevankuruchi Periyakulam cascade, under Arjuna river sub-basin of Vaippar basin. Farmers cultivate crops in both tank command



area and catchment area. In the catchment area with black cotton soil, the farmers are involved in rain-fed agriculture, where the ground water quality is not suitable for irrigation. In the tank command area, the Wet-land farmers are using the tank water for irrigation. Cereals such as paddy and maize, fiber crops such as cotton, minor millets such as Cumbu, sorghum and Barnyard millet, pulses such as green gram and black gram and vegetable crops are the major crops cultivated in this village. In addition, rearing milch animals, goat and sheep, undertaking construction labour works during offseason in the nearby towns are some of the secondary sources of livelihood for the farmers in this village.

Owing to effects of climate change, this region has been witnessing variation in distribution of rainfall, infestation of Prosopis Juliflora jungles in water bodies, water ways and catchment areas, over-withdrawal of ground water, spreading of pests and diseases, shifting from organic agriculture to inorganic agriculture, encroachment in the main river, feeder channels and water bodies, deforestation in hillock, poor maintenance of water bodies, more siltation in water spread area and supply channels, absence of traditional Neerkattis (Water mangers) system and Kudimaramath (Local people management system). The Kadambankulam tank did not escape to influences of these multiple factors. It could not get filled consequently for many years. Maruthiah, was one among the famers faced the impact of such problems in farming, resulting in frequent crop failures and loss of income, pushing them deeply in to poverty.

Entry of DHAN's Vayalagam

DHAN Foundation has initiated Tankfed Agricultural Development programme in P. Muthulingapuram village in 2003. Kadambankulam tank farmers were cultivating paddy as first crop and cotton, pulses and maize as second crop. When the team from DHAN approached the villagers, they did not accept the idea of forming Vayalagam readily. After several visits and persuasion, they finally agreed to form a Vayalagam. They named it Kadambankulam Kanmoi Vayalagam. Activities undertaken in the Village are as followed:

S. No	Work name	Cost mobilised from philanthropy (In Rs.)	People contribution (In Rs.)	Total cost (Rs.)	Year of intervention
1	Ipomea jungle clearance	18,000	6,000	24,000	2005
2	Jungle clearance and Tank deepening in Kollan oorani	36,000	18,000	54,000	2008
3	Re-plastering sluice wing wall	23,400	6,000	26,000	2015
4	Tank deepening and bund Strengthening in Kadambankulam tank	1,70,100	38,900	1,89,000	2016-2017
Total		2,47,500	68,900	2,93,000	

The Kadambankulam tank was found with a complete infestation of Ipomea (Weed Plant), which will affect water storage capacity of tank. Also, in 2004, two children have lost their lives while bathing in this tank. All the Vayalaga members joined together and took a resolution to clear off the weed plant. Maruthaiah took an active role in the entire cleaning up drive. People contributed Rs 6000/- and project contributed Rs 18000/- in 2005.



Kollan oorani was used as the only source of drinking water to the village, which was filled with Prosopis jungles before intervention of DHAN. After forming Vayalagam in the village, in 2008, villagers cleared the jungles in the water spread area of the Oorani and deepened it at the total cost of Rs 54000/- by sharing Rs 18000/- as their contribution.

In 2015, the village decided to re-plaster the sluice wing wall in Kadambankulam tank. Out of the total estimate for the re-plastering, the villagers contributed Rs. 6000 and the remaining Rs. 23,400 came from DHAN's Project. The people supervised the entire work. Again in 2017, the villagers joined together to clear of the Prosopis Juliflora jungle from the tank bed and remove the excess silt deposited on the tank-bed reducing its storage capacity. This time, all the 53 farmers dependent on the tank for irrigation joined together and renovate it at a cost of Rs. Rs. 189,000 with their contribution of Rs. 38,900. After renovation the tank could irrigate effectively all the 24.12 hectares of ayacut.

Impact of Tank works

Maruthaiah cultivated paddy crop only in 0.10 acre of his land until 2006 and harvested only four bags of paddy. After the first renovation in 2005, he has additionally purchased 0.50 acre of wet land. Since 2007, he was able to harvest 16 bags of paddy from 0.60 acre of land. Now, he gets 20 bags from his 0.60 acre of land. He has constructed a farm pond in his rainfed land in 2014, for a dimension of 20X14X2.2 meters, with a capacity of 616 Cubic Meter for Rs 23625/-. He has spent Rs 3000 as his cash contribution and extended Rs 2500 worth of labour for constructing it.

Financial assistance from AFG

Muthu Ayyanar Vayalaga AFG in 2003 was started in with the Vayalagam Members in 2003. Along with Maruthaiah, there are 14 members in Muthu Ayyanar Vayalaga Agricultural Finance Group. The Groups has availed Rs 11,50,000 from commercial banks under SHG-Bank linkage for various development purposes. Cumulative savings of the group is Rs. 134,557, and loan outstanding with the banks is Rs 198,830. There are eight AFGs functioning in the village with 130 members.

Maruthiah was chosen as Treasurer by the Muthu Ayyanar Vayalaga AFG. He has saved Rs. 22,500 so far in his group and currently held Rs 9000/- in his savings account. He withdrew the remaining for meeting his family needs. As on March 2018, he has Rs 47,420 as loan outstanding. Maruthiah also got a number of loans from his AFG towards his family expenses and farming needs.

Year	Loan Amount Rs.	Purpose of loan
2007	8,000	Bought 0.5 acres of wet land
2009	15,000	Jungle clearance in rainfed land and field bund formation
2013	12,250	Agriculture and Education
2015	25,000	Daughter's marriage and toilet construction
2017	30,000	Goat rearing - 5 female goats & one male goat
2018	20,000	Jewelry debt redemption
Total	110,250	

Small loans

Purpose	No. of Loans	Amount
Household expenses	9	6,550
Medical expenses	2	1,650
Debt redemption	4	28,443
Land purchase	1	5,050
Seeds and Fertilizer	4	13,020
Goat rearing	3	9,095
Fodder for Goat	8	9,600
Children education fees	10	14,920
	41	88,328



Only with the assistance from his AFG, he has bought 0.5 acre of land at the rate of Rs. 300 per cent in the tank command. Now the value of land has gone up to Rs. 4,000 per cent. Also, he took on one acre of garden land and 0.5 acre from the tank ayacut on lease during this period for a value of Rs. 1,00,000. Again, in 2017 he took 1.5 acre of land on lease for Rs. 50,000 from the tank ayacut. Now totally, He cultivates his own ayacut of 0.6 acre and rainfed land area of 2 acres, another 1.5 acre of wetland on lease. He has cultivated paddy in the ayacut land and cultivated cotton and pulses in the rainfed land.

In 2017, he got a loan of Rs. 30,000 from his group and bought 5 female goats and 1 male goat. These goats have yielded 14 kids during this one and half year. Now, he possesses 20 goats worth of Rs 90,000/-. He fed the goats with black gram husk harvested from his field and let them open grazed.

Asset before joining the group	Worth (Rs)	Asset Now	Worth (Rs)
Wet land 10 cent given by his father	3,000	Wet land 60 cents	24,000
Dry land - 2 care	30,000	Dry land - 2 care	80,000
		One Farm pond	23,625
		Lease value	1,50,000
		Goat value - 20 goats	90,000
Total	33,000	Total	3,67,625

Income from his farm: Before and After Vayalagam

Cropping year	Crop cultivated	Area cultivated	Produce	Price	Income(Rs)
2017-2018	Paddy	0.60 acre	18 bags	Rs 900 per bag	16,200
	Cotton	1.5 acre	600 kg	Rs 40	24,000
	Pulses	Mixed crop	150 Kg	Rs 30	4,500
	Vegetables	0.32 acre (Irrigated through Farm pond)	320 Kg	Rs 20	6,400
	Garden land-Curry leaf -Harvested in alternate days	1 acre (lease)	Curry leaf - 6 Kg	Rs 35 *15 days *6 Kg= Rs 3150 per month. For 6 months	18,900
	Paddy-Rabi season	2 acres (Wet land-Leased in)	70 bags	Rs 900	63,000
Total					1,33,000
2003-2004					
	Paddy	0.10 acre	4 bags	Rs 700 per bag	2,800
	Cotton	1.5 acre	500 kg	Rs 35	17,500
	Pulses	Mixed crop	150 Kg	Rs 30	4,500
Total					24,800

Before renovation of the Tank, he has earned a gross income Rs 24,800 during 2003-2004. After joining the Vayalagam and AFG, and renovation of tank, he could earn a gross income Rs 1,33,000/- from 3.92 acres of both wetland and rainfed lands. He has earned Rs 97,800 as net income from agriculture and allied activities. In addition to that, he has taken up construction works as a second-grade mason and earned Rs. 37,500 in five months of off season. His wife earned has earned Rs 85,200 per year from her Anganwadi work. Altogether, Maruthaiah's family could earn Rs 2,20,500/- in a year.

Maruthaiah started his leadership journey as a treasurer in AFG on 2003. He was subsequently chosen as a President of Vayalagam Association during 2003-2009. He was graduated as a president of T. Kallupatti Vattara Vayalagam in 2010. He played an active leadership role in implementing works of AFGs, Vayalagam and Federation. He used to attend all the meetings, leadership and agricultural trainings, and he was very keen in sharing them with his fellow farmers.

Today, Maruthaiah is very much proud to declare himself 'moved out of poverty', Started with a meager asset inherited from his parents, Maruthaiah built assets that earned him income and brought him courage and confidence. As a responsible father, he offered good education to both his children despite all his constrains. Now he is happy about his engagement as a leader in the Vayalagam Federation and stands as a source of inspiration for many of the farmers in his village.

There is no Barrier for a Brave Porkalai



Porkalai, 54 years, was born in Panakuppam, a hamlet located in Villupuram-Puducherry border. Her mother died, when she was a child. She has two brothers and a sister. Her father was a coolie, struggled hard to run the family. So, he stopped his daughters from schooling after 5th standard. She was married to Veerapathiran (56), studied 8th standard, who hails from a nearby village Pudupalayam, which is also in the outskirts of Puducherry.

The couple was blessed with a girl child followed by a boy. Being married to an alcoholic person, she struggled hard for the daily survival itself. Her mother-in-law guided her to take vegetables and fruits from the garden and sell it in streets. Though she felt her life shattered after marriage, her head-load-vending work gave her confidence and it

became her livelihood to bring up her children. Under the guidance of his brother, she took an acre of guava orchard on lease, which helped her stabilize her earnings.

“20 years back, 10 kg of guava was Rs.12 and used to earn an equal profit of Rs.12. Now it costs about Rs.225 to Rs.250” says Prokalai, a lessee of 8-acre guava farm. After few years, she got her daughter married to with the income from it. Her son-in-law was a mason, involved in construction work. She was soon blessed with a grand-daughter and a grand-son. Her two younger brothers are involved in building contract work and settled well. Her elder sister is still struggling, who is also involved in head-load vending of vegetables and fruits. Her husband and son are helping her in farm activities. Her husband is aged and sick now, going to hospital twice in a month for a regular checkup. Currently, her son is doing 3rd year B.A in distance education.

Her village and Kalanjiam

When she started her new life through lease business, she earned enough money to create asset and to run her family. Unfortunately, her farm yield fell due to disease attack. But, she didn't give up. She moved her family to Palliputhupattu village in 2009. Palliputhupattu is a small hamlet in Kandamangalam Block in Villupuram District of Tamil Nadu. Agriculture is a major source of living to the people living here. Very few have farm lands and most of the people work as agricultural coolie.

There, she came to know about the Kalanjiam and its benefits from a buyer. She joined in a Siva Sakthi Kalanjiam SHG, which was started in the year 2003.



Siva Sakthi Kalanjiam was a part of Pudukkottai Vattara Kalanjiam. Porkalai joined this Kalanjiam in 2010. Most of the members in this group are agricultural coolie. Palliputhupattu comes under Nettapakkam cluster, which was the first cluster in the Pudukkottai Federation. Kaliamman Kalanjiam was the first Kalanjiam SHG in this village, which was started in 2001. Currently there are nine Kalanjams in this village with 153 families.

Her Role and Progress

In the year 2016, the repayment issue started in the group and three of the members withdrew from the group. Unfortunately, one member who have loan outstanding died and the problem rose again. So, the whole group was dissolved and started again in April, 2017. They have bank accounts in Indian Bank, opened in the year 2004 and Pudukkottai Bharathiyar Grama Bank, opened in the year 2014. They got first bank linkage of Rs.33,000 in the year 2007.

Bank Linkage So far			
S.No	Year	Amount	
1	2007	33,000	As on September, 2018, Siva Sakthi Kalanjiam has Rs. 111,440 as a regular savings and Rs.1, 35,958 as a Bank loan outstanding in Pudukkottai Bharathiyar Grama Bank. They have deposited Rs.13, 600 as a member development fund to the federation.
2	2010	2,30,000	
3	2012	2,99,500	
4	2014	3,00,000	
5	2018	3,00,000	

Mrs.Porkalai was a very active member in the group; she was the first person to raise her voice against all the odd ones in the group. She was regular in attending all the group meetings and repaying the installment amounts without fail. She has a habit of closing the loan before the installment month itself. "Though, she came here from another village, she became a very trustworthy person within one year. She is a hard worker who always stays in the farm by taking care of her family and trees", says one of the members about Mrs.Prokalai.

Her savings and livelihood support

After the December, 2011 Thane cyclone, she received Rs.50, 000 as livelihood support loan in March, 2012. It greatly helped her to resume from the huge loss. She mostly got loan from the group to give the lease amount and to buy fertilizers for the farm.

In Palliputhupattu village, she took 16 acres of guava farm for lease and renewed her livelihood. Since she joined the group later, she saved more to equal the savings amount like other members. She rotated the loan taken from the Kalanjiam for lease and to buy a calf. Once it became pregnant, she sold it and from that amount she buys gold for her son and daughter.

Livelihood Support			
S.No	Date	Amount (Rs.)	
1	05.03.2012	50,000	She just started her livelihood in a new village but in the year 2011 Thane cyclone drastically affected her livelihood. It was a huge hit in her lifetime. But she never gave up. Porkalai says, "I gave advance amount and took the 16-acre guava farm land for lease and within 2 days the heavy cyclone (thane) hits hard and uprooted all the trees"
2	05.08.2013	51,850	
3	23.07.2014	55,100	
4	05.09.2015	56,000	
5	12.08.2017	5648	
6	12.01.2018	20,000	
7	05.06.2018	26,100	
		264,698	

With her daughters

She didn't wait for the subsidy or compensation amount from the government. She made herself mentally strong and started to give life to all the fallen trees by burying the roots again. It hopefully gave good results and started earning from the same trees within a year. Kalanjiam was the only hope at that time. It helped during the tough time of her life.

Her Economics

She is having a very good savings habit from the beginning. After joining Kalanjiam, it doubled. She saved Rs.400 per month for herself in Kalanjiam and Rs.1600 for herself and daughter in the post office. Her monthly income varied from month to month; the major income used to come in two months, April and May.

Though she owns a house in her hometown, she lives only in his farm by taking care of his sick husband and son. Her husband is now out of alcoholism and he is under treatment for blood pressure. He is going to the hospital twice in the month.

She is still supporting her daughter's family. From her savings, she bought a piece of land for herself and built a house to her daughter. Few years back, her daughter's life becomes danger due to snake bite. She only has taken care of her medical expenses and got her back to normal life. Few months back, her son-in-law met with an accident in the construction site and fractured his hand. She spent nearly Rs.10,000 for his medical assistance.

GROWTH		
Particulars	Before Joining Kalanjiam	After Joining Kalanjiam
Family and Education	His Husband is alcoholic and his son is high school boy	His husband is out of alcoholism and his son is pursuing B.A in distance education.
Leased-in land	4 to 6 acres	8 acres with two varieties offruit trees
Income	Yearly net Income was around Rs.1,00,000	Yearly net income is about Rs.3,00,000
Asset creation	Only one old house in the native	Bought jewels, Built her own house
Social Obligation	Conducted wedding for her daughter	Supporting her daughter's family for the expenditure of building house and medical expenses.



Turned Challenges into Opportunities

She sees all the challenges in her life as a chance to learn from it. Living in the farm is not an easy one she says. She is very familiar with the snakes and dogs. She used to catch snakes in the pot and release it outside the village.

“We shouldn’t be afraid of snakes. Moreover, we are living in their land (forest) so we shouldn’t disturb them. I’m used to live with them. If their occurrence continues for many days, I’ll drop them in the forest”, says Porkalai, a real warrior.

She used to buy calf and sell as a pregnant cow. Though she turned into a lessee, she goes to weekly market and sells the guava fruit on her own to save more money. She is working hard and remembers where her journey started.

“If I give guava to head load vendors, 10 kg will fetch Rs.225 to Rs.250. If I directly go to the market, I can earn Rs.450 to Rs.550 for every 10kg of Guava”, says the hardworking Porkalai. She goes to Madagadipet Tuesday Market, which was the largest market in the rural Puducherry. She reserves certain amount of fruits, which she can sell and sells rest of it to the head-load vendors. Her son helps to drop her in the market by two-wheeler.

The lease amount includes electricity and water charges. Other than lease amount, the major expenditure for the farm is fertilizer, pesticide and labour charge. 12 packs of fertilizer are needed for one acre of land, it costs around Rs.10,000. Pesticides have to be applied four times in a year; it costs around Rs.20,000. The labour charge of the whole farm is Rs.25 000 per year. For three hours of work Rs.130 should be paid for the labour. The total expenses per acre is Rs. 35000 as total like, fertilizer for Rs.10000, Pesticide is Rs. 20000 and Labour charge is Rs.5000.

Currently, she is taking care of 8-acre farm with 6-acres of guava and 2-acres of Chiku (Sapota). The lease amount for one acre of orchard per year for guava is Rs.65, 000, Rs.45, 000 for Sapota and other expenditure will be around Rs.35,000. Based on the weather conditions and proper maintenance, the profit will be around Rs.100,000.

Particulars of Lease	Investment (Rs.)	Expenditure (Rs.)	Income (Rs.)	Reinvestment (Rs.)
1 acre of Guava Farm land	65,000	35,000	1,00,000	65,000
acre of Sapota Farm land	45,000	30,000	90,000	45,000

Future Plan and Vision

She wants complete the house building and wedding for his son within 2019. Apart from that, she is eager to serve other women by training on guava farming techniques and inspire others by sharing her life time struggles and experience. “I’m well versed in taking care of this farm activities and I’m ready to face any challenge and take risk in my life”, says Smiling Porkalai.



G. Mani, a thriving millet farmer of Jawadhu Hills

Mani is a 61-year-old tribal farmer living in Padapanchamarathur, Melsilambadi Panchayat, Jawadhu Hills Block of Tiruvannamalai District, Tamil Nadu. He has a daughter and a son. He lives with his wife as his daughter moved to a nearby village after marriage and son is working in Chennai. He has completed 5th standard and inherited five acres of rainfed land. Being the only male offspring in the family, he took the mantle of family head when he was 20 years old and took various efforts for improving the economic status of his family. He is a self-made person, who has struggled all the way to reach his current economic status. He has dug an open well for irrigation by pooling family resources after facing many hindrances for converting part of his rainfed land to irrigated land. Besides farming his land, he also worked as mason. He learnt building construction work on his own and has become a 'mason' from an 'unskilled labourer' through rigorous practice.

Development issues faced by G. Mani

Mani was not able to earn adequately from his farm for various reasons. Around two acres of the land he has inherited from his father remained uncultivated, as it was sloppy and covered with bushes. He could not mobilise own funds for clearing the bushes and for levelling his land. He used wooden plough for land preparation and intercultural operations, which used to break often, thereby hampering cultivation and needing replacement. He used to cultivate Sittan samai, a local variety of little millet, as a mono crop. He, like other fellow farmers, had difficulty in getting quality seeds and other agriculture related services. Plot level and farm level agricultural biodiversity was less. He and his neighbours did not have access to



Jawadhu Hills block- A short profile

threshing yard for drying their agriculture produce. Furthermore, he had difficulty in accessing credit services; he used to get credit for agriculture and family purposes at 5% interest rate per month from local money lenders. Though his family wanted to consume the little millet they have cultivated, it was difficult for them, as hulling manually involved high drudgery and time. They, like other families in the village, did not have access to millet processing machine in the surrounding area.

Engagement of G. Mani with Small Millet Initiative of DHAN Foundation¹



He was met by Mrs. Nadhiya, a DHAN Foundation staff in mid-2013, who explained the need for forming groups to meet various farm and family needs by the farmers. G. Mani got enthused by the idea and mobilised his fellow farmers and initiated Muthumariamman Uzhavar Kuzhu (farmers' group) by October, 2013. The group was started with the purpose of enhancing the millet-based livelihoods of the members through building social capital, technology intermediation, financial intermediation, asset building, building common infrastructure, collective marketing and facilitating access to entitlements.

The group members saved Rs. 100 per month and lent among themselves. By September 2018, the group had a saving of Rs. 94835/- and loan outstanding of Rs. 309394/- The group accessed credit from KDFS, LAMP Society and Rainfed farmers Research Coordination Committee (RRCC). G. Mani had two goats and two cattle when he joined the group. He was cultivating little millet, finger millet and pearl millet. He availed various services provided by the millet Uzhavar Kuzhu, RRCC and Jamunamarathur Farmer Producers Company Limited for improving his farming livelihoods and family welfare as shown below.

¹ DHAN Foundation started working with millet farmers in Jawadhu Hills by 2011 as part of Revalorising Small Millets in Rainfed Regions of South Asia Project and later as part of Scaling up Small Millet Post-harvest and Nutritious Food Products Project under Rainfed Farming Development Program. By 2018, these initiatives were graduated into Small Millet Foundation, an associated organisation of DHAN Foundation for mainstreaming small millets in regular diets

Jawadhu Hills block is located in north-west part of Tiruvannamalai district of Tamil Nadu. This block falls in Jawadhu hill ranges of Eastern Ghats in north-western part of Tamil Nadu and surrounded by dense forests and hills. It is a preserved mountainous area with an elevation of 1094 m above mean sea level. It is one of most backward blocks in the state populated by Scheduled Tribes (95.55%) The District Human Development Report, 2007 observed that Jawadhu Hills block is an outlier in the district in terms of various development indicators including high population growth, poverty, literacy, low sex ratio and high home deliveries. Undulated topography with hillocks and valleys dominates the landscape and the villages are separated by forests. Historically, the hills were covered with pristine forests and over the years through the practice of shifting cultivation, they got converted into agricultural lands.

Rainfed farming is the main source of livelihood in the block as irrigation facility is quite limited. Jawadhu Hills is known for agro-biodiversity and farming in this pocket is predominantly traditional in nature. Little millet is the important crop covering about 50 % of the farm area. While little millet was a food crop earlier, it got converted to cash crop in the last two decades. Subsistence farming involving cultivation of finger millet, maize, horse gram and groundnut for home consumption is practiced by large number of farmers. Production for marketing is gaining ground in the recent years. Inadequate income from rainfed farming, mainly due to rainfall related issues, has led to seasonal migration on a scale to major cities and plantations in different southern states. Road, transport, education, health and financial infrastructure are limited, particularly for the interior hamlets.



Agriculture related interventions

With the support of DHAN Foundation he has levelled 30 cents of his rainfed land by giving a contribution of 50%. Of the Rs. 5000 expended, he has contributed Rs. 2600. This activity has improved moisture retention capacity of the land and its productivity thereby improving farm income. He also invested on treatment of the remaining rainfed land with the support of credit from the group (See Table 1). He adopted two models of improved iron ploughs (Tirupattur plough and Uthangarai plough) by procuring them with the support of RRCC. These ploughs perform much better than the earlier used wooden plough in terms of turning of soil and area covered per hour, thereby reducing drudgery.

Furthermore, they are last longer than the wooden plough and do not need replacement every year. He actively participated in Participated Varietal Selection of local, university released and pipeline little millet varieties and aided in identifying better performing locally suitable varieties for the location. Among the varieties identified, he adopted Perungolai and CO4 little millet varieties and GPU28 and ML365 finger millet varieties for regular cultivation in his farm. He also revived cultivation of proso millet in his farm. Similarly, intercropping of redgram with little millet recommended by the Small Millet Initiative was adopted by G. Mani, which has improved overall benefits realised from the land holding and added to the availability of pulses for home consumption.

Accessing financial services

By September 2018 G. Mani has saved Rs. 6,429 in the group. He has accessed credit five times in the last five years, which has helped him significantly in meeting his farming and family needs. The details of credit utilisation are given in Table 1. He also insured against risk related to accident and crop loss with the support of the group.

Table 1: Utilisation of credit from group by G. Mani

Loan No.	Loan amount (Rs.)	Credit utilised for
1	5,000	Planting 50 mango saplings to convert part of the rainfed land to dryland horticulture
2	10,000	Levelling one acre of rainfed land
3	6,300	Land preparation and other cropping related expenses
4	6,000	Clearing bushes in 50 cents of rainfed land
5	27,000	House construction; he has constructed a 440 sq.ft. concrete house

Creation of common infrastructure

Small Millet Initiative has identified inadequate seed bed preparation as an important cause of inadequate germination of little millet. The prevailing practice of using tractors for seed bed preparation resulted in wide ridges and furrows, which in turn resulted in poor crop stand. To improve germination, use of

wooden harrow (Pallukkai) for seed bed preparation was introduced by the Small Millet Initiative. On seeing the benefits, G. Mani took initiative to avail two wooden harrows, which was being used by the 20 group members of Muthumariamman Uzhavar Kuzhu for seed bed preparation in the last three years. G. Mani said that, "Using wooden harrow results in mild levelling, better germination, uniform crop stand and better crop growth; weeding also becomes easier".

G. Mani took initiative for construction of threshing yard in his village by mobilising contribution from members, availing support from Small Millet Initiative and contributing land for the same. He also contributed by serving as mason for construction of threshing yard. While Small Millet Initiative offered Rs. 70,000, the members contributed Rs. 30,000 besides part of labour for constructing 32x32 feet threshing yard. More than 15 families were using this yard for threshing and drying their agriculture produce. Similarly group members took initiative in setting up village level small millet processing unit by constructing a shed and availing the processing equipment from Small Millet Initiative.

G. Mani again contributed by serving as mason for construction of shed for the processing unit. It was managed by one of the interested members of the group and offers custom hiring milling service to 120 families in Padapanchamarathur and two nearby villages namely Melur and Palakkanur. The presence of processing unit and also complimenting awareness and skill building events organised by Small Millet Initiative has aided in reviving consumption of small millets in these villages. This is reflected in increased frequency of consumption of little millet and proso millet by G. Mani and his wife. Jamunamarathur Farmers Producer Company has started sourcing seeds and grains from the members of the Muthumariamman group in the recent past.

G. Mani started accessing relevant Government schemes. Recently he has constructed a farm pond (dimension- 30x30x7 ft) to recharge his open well with the support of MGNREGS and enrolled in crop insurance scheme for paddy.

Impact and benefits

Various development interventions taken by G. Mani with the support of his Uzhavar Kuzhu resulted in the following impacts:

- 1) **Increase in income from the farm-** His income from farming has improved with additional farm yield realised by him through (i) increase in area cultivated made possible by clearing of bushes and land levelling, (ii) improving quality of land, and (iii) adoption of improved cultivation practices and suitable millet varieties. G. Mani said that, "I realized additional yield of 100 kgs per acre on adopting Perungolai variety".
- 2) **Diversification of farm income-** G. Mani has increased plot level and farm level diversity by including proso millet, foxtail millet, redgram, field bean (as intercrop), vegetables (tomato, brinjal and chillies) and tree crops (coconut, banana, guava and mango). By converting part of annual cropped rainfed land to dryland horticulture he has diversified the farm income; he was earning around Rs. 12,000 to 15,000 per



annum from his mango plantation. He has also increased the income from livestock by increasing the number of animals reared. By September 2018 he owned 10 goats, 8 cattle and one buffalo. By diversifying the income sources he has reduced the risks in income fluctuation.

- 3) **Increase in assets**- By bringing part of his land back to cultivation and by taking up land levelling he has enhanced considerably the asset value of his land. Furthermore, he owns a concrete house.
- 4) **Reduction in drudgery**- By utilising iron plough, threshing yard and small millet processing unit the drudgery related to ploughing, post-harvest processing and hulling millet respectively, was considerably reduced.
- 5) **Improvement in food security**- The quantum and frequency of consumption of millets particularly little millet and proso millet has increased. G Mani said, “We used to eat little millet only for special occasions, as hulling involved considerable drudgery; but now we consume little millet thrice in a week by availing the services of the processing unit”.
- 6) **Improvement in self-worth**- By playing key roles in developing common infrastructure useful to the whole village like threshing yard, processing unit and wooden harrow, the status of G.Mani has risen in the eyes of fellow villagers. Other farmers are willing to follow the new agricultural practices and varieties adopted by G.Mani and approach him for seeds. All these have led to improvement in his self-worth.

Besides the above-mentioned individual benefits, his efforts benefited all the farmers in the village in the following ways:

- Improved access to credit at convenient terms.
- Improved access to common infrastructures like wooden harrow, threshing yard and millet processing unit.
- Adoption of improved varieties of little millet and finger millet and improved farming practices. G. Mani stated that, “To aid the other farmers in the nearby villages to realize similar benefits, I have started supplying quality seeds of better performing varieties of little, finger and proso millets”.
- Revival of proso millet
- Increase in consumption of small millets

Future vision of G. Mani for himself and group

G. Mani plans to level the left out rainfed land for improving the productivity. He also plans to rear fish in the newly dug farm pond to get additional income. Furthermore, he has following plans for improving the group and its agricultural interventions:

- Increasing number of members in group from 15 to 20
- Enrolling left out farmers in the Uzhavar Kuzhu
- Aggregating farm produce of the members through FPO for getting better farm-gate price
- Purchase of tractor by the group for utilisation by members and non-members in the village at lower cost



Financial Statements

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

AS AT	March 31, 2018	March 31, 2017
Sources of Funds		
CCORPUS AND GENERAL FUND	15,09,40,801	16,21,49,293
SPECIFIED FUNDS	12,95,64,799	11,11,05,553
FIXED ASSETS WRITTEN OFF AS PER CONTRA	10,22,75,986	9,44,52,317
CURRENT LIABILITIES	4,23,43,711	3,70,29,259
Total	42,51,25,297	40,47,36,422

Application of Funds

FIXED ASSETS		
Written off as per contra	10,22,75,986	9,44,52,317
Land and Building funded from DHAN Corpus	3,78,07,420	4,17,75,540
INVESTMENTS	13,64,99,693	12,96,04,800
CURRENT ASSETS AND ADVANCES		
Bank Balances	9,32,57,984	7,99,62,583
Advances / Receivables	1,50,36,467	1,65,79,556
SPECIFIED FUNDS	4,02,47,747	4,23,61,626
Total	42,51,25,297	40,47,36,422

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
September 26, 2018

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

FOR THE YEAR ENDED	March 31, 2018	March 31, 2017
INCOME:		
Grants Received	29,16,77,071	27,94,51,851
Interest from Banks and others	44,79,211	41,61,107
Income from Corpus Investments	93,21,238	1,28,23,799
Education Programme	35,15,862	31,03,337
Donations	7,87,002	6,24,800
Other Receipts	9,19,852	21,90,976
Total	31,07,00,236	30,23,55,870
EXPENDITURE:		
Programme Expenditure		
Community Banking Programme	8,72,28,025	8,30,89,996
Tank fed Agriculture Programme	9,87,87,784	8,56,83,748
Rainfed Agriculture Programme	2,94,15,018	2,55,97,159
Coastal Conservation and Livelihoods programme	4,35,02,002	5,78,28,498
New Themes and Other Programmes	1,61,70,007	2,40,07,338
Central Support System	2,03,46,242	1,47,36,067
Capital Expenditure	1,83,99,188	1,56,39,760
Excess of Expenditure over Income (Deficit) - Transferred to Appropriation Account	(31,48,030)	(42,26,696)
Total	31,07,00,236	30,23,55,870

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
September 26, 2018

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

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Huguenin Ralapalli Foundation, USA
Karunai Illam Trust, New Zealand
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Please Sound
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Texas Instruments
The ICMIF Foundation
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Commissionerate of Rural Development, Andhra Pradesh
District Human Resource Development Department, Dindigul
Department of Environment and Forest, Tamil Nadu
Health and Family Welfare Department, Tamil Nadu
Madurai Corporation
State Planning Commission, Government of Tamil Nadu

Government of India

Department of Science and Technology
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 Grameena Vikas Bank
Assam Gramin Vikash Bank
Kaveri Grameena Bank
Koraput Central Cooperative Bank
Nagarjuna Grameena 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
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International Development Research Centre (IDRC), Canada
Karunya University, Coimbatore
Rajiv Gandhi National Institute of Youth Development
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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



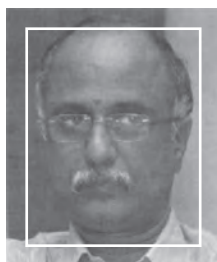
Dr. Nirmala Murthy is currently the President for the Foundation for Research in Health Systems. She holds a Doctorate from the Harvard School of Public Health. She has over three decades of rich experience in public health, involving monitoring and evaluation, research, and health information systems. 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

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Kennet Cross Road

Madurai 625 016.

Tel.: +91-452-2302556 / 552

Email: kfmduurban@dhan.org

Madurai Gundar Region

DHAN Foundation

Theriruvelli Road

Near Old Register Office

Muthukulathur

Ramanathapuram Dt.

Ph : +91-4576-222 668

Email : vfgundarro@dhan.org

Theni Kalanjiam Region

D. No : 1B, Kamatchi Illam

KRR Nagar, 1st Street

Grace Scan Centre (Opposite)

Theni 625 531

Email: kftheni@dhan.org

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

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

Ramanathapuram Coastal Region

DHAN Foundation (Reg. Office)
1/372, Nehru Nagar 1st street
Collectorate Post
Ramnad 623 501
Email: dc.re.ramnad@ghan.org

Tuticorin Vayalagam Region

DHAN Foundation
7/66, Vembar Road
Near Karuppasamy Kovil
Vilathikulam 628 907
Tuticorin Dt.
Email: vftuticorinro@ghan.org

Tuticorin Coastal Region

7/66, Vembar Road
Near Karuppasamy Kovil
Vilathikulam
Thoothukudi 628 907
Tel: +91-4638-234501
Email: dc.re.thoothukudi@ghan.org

Thanjavur Kalanjiam Region

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

Thirupur Kalanjiam Region

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

Nagapattinam Coastal Region

DHAN Foundation
No. 6, Anthoniyar Koil Melsanthu
Nagapattinam 611 001
Tel: +91-4365-240045
Email: dc.re.nagapattinam@ghan.org

Cuddalore Coastal Region

DHAN Foundation
49, Dowlath Nagar
Opp. KNC College
Nellikuppam Main Road
Semmandalam
Cuddalore 607 001
Tel: +91-4142-292234
Email: dc.re.cuddalore@ghan.org

Salem Kalanjiam Region

DHAN Foundation
15/49, Dr. Ramanathan Road
Near District Central
Cooperative Bank
Salem 636 001
Email: kfsalem@ghan.org

Krishnagiri Rainfed Region

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

Kancheepuram Kalanjiam Region

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

Kanchipuram Vayalagam Region

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

Vellore Kalanjiam Region

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

Vellore Rainfed Region

DHAN Foundation
Nattarampalli Uzhavar Mamandram
Chinnasamy Gounder Street
Vellanyakaneri Road
Nattarampalli 635 852
Vellore District
Tel: +91-4179-242699
Email: rfdpnattarampalli@ghan.org

Thiruvallur Vayalagam Region

DHAN Foundation
No.455, Kamarajar Street,
Kanagammachatram 609 810
Tirutani, Thiruvallur District
Tel: +91-44-27874368
Email: vfthiruvalangadu@ghan.org

PUDUCHERRY**Puducherry Magalir Vattara Kalanjiam****Puduvai Vattara Kalanjiam**

DHAN Foundation
No.1, Bharathiyar
4th Cross Street
Vasanthanagar
Villiyannur
Puducherry 605 110

Puducherry Vayalagam

No.33, A.S.M.T. Complex
Madhagadipet Palayam
Thirupuvani Bus Stop
Puducherry-605 107.
Email: vfpudhucherry@ghan.org

TELANGANA

Hyderabad Kalanjiam & Vayalagam 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: kfhjd@ghan.org;
vfhyderabadro@ghan.org

Khammam Vayalagam Region

DHAN Foundation
3-2-24, Vidhya Nagar Colony
Near Anjaneya Swami Temple
Kothagudem Dt.,
Khammam 507 101. Telangana
Email: vfkhammamro@ghan.org

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 Kalanjiam & Vayalagam Region

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

ANDHRA PRADESH

Chittoor Kalanjiam and Vayalagam Region

DHAN Foundation
6 – 310, Bankers Colony
Gudiyatham Road
Palamner 517 408, Chittoor Dt.
Tel: +91-8579-254123
Email: kfchittoor@ghan.org;
vfpalamaner@ghan.org

Vizag Kalanjiam Region

DHAN Foundation
D.No:53-17-43/7,
Beside Mahendra Auto
Motives Pvt Ltd
Dr.Krishna College Road
Maddilapalem
Visakhapatnam 530 016
Tel: +91- 891-6578990
Email: kfvizag@ghan.org

KARNATAKA

Bangalore Kalanjiam Region

C/o Ramaswamy reddy (HAL)
Old post office road
Rudrappa layout
Chanasandra (Village)
Kadugodi (Post)
Bangalore 560 067
Email: kfbangalore@ghan.org

Ramanagara Kalanjiam Region

DHAN Foundation
724/477/600/21, First Floor,
“Yodha” Kaleshwara Nilaya,
Vivekananda Nagar, Jiganahalli,
3rd stage, Magadi (Lakshmipura)
Road, Ramanagaram 562 159.
Karnataka
Mob: +91-96323-95200

Mysore Kalanjiam Region

DHAN Foundation
1700, Surya House,
8th Cross, E and F Block
Opposite to Ramakrishna School
Ramakrishna Nagar
Mysore 22
Tel: +91-821-4242320
Email: kfmysore@ghan.org

Tumkur Kalanjiam Region

DHAN Foundation
Shreeshyala Nilaya
1st Floor Basavanapalya
Siragate, Near Chami Depo
Tumkur Town, Tumkur 572106
Tel: +91-816-2212550
Email: kftumkur@ghan.org

Kolar Vayalagam Region

DHAN Foundation
No: 219, Veeranjaneya Nagar
Gokul College Road
Kolar 563 102
Kolar District, Karnataka
Email: vfkolar@ghan.org

Gulbarga Kalanjiam Region

DHAN Foundation
C/o Sanjivakumar
Dongaragaonv Advocate
H.No.11-2416,
Mahalakshmi Nagar,
Heerapur
Kalburgi 585 103
Email: kfgulbarga@ghan.org

MADHYA PRADESH

Ratlam Kalanjiam 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@ghan.org

Dhar Kalanjiam Region

DHAN Foundation
Ward No-14 House Number-329
Gayatri Colony
Kukshi, Dhar Dt.,
Madhya Pradesh 454 331
Email: kfdhar@ghan.org

ASSAM

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

ODISHA

Koraput Kalanjiam Region

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

Mayurbhanj Kalanjiam Region

DHAN Foundation
Opp. Railway Station
At/Po- Betnoti
Dist:- Mayurbhanj
Odisha 757 025
Email: kfmayurbhanj@ghan.org

Balasore Coastal Region

DHAN Foundation
LakminarayanVihar
Near Balasore Law College
At- Alupur, Po : Balasore
Dist: Balasore 756001, Odisha
Tel: +91-6782-263 258
Email: dc.re.balasore@ghan.org

RAJASTHAN

Banswara Kalanjiam Region

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

MAHARASHTRA

Nanded & Latur Region

DHAN Foundation
C/o Ganesh Pandit
Swayanwar Mangal Karyalay
Road, Sarpanch Nagar
Nanded 431 605
Email: kfnanded@ghan.org;
kflatur@ghan.org

Beed & Aurungabad Kalanjiam Region

DHAN Foundation
C/o. Vishal Awdhal
Vishal Nivaj, Mitra Nagar
5th Lane, Near KSK College
Beed, Maharastra 431 122
Mobile: 91454 93949
Email: kfbeed@ghan.org

Osmanabad Kalanjiam Region

DHAN Foundation
C/o Vijayashri Parkale,
Asamruddhi banglow, Anuradha
Co-operative Housing Society,
C-1, Antrolkar Nagar,
Solapur-413 003, Maharashtra
Email: kfosmanabad@ghan.org

Solapur Kalanjiam Region

DHAN Foundation
C/o. Anuradha Cooperative
Housing Society
In front of Navjivan Nagar
Antrolkar Nagar
Solapur-413 004.
Email: kfsolapur@ghan.org

JHARKHAND

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

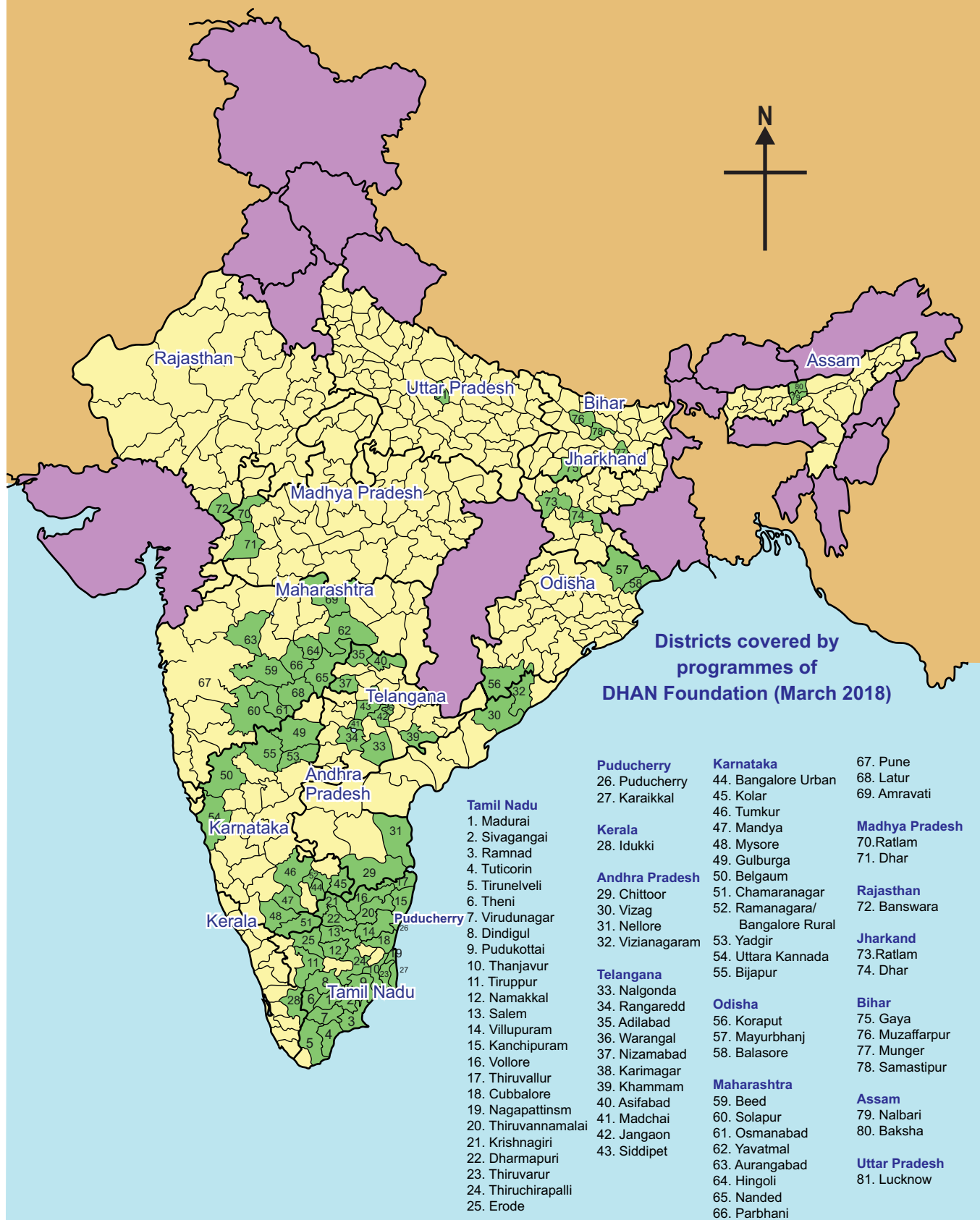
Munger Vayalagam Region

DHAN Foundation
Near BSNL Office
Haveli Khargpur
Munger (District) 811 213
Email : dhanmunger@ghan.org

Uttar Pradesh

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

DHAN Foundation - Area of Operation - 2018



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DHAN Foundation

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Madurai 625 016, Tamil Nadu, INDIA

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