

Contents

DHAN Foundation	1
Kalanjiam Community Banking Programme	3
Vayalagam Tankfed Agriculture Development	11
DHAN Panchayat Development Programme	15
Advancing Small Millets	17
Coastal Conservation and Livelihoods Programme	19
Rainfed Farming Development Programme	23
The DHAN Academy	26
ICT for Poverty Reduction	28
New Themes	29
Sustainable Health Care Advancement	31
Mutuality for Social Security	33
Building Social Enterprises: Jeevidam	35
Central Coordination.....	37

**“Building People and Sustainable Institutions
to enable the poor for Poverty Eradication and Nutrition Security; and
Inclusive and Ecologically Balanced Development”**

The principles guiding DHAN are

- a) Engaging high quality human resources to work at the grassroots. The focus would be to enable the poor, not deliver services.
- b) Valuing collaboration with mainstream institutions and Government to demonstrate new and effective intervention to link them with the people.
- c) Promoting people’s organizations to ensure entitlements and to build an effective demand system to promote people’s interest.
- d) Promoting livelihoods to address the issues of poverty directly
- e) Enriching the themes and retaining sub-sectoral focus as a strategy for growth

The broad purposes for which DHAN stands are:

- a) 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.
- b) Promoting Institutions to reach scale: Exclusive thematic organizations 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.
- c) 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

Core values

DHAN has rooted in its 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. The values are decoded into expressions and explanations to envisage transforming the institutional culture as way of life.

Kalanjiam Community Banking Programme

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 poor by the 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” were to build the capacities of the poor, enable them to manage financial services and build strong, sustainable Peoples’ Organisations to address their development needs.

The Concept of Community Banking incubated by DHAN took a 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 the poor women across India in different contexts.

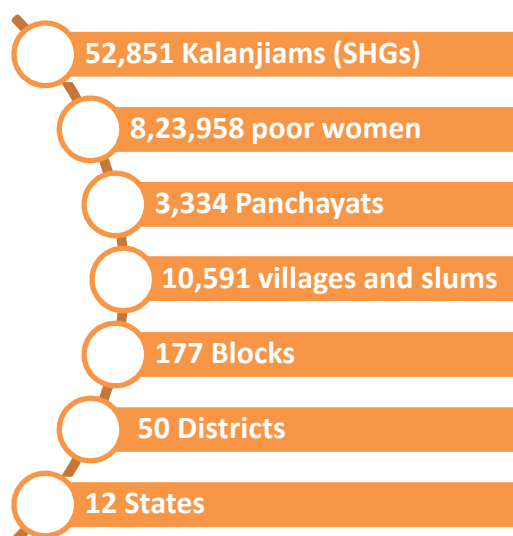
DHAN has promoted DHAN Kalanjiam Foundation, an exclusive institution to focus on scaling-up of community banking by promotion of Kalanjiam Self Help Group (SHG)-Federations and facilitation of access to affordable financial services among the poor households at large scale in diversified contexts across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

During the year, Government of India honored one of the women leaders, Mrs Chinnapillai, with fourth highest civilian award of Padmashree, who symbolizes women empowerment. NABARD honored one of the women Farmers’ Producers’ Companies as the best for its business turnover and performance promoted by Kalanjiam Foundation. Kalanjiam Foundation has contributed over 25 years to the SHG movement through Kalanjiam Community Banking Programme which is spread over more than 10,000 villages reaching out over 800,000 poor women directly. It also facilitates civic and livelihoods services through DHAN Collective institutions benefitting about 300,000 individuals including adolescent girls, pregnant and lactating mothers, spouses, farmers and differently-abled.

Scaling up Community Banking

The Kalanjiam Foundation could add 55,673 poor households by organizing women into Kalanjiams across India by promoting 2,500 SHGs during the year. Self Help Groups in three regions, two in Tamilnadu and one in Karnataka contributed Rs. 5.2 million collectively to expand the programme into six new locations around them. As a gesture of thanks giving, the poor women organised already into federations by DHAN Foundation, came forward to lend their hands to help the fellow women living in poverty. They call it as self-growth with pride. Using this strategy, 49,534 women were reached out and 2,145 new groups have been organised with them. The remaining groups were added with the support of donors. Over 86 percent of the expansion

happened in this way. In addition to contributing financially, the leaders from SHGS spent their time to meet the poor families and encourage the women from those families to participate in the SHGs by sharing the benefits of being part of Kalanjiams. They also train the newly recruited field staff called Kalanjiam Associates.



Building Peoples Institutions

For the past 27 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 (CDAs) at the Panchayat level, federating all the SHGs at a block level into an autonomous Federation 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 women members.

Presently there are 136 registered federations and 76 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 Tamilnadu, Karnataka, Odisha and Maharashtra have extended cross-guarantee support to such federations which are in need of financial support.

The Kalanjiams, 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 to review growth and development, ratify plans, decides 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 such as KDFS, SUHAM, KTL and People Mutuals. The roles and responsibilities of the office bearers in the board as well as in the regional council were given high emphasis. The Kalanjiam Mutual Movement demonstrated Self-Regulation process at the region level in Tamilnadu, Karnataka and Odisha state regions involving all the leaders of the regional council.

Kalanjiam Foundation organized three policy workshops inviting NABARD, RBI and corporate office with various bank branches to strengthen the partnership with banking institutions in Maharashtra and Odisha. Community financing is one of the key concepts being practiced widely as part of giving forward to the society with mutuality as a value practice. The members of the Kalanjiam from Tamilnadu, Andhra Pradesh and Karnataka contributed Rs 2 million worth of relief materials to the flood affected families in Idukki district, Kerala. As a follow up of that Kalanjiam Foundation submitted a proposal to Axis Bank Foundation and secured Rs 151.5 million grant support for initiating community banking in the Idukki district for the next four years.

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 healthcare, education, and to repay their debts that they 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 next five years is to facilitate mobilization of additional Rs 5000 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 percent members and their spouses under insurance and all eligible members into the pension scheme. Kalanjiam Foundation revisited the internal policy on savings, credit, bank linkage and common fund of Kalanjiam SHGs through policy workshops among the regional coordinators and regional council members. Amendments in the policies have been done according to the growth stages of the federations and regions.

Savings: During the year, all the Kalanjiams have mobilised savings to the tune of Rs 1198.8 million and as on March 2019 the cumulative savings mobilised by the groups was Rs 5916.7 million.

Bank linkages: During the year, 13,285 groups have been linked with banks and mobilised Rs. 4187.5 million. There was a positive linkage environment in many of the regions and most of the banks showed interest to link Kalanjiams. Special efforts were taken for Maharashtra and Odisha to facilitate the linkage. The groups had a cumulative loan outstanding of Rs. 4589.8 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 success in advanced regions and locations. The individual members were facilitated to open the bank account to avail the 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 Mumbai, Solapur and Bhubaneswar for facilitating linkages. Wherever the bank linkages exhibited slowdown of linkages, KDFS has helped by extending bridge finance.

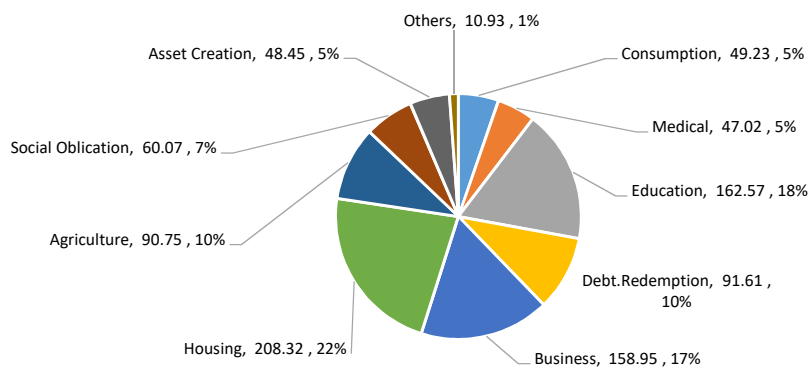
Most of the groups have availed cash credit loan from the banks. The challenge is still in new locations, wherein the banks were reluctant even to open savings bank account for the groups due to the strict procedures.

Credit utilization: During the year, Kalanjams have generated credit to the tune of Rs. 9,279.1 million using their own capital and borrowed funds and issued 313,194 Loans for various production and consumption needs.

Sl No	Purpose	Amount (Rs. In million)
1	Housing	2083.20
2	Education	1625.70
3	Business	1589.50
4	Debt Redemption	916.10
5	Agriculture	907.50
6	Social Obligation	600.70
7	Consumption	492.30
8	Asset Creation	484.50
9	Medical	470.20
10	Others	109.30
	Total	9279.10

Analysis of loan use pattern showed that 22 percent of the loans were issued for housing and related purpose, which also included, electricity connection, 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. About 18 percent of the amount was issued for education and 17 percent of the amount was issued for initiating or strengthening livelihood activities of the members.

Credit Utilisation during Apr'18 - Mar'19



Insurance and Social security: Kalanjiam groups also facilitate social security cover to their members by enrolling them into life insurance, health insurance and accessing other social security programmes from the State and Central Governments.

Life insurance: During the year, 559,336 households including both members and their spouses were covered under life insurance products. There were 1,527 reported dead which include 982 spouses and claims worth of Rs 52.5 million facilitated from insurance companies and federation Mutuals.

Health insurance: There were 56,857 households covered under health insurance in 11 regions, of which, 989 members have realised health care benefit. The SUHAM hospitals promoted by Kalanjams offer Mutual health product by enrolling 17,204 households from 16 locations/federations.

Pension: 18,054 members have been enrolled in pension scheme offered by People Mutuals during the reporting year.

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 (FPOs): 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 345 primary producers' groups (Kalanjia Jeevidam) promoted with 5,228 women farmers who are the shareholders

of the company - Producers' organisations. These members have paid share capital of Rs. 4.6 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 Thozhizhagam Limited. These companies have started their business operations with a turnover of Rs 19.5 million during the year.



About 1659 farmers were assisted with about Rs 48.4 million loan for agriculture and dairy activity through their Kalanjiam groups by linking with the banks. To increase the productivity, the farmers were assisted with quality seeds. All the registered FPOs have conducted general body meetings. One rural mart has got sanction in Salem region. Already there is a rural mart functioning with

the funding support of NABARD in Tanjore. One FRO – Veerapandy Jeevidam producer company has got best FPO award from the Chief Minister of Tamilnadu.

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, Tamil Nadu, Karnataka and Andhra Pradesh, Telangana the LIFE centres have offered 12 types of skill building programmes for 7,427 members of whom 5,013 members have completed the courses on computer, tailoring, beautician, hand embroidery, simple chemicals making, fabric painting, mehandi, mushroom cultivation, artificial jewelry making, housemaid training and millets recipe making.

In one of the federations, in addition to the existing industrial collaboration for more than 13 years, a new collaboration has been initiated with Loyal Textiles with the employment generation for 100 women and girls.

Civic Initiatives

Advanced federations have started promoting community healthcare, 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.

Anaemia reduction programme: During the year, 56 federations has implemented anaemia reduction programme with 175,651 adolescent girls, who have been organised into groups with the funding support of donors as well as community. In select schools, anaemia literacy 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.



In 36 locations, Childhood malnutrition control programme has been taken up with 20,677 under five children. Nutritional intervention programme was taken for 5,285 pregnant women.

Nutrition garden programme: Kitchen garden programme was taken up in 41 locations by distributing the seed pockets for 56,287 women to establish kitchen garden. Nearly 140 tonnes of millet distribution was taken up to promote millet consumption through recipe demonstration, promoting millet products business through skill training and promoting street vendors in Tamil Nadu, Telangana and Odisha.

Community Health Programme: There are five SUHAM hospitals owned by the community that offer primary and secondary healthcare services to the Kalanjiam members along with health insurance services. There are four primary care clinics owned by federations offer primary care to its members. In collaboration with government, Pradhan Mantri Bharatiya Janaushadhi Kendra (PMBJK), Jan Aushadhi Medical Stores have been initiated in 12 federations to create access for affordable medicines to the poor.

Health camps were organized in 447 places benefitting 32,547 members, nearly 2,369 cases were referred for further treatment to address heart problem, diabetics and eye surgeries.

Water and Sanitation: During the year, with the technical support of SUHAM, 14,640 women members have availed loan to the tune of Rs 379.2 million for toilet construction. 1,447 women availed Rs 28.1 million as loan for tap water connection and safe drinking water. 9,463 women availed Rs 242.9 million for electricity connection.



Education initiatives: Kalanjiam Federations have established remedial education centres to supplement the mainstream education in schools. Students, who were found to be weak in education are given special coaching by appointing additional teachers and training on teaching methods. During the year, in 66 remedial centres in tribal, peri-urban and urban areas with 1,868 children offered coaching on various subjects, counseling and skill based education. Kalanjiams contributed Rs 12 lakhs Vidyadhanam for purchase of education materials including text books and note books.

Building Capacities

Kalanjiam Mutual Movement (KMM), in association with Dhan-People Academy (DPA) and The-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 organised SRO programmes for 95 leaders representing the regions in Karnataka, Tamilnadu and Odisha. 16 Movement workers were trained for 21 days on basics of community banking programme. 28 experienced field staff with more than 10 years were graduated as People staff and placed in various development roles. New board members were selected for KMM. The cash award received from the state by one of the movement leaders has been invested for promoting model villages with values practices.

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



Training Programmes: A six-day programme on building sustainable people institutions was organized for 50 project executives who are coordinating the federation activities representing Tamilnadu, Maharashtra, Andhra Pradesh, Karnataka and Odisha. A three-day training programme on financial management was conducted for 30 newly placed accountants. All the regional teams were given orientation on the new policies on savings, credit, linkage and common fund management evolved by Coordination Group for its implementation in the field with community involvement.

New initiatives and Policy focus

Financial literacy: During the reporting period, as part of pilot project being implemented with the support of RBI, 6,289 people were given financial literacy through community workshops, 949 key leaders in the villages through round table conferences, and 6,867 college students through campaigns. In addition, Financial Literacy Awareness Programmes have been conducted in every village in which 9,101 people participated in Chitradurga and Bellary districts of Karnataka. Baseline has been created for 26,653 households and analysis on financial inclusion has been commenced. 2,612 people are supported for account opening in the banks, 6,067 people are supported for enrolment in government entitlement programmes. 69 eligible individuals have been enrolled in pension schemes. In addition to 20 Centres for Financial Literacy, RBI has sanctioned new project to open additional five centres in Banswara district, Rajasthan with the funding support of Rs 9.5 million for two years.

Knowledge Building events: Advanced Centre for Enabling Women Empowerment (ACEWE) two-day workshop on women empowerment for 40 DHANites (Regional Coordinators) representing Karnataka, Maharashtra and Tamilnadu to sensitize them on the process, indicators and measures of women empowerment.

Three pilots have been commenced on “Old age security – contribution of community banking programme; impact of education loan on girls children education and family well-being; and empowerment of women in disaster mitigation and management which are in different stages of completion. Case studies on Moved out of poverty, moved out of anemia and moved out of alcohol were developed and are ready for publications. A case on women empowerment was developed and tested in the class room with the students can be used for management education. Book on women empowerment in English as well as in vernacular has been published for public awareness. A compilation of case studies on various dimensions of women empowerment in the name of “We Have A Dream” was published with the support of WomenStrong International, USA. Two films have been produced – holistic development

of tribal communities and disaster mitigation through sustainable community banking programme in peri urban areas to share with the donors.

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 a shape of a scalable 'Vayalagam Tankfed Agriculture Development Program'. Over the past 25 years DHAN has expanded its approach of working on isolated tanks to tank-based watersheds, 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 in building social capital for reviving the age-old practice of community management (*kudimaramath*). Farmers and farm-labourers dependent on each tank are organized 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 the 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

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 up keep 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 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 mobilized 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, when every able-bodied villager joins in the team work. This attitudinal change occurs mainly through each member

of the Vayalagam Associations finding strength and confidence in unity. This is the most important and gratifying experience that has happened.

During the year DHAN Foundation has been recognized as member of the Tamil Nadu State Level Monitoring committee for the National Water Mission (NWM) under Climate Change Adaptation planning. Similarly, the Vizianagaram Tank cascade model was recognized Nationwide for the replication with the fund support of MGNREGS and showcased as model and GIZ recognized DHAN Foundation's contribution in its Project closure workshop at Delhi. The DVTF team could ensure the resources for all its staff and admin across all regions and locations through the mobilization of resources to the tune of 90% grants support from various agencies and 10 % support from community in the form of community financing. Joint works with the range of partners namely Axis Bank Foundation, HUF, BPCL, ITC, HUL, Texas Instruments, Asian Paints, MAPs, Marico Ltd, HOPE international and other CSRs have contributed for continued advancement in the thematic components. The context specific traditional water management and conservation issues are getting momentum for their significance through our focused interventions of Tank, Village pond, Farm Pond, Ahar/Pyne system and watershed development projects implemented at different contexts

The CURE (Centre for Urban Water Resources) of DVTF is emerging as role model development concept for the Urban water bodies conservation for sensitizing the protection and alternate model of managing the urban water resources with the fund raising and knowledge management. The water watch, involvement of students for research and studies of water quantity and quality are emerging areas of development to show the ways for urban water development.

Access to Safe Drinking Water – through Installation of Bio-Sand Filters

Deployment of filters: The filters were produced at the production centre set up for this purpose at the Dhan People Academy in Madurai. A total of 50 filters were produced at the centre. The filters were dispatched to the respective villages with the needed support persons for its installation. 50 filters have been installed in the selected member households in rural areas. Some photographs of the members is annexed in houses where the filters have been installed are attached. The initiative has received overwhelming response from the community and it is found as best way to get safe drinking water.

Sustainable Agriculture Finance for Development (SAFE DEVELOPMENT) & PACE

Reaching Scale

DV(T)F is facilitating the promotion of AFGs to sustain the efforts of community in conservation and agriculture development. The conservation efforts through Vayalagam support the farmers to secure water. Organizing the farmers into Agriculture Finance Groups supports to invest on agriculture fields. The AFGs create platform for the community to meet at regular intervals and discuss various development agenda. Promotion of each group supports 15 – 20 households to invest on agriculture and move out of poverty.

This year 577 groups were promoted and 9095 members were newly added. Besides this, there are unregistered groups in DHANAM which are less than three month and they are not

included. The contributions of new and young locations were significant in the growth. The delay in bank linkage led also contributed to the slow growth. The locations in Kolar and Chittoor region need more concentration.

Financing Agricultural Development

This year the focus was more on promoting various credit products such as weed removal, deep ploughing, silt application etc. The sanction of UPNRM project was an opportunity to focus more on these products. Conscious efforts are being taken to monitor the end utilization of bank credits. The total portfolio of programme is 65 crores. More than 60% of the credit flows for agriculture. Besides, the groups have supported members in investing on allied activities. The programme and the regional team have intensified the linkages with bank. Presently, the groups are linked with Indian Bank, Bank of India, Canara Bank, IDBI, and other Grameen Banks.

Besides linking groups with commercial banks, locations have linked their groups with KDFS. Locations in Pambar and Gundar are linking their groups with KDFS. More than Rs.1.7 crores have been mobilized by the KDFS under UPNRM project.

Institutional Sustainability

The income / donations of the Vayalagam federations are highly related to water conservation and agriculture development. The sources of income generation include tank renovation, agriculture finance, collective marketing etc. All the interventions directly contribute to economic benefits and well-being of the farmers in the rural area. During the financial year the field teams have mobilized Rs. 150 lakhs. It is notable that in the financial year 2017 – 2018, Rs. 111.6 was mobilized. There is a considerable progress in resource mobilization. Most of the locations have given focus on self-sustainability. The recently promoted locations have started cost coverage through water conservation and agriculture finance. Locations in Bihar are yet to start agriculture finance.

Bank Linkage

Bank linkage plays a vital role in access to finance for multiple activities with major focus on agriculture and allied activities. The federations promoted by DHAN works with various banks like Indian Bank, Corporation Bank, Pandyan Grama Bank, Sapthagiri Grameen Bank, etc. During this year, continuous efforts were initiated to mobilize credit from both Bank and KDFS for addressing the needs of farmers. During this year Rs.14.10 crores have been mobilized from banks and KDFS.

Farmers Producer Institutions (FPI)

Vayalagam Programme is working in 51 Blocks in 13 Regions in 7 States of India. Out of 51 Locations, 22 FPIs have been registered already and promotion is in process for 5 more Locations. Presently these five blocks are highly feasible and the process was initiated in Pambar river basin, namely Natham, Ponnamaravathi, SIngampunari, Sakkottai, Thirupathur of Tamilnadu. Through these 22 FPIs, 838 Jeevidams have been promoted by covering 12693 members and 10758 members have paid share capital so the tune of Rs 1.28 crores. The total Business activities are majorly supported for input supply and marketing in 21 FPIs to the cumulative turnover of Rs 7.39 crores.

Inputs supply and Marketing in FPIs

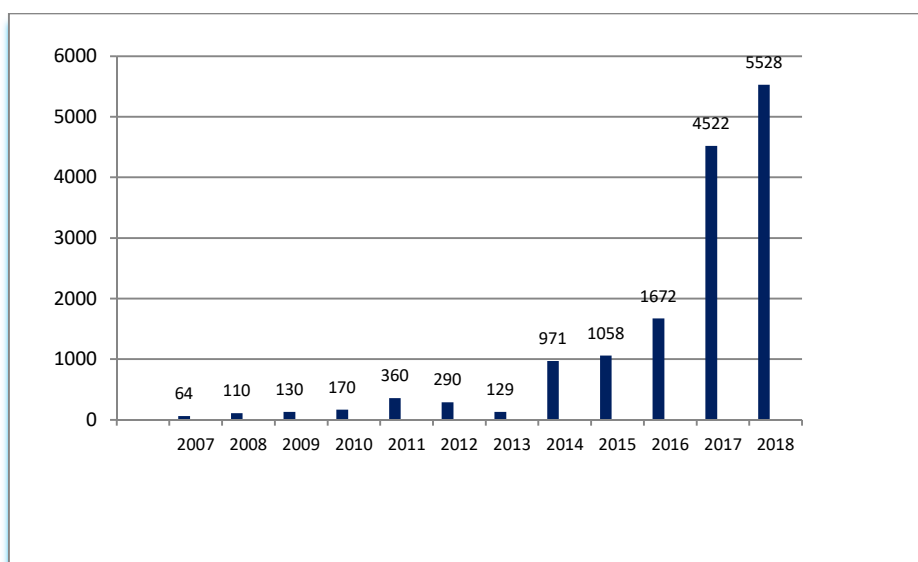
Almost all FPIs are involved in supplying inputs to members and also marketed the produce and also other products. Type of Inputs supplied are mostly Fertilizers, Seeds for different crops like cotton, green, black and red gram, ground nut, Maize, kitchen garden seed, Millet, and cattle feed based on members demand. Apart from the above few more input supply activities are also taken up based on the need of members. In Karnataka, Tarpaulins are supplied in all three blocks almost 600 in numbers. In Palamner, they have supplied sarees to members; around 5300 sarees were sold through FPI. In marketing, Kottampatti plays major role and they are marketing Coconut and there is a great scope to establish it in a large scale. Apart from that they are producing and marketing vermin compost and Panchakavya through FPI. Apart from the above, ground nut, green gram, millets, groceries are other products marketed through our FPIs on need and demand based at block level. The overall marketing value is combined through facilitation and direct marketing. Still the business activities are to be improved and increased by taking up selling of farmers demand and needy products for agriculture and marketing of needy products of household items.

In Gundar lower and middle, Credit linkage was done to the tune of Rs 10 Million in three blocks. Around 1000 Jeevidam members got loan for their agriculture need. In Gundar Upper region FPOs facilitated linkage to the tune of 24 Lakhs. Apart from that, Demonstrations are also taken up by FPI members in Gundar lower and middle region as the following are demonstrated and one Farm Field School is conducted in Thiruchulli, in which the demonstrations related to drip irrigation, SRI cultivation, composting, land leveling, crop diversification were conducted.

In Adilabad, special focus was given for Cotton crop and facilitated Loans for the farmers and also supplied needed inputs to the farmers. Four FPIs made business through cotton crop to the tune of Rs.5.22 crore rupees and they got profit Rs.8.5 Lakhs.

Growth of Inland Fisheries Development (IFD)

Inland Fisheries development in DHAN collective was given exclusive focus since 2006 and the fisheries development initiated in water programme, expanded to other thematic programmes such as Kalanjiam, CALL and Rainfed extensively. The reach of water bodies was started with two digit numbers of water bodies which is now grown to four digit numbers with improved production of 20 to 30%. Still we have more potential to reach 10000 water bodies and the failure in monsoon affected the reach of water bodies like village tanks and Ponds which are occupying more water spread area for fish culture in large scale.



Progress in Inland Fisheries Development

Inland Fisheries Development during south west monsoon was taken up in many of our working area, except the places like Chittoor, Kolar, part of Khammam and Adilabad districts. Due to failure of North East Monsoon in Tamilnadu the intensity of IFD has come down. Fish rearing was done in 88 Village Tanks, 58 Village Ponds, 104 Farm ponds and 5278 Household ponds.

DHAN Panchayat Development Programme

Grassroots Democracy and Good governance have 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. Building democracy & democratic institutions are also contributes to global development agenda of Sustainable Development Goals will be possible only if local governance gets its momentum and democracy gets ensured. Democracy as a value, drives the total society to make just and equitable means. In order 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.

With these background, 18 years back, DHAN initiated a theme, "Working with Panchayats" and piloted democratic governance contributing to poverty reduction. It is worked with about 750 Village Panchayats in various parts of country in enabling better governance. It also collaborated with various institutions such as European Union, United Nations Democracy Fund, RGNIYD, NIRD, Tamilnadu Rural Development department, The Hunger Project to make significant impact on democratic governance.

Based on the positive responses and immense scope, DHAN Foundation promoted and registered an institution, DHAN Panchayat Development Foundation (DPDF) as a subsidiary of DHAN Collective during March.2018. In the reporting period stabilization of DPDF, resource mobilization and scale up the programme components of DPDF was taken up.

During last year, the UNDEF support project on fostering ethical democracy and micro-justice was came to an end. This two-year project is implemented in five States namely, Tamilnadu, Karnataka, Madhya Pradesh, Rajasthan and Odisha. Promotion of Micro-justice clinics, SHG – Panchayat linkages, Orienting youth on village development, RTI campaign are focused as part the project implementation. Overall the project has given good learning and impact. The model of micro-justice clinics got evolved and it has potential to scale-up across the nation.

Apart from this project completion, the Panchayats in Tamilnadu were organised for various Policy advocacy forums and their experiences have been consolidated. Steps have been taken for strengthening the democratic practices at village Panchayat level and tested various development practices. Significant initiatives on various development interventions through village panchayats. We could gain experience on linking the Self-help groups with the respective village panchayats and it was considered as a good practice for making the poor to actively take part with the local Governance system. All our experiences gained so far from the Panchayat thematic programme will be expanded to other states also and the following programme will be focused.

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.

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.

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.

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.

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.

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.

Advancing Small Millets

Scaling up Small Millet Production and Consumption in India

Realizing the importance of small millets for nutrition security and the contextual issues related to small millets, DHAN Foundation has started working on mainstreaming small millets in the regular diets in a focused manner since 2011. It has led two consortium projects with comprehensive action research agenda covering conservation, cultivation, processing, value addition, promotion and policy advocacy. IDRC and Global Affairs Canada supported both the projects, as part of competitive calls under Canadian International Food Security Research Fund (CIFSRF). These initiatives have resulted in a set of scalable technologies, practices and working models (Can be viewed at <http://www.dhan.org/smallmillets/> & <https://www.dhan.org/smallmillets2/index.html>). Considering the immense need and scope for scaling up the learning in India, other South Asian countries and in Africa, DHAN Foundation has initiated Small Millet Foundation (SMF) to catalyse scaling up of production of small millets and its mass consumption to improve nutrition and diet related health security in India and other parts of the world. Being the first year, the focus areas of SMF for 2018-19 were, (i) Consolidating the learning from the project into protocols, guidelines and services, (ii) Resource mobilization for scaling up small millet interventions, (iii) Establishing SMF as a thematic organization with in DHAN and outside DHAN and (iv) Follow up of the compliances and other protocols for SMF.

Community organization to augment small millets production

Organising millet farmers have been initiated in Semiliguda and Dasamantapur locations belongs to Orissa. An exclusive federation with small millets farmers has been initiated in Anchetty, Tamil Nadu. In order to increase the production various attempts such as on-farm conservation of 87 small millet varieties (74 indigenous, 12 university released & one pipeline variety), Supply of quality small millet seeds to 680 farmers, Reaching of 3332 farmers with any one of the other production enhancement interventions as part of Odisha Millet Mission (OMM), and Group certification for organic farming facilitated in three locations covering 280 farmers were attempted.

Scaling up decentralized processing of small millets

An enterprise scale compact, woman friendly, portable and efficient small millet impact huller developed, field tested and standardized-SMF V2. Moreover, necessary grounds for commercialization of portable impact huller created with the support of Kalanjium Thozhilagam Limited with sale of six units and demand generation for four units was established. In addition, support was given for establishment of four processing units in three DHAN locations and seven more units in Tamil Nadu, Chhattisgarh, Odisha, Maharashtra & Madhya Pradesh.

Development of local and regional markets for small millets

Three FPOs have been supported for initiating commercial operations with them supplying Rs. 3,850,000/- worth of small millet rice and value added millet based products to market actors and consumer organizations. Besides this, four food enterprises supported for sale of parboiled small millet rice and small millet based food products worth of Rs. 798,800/- Above all, Seventeen Pushcart Millets Porridge Vendors supported for FSSAI renewal. Training on commercialization of small millet based food products was offered to aspiring 70 food entrepreneurs among members in DHAN locations in Tirupur, Salem and Chittoor. As a result 12 entrepreneurs have started production and marketing small millet food products

Promoting household consumption of small millets as part of regional food cultures

The Small Millets Foundation has reached 52,300 persons with the message on the health benefits small millets by DHAN programs through AGBMs, National Nutrition Week, exclusive promotion events and campaign through folk art, community radio and WhatsApp. Besides this, skills of 3897 persons built in small millet cooking through recipe demonstration in 121 habitations. In addition, 52,530 members have been supplied with 108,430 kgs of small millet rice and value added food products across DHAN regions, especially Madurai, Theni and Tiruppur, Salem, Vizag, Vellore and Chittoor.

Policy advocacy

Recommendations were given to Odisha Millet Mission to finalize the specifications for millet processing machines and for streamlining finger millet procurement by Odisha government; Training was given for ICDS staff for inclusion of millets in ICDS menu. Moreover, a note titled

'Mission for mainstreaming millets in regular diets in Tamil Nadu' was given to APC, TN; Agriculture department consented to collaborate with SMF in coming season.

Coastal Conservation and Livelihoods Programme

Coastal Conservation and Livelihoods Programme is working on Conservation, Livelihoods and resilience building after Tsunami 2004 and the programme is working with 1.25 lakh families as on March 2019. It has taken up restoration of livelihoods after Tsunami 2004 with institution building approach in the coastal areas of Tamil Nadu and Odisha. Initially, the programme was carried out with approach of relief and restoration of livelihoods and it was extended to rehabilitation work. Then it broadened its focus in to conservation of coastal resources and resilience building of people who are living in the coastal area.

Institution Building

Coastal Conservation and Livelihoods Programme is an area development Programme. As part of enabling the communities to handle the process of development, poor and Vulnerable communities are organized in to 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, 12374 members have been reached through the expansion into new areas and saturation the existing locations. The programme had promoted 8 federations and 13 federation mutuals during this financial year and able to promote these institutions as per plan. Of these federations, 8 federations and 8 federation mutuals were promoted in Balasore and the rest in Tamilnadu.

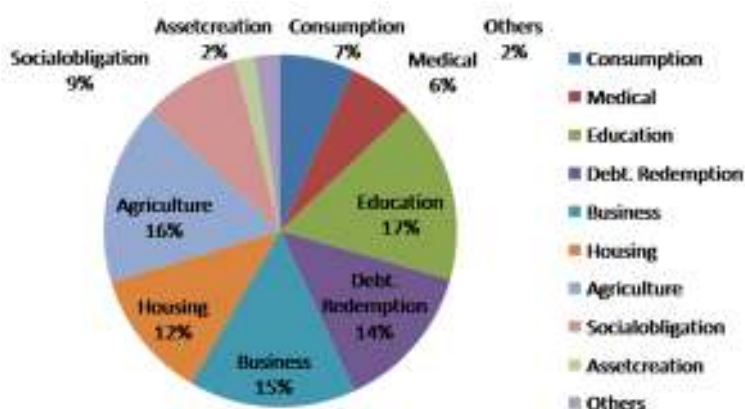
Governance Building

The programme had taken many efforts to build the capacity of the governance as most of the federations were promoted during this financial year. The leaders has been trained and their capacity to handle the federations were strengthened through regional council setup. Ms.Shanthimaduresan who is heading the Kalanjiam Mutual Movement have given orientation to federation leaders on self-regulation. Similarly, the concept of mutual risk management programme has been introduced to leaders as well as to the professionals through people mutuals. The federation leaders were taken to Vishakhapatnam for exposure visit to understand how advanced federations are managing their day today operations. Filed visits were organised to demonstrate the practical solutions of different diverse issues occurring in cluster and groups. Similarly, the events such as Mahasabha were also conducted during last year at cluster level as these events will help them to share their solidarity by exchanging their experiences, enabling the leaders to conduct mass events and presenting the group's profit, loss, financial status, best practices and recognitions to best performers. In those Mahasabhas, the stakeholders of the programme viz. bank officers, line department officials, financial literacy coordinators, Panchayat presedent,, health department nodal persons, school principals were invited to create awareness on various entitlements and government sponsored schemes for poor.

Resource Mobilization

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 groups. The plan for 2018-19 was Rs.2925 lakhs. The programme was able to achieve the target of Rs. 2200 lakhs including special savings. One of

the important activity to ensure the livelihood intervention is Livelihood financing through bank linkage. The programme was able to achieve Rs.4125 lakhs during this year. During the reporting period, Rs. 133.27 Crore has been given to members for taking up livelihood activities, education, medical, asset creation, etc. The details are given in the chart below.



Livelihoods

Since introduction of Livestock based livelihoods brings additional income for the family in addition to their existing activity, it was one of the major interventions to increase the family income. Against the plan of 250 animals, 328 animals have been introduced during the reporting period and 468 members have been support for goat rearing against the plan of 250 members. Inland fisheries activities have been taken up in Balasore with the support of revolving fund and Rs.15 lakhs has been provided for the same. At Programme level, out of Rs.133 cores of loans distributed during this financial year, 31% of loans have been given for taking up business as well as agriculture activities. The members were trained on cattle management activities viz. The components are Cattle Management Practices and techniques, Selection of good milch animal, Feed and Fodder management, Importance of Artificial insemination, Calf rearing techniques. During this year, 3272 members have been trained on Cattle management training.

Skill Building: The Cuddalore, Ramnad and Balasore centre is also conducting tailoring course and computer education. During last year, 364 students enrolled and 100 completed the computer course in Cuddalore and Balasore. Similarly 513 have been enrolled in tailoring and 334 has completed tailoring course in Cuddalore, Ramnad and Balasore district.

Farm based trainings: Many trainings were given to farmers on agriculture through agriculture development officials at block level and through farm field school concept. Introducing new variety of crops, getting additional government inputs, management of climate related issues has been shared by the resource person who headed the trainings. The type of trainings provided to the members were pest management, introduction of new varieties, Vermi compost demonstration, traditional pest management, post-harvest management, Zero Budget Natural Farming (ZBNF) demonstration and peanut seed demonstration and Organic farming. 8024 members have been trained on the above with the support of KVK, RSETI and agriculture department at block level.

Non-farm trainings: The members were trained on phenyl making, agarbathi making, papad making and on mushroom. Through non-farm trainings, 993 members have been trained.

Inland fisheries: One day training programme has been conducted for inland fishery practitioners where 42 farmers participated from all of the locations of Balasore. This training was facilitated by District fishery office with the support of Dr. Ajay (Deputy Director of fishery). Extensive fish farming, integrated fish farming, small pond management, government subsidized scheme awareness are the major focused training areas of this programme. The



Quality veterinarian services for carrying out dairy

activity: To strengthen the dairy activity, the services viz. fodder development, animal health care and artificial insemination facilities are required. The support provided is given below.

Artificial Insemination: In the last one year 2682 animals are inseminated and 1250 animals are verified and confirmed as pregnant. During this last six months 952 animals are gave birth in which 507 are male and 447 are female calf.

Experimentation: Four villages were selected for doing AI with native breeds namely GIR and Tharparkar. Normally Jersey-X and HF-X semen were used in the cross breeding programme. The experimentation is being carried out with GIR semen for 2 villages and Tharparkar semen for 2 villages. Last year 306 GIR semen straw for 200 ND animals and 203 Tharparkar straws for 150 ND animals were used. 143 animals are conceived by GIR semen and 98 animals conceived through Tharparkar semen straw. Till date 93 Gir calf and 57 Tharparkar calves are born. The female calf of Gir and Tharparkar are being monitored closely for next generation. The white calf is Tharpakar (8 months old) and red one is GIR (6 months old).

De-worming: Parasites have been known to adverse effect on Milk production, reduce breeding efficiency, reduce weight gains, decrease hair quality, reduce feed efficiency, and negatively affect the immune system by decreasing the animal's ability to fight off other health problems.

Hence, the objective of de-worming is to ensure the following

- Ensuring the animal health
- Maintaining the production
- Maintaining the Breeding efficiency

Against the plan of 19,500 animals 27,284 animals have been supported under this activity.

Vaccination: Against the plan of 21,750 animals, 32,356 animals have been supported under this activity.

Disaster Risk Reduction Initiatives

Developing contingency planning and Promotion of DRR committees

Mapping of hazards, vulnerabilities and timeline has been conducted to strengthen the DRR committees by preparing the contingency planning for 20 villages. The team has developed the village level contingency planning for 20 villages in Bhograi, Basta, Balasore, Baliapal, and Jaleswar. 10 DRR shelters have been revived through this effort. Also the orientation on DRR committee's role has been imparted during the contingency planning process at village level. Vulnerability mapping prepared by the community were displayed in the DRR shelters after approval by the administration.

Training of DRR committees and volunteers

With respect to observation days and basic orientation, village level training cum awareness were organized to DRR committees and volunteers on disaster reduction. 182 committees have been promoted so far. Around 2211 committee members awareness on disaster preparedness and on basic S&R, 868 on first aid techniques was given in the entire district during last year. So far, 1600 volunteers have been trained on search and rescue, 520 volunteers on first aid. 165 Volunteers have been trained on TOT. The training content is comprehensive of evacuating an injured person from the affected area, making of stretchers with locally available material, different rescue knots with ropes, making of different life jackets with locally available material for rescue during flood time. Similarly, our programme is also supporting DRR programme in Vizag.

School level disaster education

The programme work closely with nodal schools, NCC groups to raise awareness of disaster risk and build resiliency among young people. In the effort to encourage schools to develop disaster preparedness, we have implemented various disaster risk reduction education programs/activities at school level. School level disaster education training was organized in all the blocks of the district. 6066 Students have been trained on DRR from more than 75 schools. 4026 college students have been trained during this year on Basic search and Rescue.

Preparation of DRR training materials

During this year, the flip chart prepared for basic search and rescue are being converted as small booklet as resource material. Booklet has been completed for Emergency methods of rescue and improvised stretchers in Odia and English.

Odisha disaster preparedness day drive

International Day for Disaster Reduction (IDDR) campaign

This is the fourth year we are celebrating the IDDR day campaign. International Day for Disaster Reduction as a way to promote a global culture of risk-awareness and disaster reduction. That includes disaster prevention, mitigation and preparedness. During IDDR day and Odisha disaster mitigation day, 11 locations of Balasore conducted awareness where 596 people have attended with presence of fire department, BDOs and other stakeholder.

The state government observed the "national disaster management day" on October 29. On the occasion, the state government awarded the best rescue volunteers from Paunsokoili of Basta cyclone shelter, secured second prize. These volunteers were identified and trained under master trainer with the support of DHAN.

Training on First Aid Kit to Secretaries and Vice presidents:

Training on first aid were conducted for cluster leaders, vice presidents and secretaries of SHG's where 4525 leaders participated. In those training, first aid box initiative was launched for the kalanjiam by orienting secretaries on the maintenance of the box, refilling, revenue generation as well as uses of emergency medicines.

Risk transfer measure

A risk transfer mechanism is one of the measures in Disaster Risk reduction process. During this year, 60000 lives have been covered under OGI and 61,000 lives have been covered under life mutuals.

Programme has focused on Kitchen garden seeds for the promoting Nutritional security and has distributed 27350 seeds during last year

Conservation: As part of Conservation, 35 beach cleaning events have been taken up in all the regions and 1135 members have participated in the event.

Rainfed Farming Development Programme

Rainfed Farming Development Program (RFDP) was launched the on Oct 2, 2002 to make the rainfed farming viable by improving the total factor productivity through location specific interventions. In the year 2013, Future Search process was conducted and modified the vision statement as 'Building resilient communities of small and marginal farmers with food, income and ecological securities'.

The program 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, standardizing 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.

Reach at national level

Rainfed Farming Development Programme is working in 14 locations spread across Tamil Nadu, Karnataka, Madhya Pradesh, Maharashtra, and Bihar. Out of 14 locations, 2 locations namely Utanoor and Kukshi are tribal locations wherein we implemented IWMP watershed development activities.

In Madhya Pradesh, RFDP is working in Kuksi block of Dhar district with Integrated Watershed Management Programme (IWMP) from 2014. Totally 16 check dams were constricted for Rs 79.5 lakhs out of which 7 check dams have been constructed during the reporting period, April 2018 to March 2019 for Rs 52 lakhs. Management cost of Rs 19 lakhs was received from govt. Government has announced to close this project by end September 2018 even though all the works have not been implemented.

In Maharashtra, RFDP was working with Convergence of Agricultural Interventions in Maharashtra (CAIM) which was completed by end of August 2015. Agricultural training and demonstration that had been taken with NRTT is continuing in Ghatanji location. Through mainstream funding, agricultural development activities are in progress.

In total, 1268 groups are functioning in RFDP with 18,271 rainfed farming families across 14 locations. Total savings is Rs 12.57 crores and loan outstanding is Rs 14.03 crores as on 31st March 2019.

Farmers Producer Organizations

Eight Farmers Producers Institutions (FPOs) are functioning in RFDP; of them 6 FPOs are in Tamil Nadu supported by the PRODUCE fund of NABARD. One FPO is at Malihabad of Lucknow district promoted with the financial support NABARD, Lucknow. The recent one has been promoted with the support of Deshpande Foundation in the Banavasi area of Sirsi taluk, Uttara Kannada district, Karnataka. CEOs of all the FPOs are trained to enhance the crop productivity, to increase the family income of the rainfed farming families, to ensure food and nutrition security and to ensure the profit for the FPOs and to have the self managed FPOs under all the mother rainfed farmers federations called *Uzhavaragam*.

Integrated Community Development

Integrated Community Development Program was initiated with the support of L&T in Gudiyatham and Pernambut blocks of Vellore district, Tamil Nadu. MoU was signed on 18th August 2018 for Rs 10.95 crores. The duration of the project is 4 years and 6 areas of interventions namely water, sanitation, agriculture development, livestock development, nutrition and Institution building are envisaged in the project. The total grant order received for the 1st year (2018 – 19) was Rs 2.16 crores. A worth of Rs 1.93 crores development works were carried out in the project area. A wide range of activities such as toilet cum bath room construction, construction cattle floor, establishment of azolla fodder units, supply for green manure / green leaf manure seeds to the farmers, tank silt application to the agricultural fields were implemented as part of the project.

Supply of quality seeds to augment production

It has been noted that majority of the farmers are not using quality seeds. This is one of the reasons for the poor agricultural productivity. It is possible to increase the crop productivity by 20 to 25 percent by the way of using quality seeds. The practices of using farmers seeds have been changed. Farmers are forced to buy seeds from the local merchants or from the Companies. For example, it is the practice of Tirumangalam and Kariapatti farmers to buy F1 seeds of the BT cotton. The merchants get cotton seeds from the ginning mills and sell to the farmers. Merchants mix various varieties of seeds and sell to the farmers. Identification of quality seeds and availability of quality seeds is an issue for the farmers. Here the role of mother federation is creating awareness among the farmers and the role of FPO is identifying quality seeds and supply the same to the farmers at the affordable price. By this activity, crop productivity can be increased. LRG 41 Red gram Foundation seeds were bought from Tamil Nadu Agricultural University and supplied to seed farmers of all our rainfed locations. The farmers are happy about this variety due to positive results. Truthful seeds are getting supplied to the farmers of all location.

Exchange of organic produces

Majority of the rainfed farmers produce quality food produce as they don't use much of fertilizers / pesticide. They sell the quality and nutritious small millets and ground nut to the merchants and buy the poisoned food products such as polished paddy rice and refined / adulterated oil in the market which was produced by applying more of fertilizers and pesticides. Here the role of mother federation is to create awareness on this and educate the farmers to avoid inorganically grown food produce. Semi polished millets sold to other FPOs who are producing quality oil seeds and vice versa. Example: Gudiyatham FPO buy semi polished little millet from Jawadhu hills FPO. Gudiyatham FPO procure quality ground nut from the farmers, dry it, decorticate it, give the kernel for oil extraction in the wooden extracting unit and sell the oil to the farmers and other FPOs.

Agriculture marketing support

Agriculture produce needs to be procured from the farmers and sell it immediately in the market. FPOs started buying barn yard millet, kodo millet, ground nut, sorghum and maize from the farmers which would be sold for a better price so that both farmers and FPO can gain. In the coming year all FPOs would concentrate on marketing of agricultural produces.

The procured agriculture commodities can be kept it in the store house for a period of 4 to 5 months and sell in the market. Here is a possibility of attaining increased profit. Proper market study is very much important. The month wise price history of different agriculture commodities would be studied for at least 10 years. Based on that decision can be taken for the month of selling the produce after the storage.

Procurement of agricultural produce by the FPOs, process it for value addition and sell it in the market for individuals for consumption is the third model. Possibilities for the increased profitability are higher, here. But, credit is needed for establishing processing centre and for working capital.

The DHAN Academy

The DHAN Academy (TDA) is the development education initiative of DHAN Foundation established in 2000 and aimed at identifying, selecting and grooming young graduates as development professionals. The core purpose is to enable the world of practice to advance development action. Besides long-term education, it also envisages short duration programmes such as Development Management Programme, Rural Immersion Programme, Leadership development, Short duration distance education/e-learning courses on different themes for the 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

During the period, three batches of PDM (Development Management) and one batch of PCM (Community Health Management) have got benefitted from the flagship programme. The 17th batch of PDM commenced during 2016 has successfully undergone and completed Institutional Pan-India for Exposure (INSPIRE). A mix of short duration programmes such as Development Management Programmes, Certificate Course, On-line Course, Technical Training Programme on Water as well as Waste water reuse, Building People's Organizations were conducted during the period of report.. Above all, 27 Development Management Programmes (DMPs) were conducted on various thematic areas.

Centers for Excellence

Advanced Centre for Enabling Women Empowerment (ACEWE)

Advanced Centre for Enabling Women Empowerment (ACEWE) is a specialized centre being established by DHAN Foundation, housed at the academy with anchor ship of Kalanjiam Foundation to build the capacity to bridge the gap in women empowerment process and create opinion makers on women empowerment. The Centre had finalized three field pilots out of five and has rolled out. The theme of Walkathon for next two years being, "Women Empowerment", the Centre is conceived and is in the process of coming out with a document jointly with Centre for Development Communication.

DHAN Centre for Social Enterprise

DHAN Centre for Social Enterprise is the livelihood advancement initiative of DHAN Foundation and TDA. The centre mainly aims at evolving the model for livelihood graduation of small and marginal producers involved in both farm and nonfarm activities for increasing their income. The CSE has promoted incubation centre and school for sustainable production. In the reporting period, the DCSE has successfully facilitated and completed Third Programme of Short Duration of Certificate Programme on FPO Management for CEOs of Kerala along with BIRD, Lucknow. About 20 CEOs nominated by Kerala RO have undergone the programme and got high level clarity on institutional, legal as well as business plan preparation aspects. All of them have passed in the final test and business plan prepared by them. The centre has also submitted two full-fledged proposals to Tata Trusts and Azim Premji Foundation.

Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI)

There is a great need for organized research on mutual and micro insurance. The Advanced Centre for Skill and Knowledge for Mutual Insurance – ASKMI - is a specialized centre at the The DHAN Academy (TDA) designed to involve experts in mutual and micro insurance, local governments, researchers, academic institutions, donors, and international development and aid organizations in integrating and building knowledge about Asia's mutual insurance. During the reporting programme, ART on Micro insurance was convened with expert faculty Ms. Annette. 10 participants (7 Male and 3 Female) attended three days programme during last week of September 2018.

Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR)

The Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR) is a specialised centre established at the The DHAN Academy (TDA) 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 peoples' organisations, non-government and government organizations, technical institutes, research and academic institutes and funding agencies.

Water Knowledge Centre (WKC)

Water Knowledge Centre (WKC) aims at enhancing the knowledge and practice on integrated water resource management by working with peoples' institutions, government and non-government organizations, 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 the practitioners promoting collective action around water resources management and aid influencing state and national policies in tune with community's needs and aspirations.

During the reporting period, under HUF funded IMPACT project, 18 Project Executives (17 Male and 1 Female) of DVTF have undergone Basic Technical training on Surveying and Estimation. Under Research, WKC executive extended support to CURE team on Water Quality Monitoring in Madurai Urban Ecosystem to bring out "Water Watch" Monthly magazine. Based on an exclusive meeting with all three units of Water Knowledge centre viz. DVTF, TDA and DPA in September at Central office, action research on Relevance of Anicuts in Gundar river basin is being pursued. The research framework is developed and preliminary visit was completed. In addition, WKC has facilitated an exposure visit on September 15, 2018 to 35 State forest Services Officers Trainee of College of SFS (CASFOS), Dehradun visited on exposure to understand DHAN Foundation activities with a special interest on Water conservation initiative.

ICT for Poverty Reduction

Community Resource Centers (CRCs)

The Community Resource Centers 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, mobile based services.

During the year, more than 23500 users belongs to different age group have got benefitted through the CRCs. Twelve women have got employment opportunity and 35 women are equipped in adding value to their existing career. In addition, 435 families have got accessibility through CRCs like Video Conference, Offline Multimedia Content, Livelihood specific Camps, etc. Nearly 60 farming families have received agro services and improved their land productivity. Nearly 1000 villagers have applied for Entitlement through Online service. Above all, digital Literacy was given to around 329 women.

The GIZ supported climate change adaptation project has received overwhelming response from the farming community since they could get agro-advice at door step. The Community Resource Persons (CRPs) appointed as part of CRCs visits each families and maximizes farmer's awareness through various climate proof farm techniques, accessibility to the agriculture services there by the production is augmented.

Community Colleges

The Purpose of the Community Colleges is skill Building and ensuring sustainable livelihoods. The Community Colleges are established by the Programme and later handed over to the respective federations. Programme is running a Community College and 5 more Community Colleges are run by the respective Federations which are supported by ICT Programme. During the year, 60 students have completed the NIIT Certificate Programme through 2 Community Colleges. In total, 120 students got enrolled for the certificate course. In addition with Computer Courses, The Community Colleges are also offering short term courses like Tailoring, Chemical Preparation, etc.

Community Radio

DHAN has setup and operate a Community Radio Station in Nagapattinam, Kalanjiam Samuga Vanoli, and support two other community radios being set-up and operated by Farmers Federations in Kottampati, 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. As part of DHANA project - Community Radio has developed and broadcast daily ½ hour of Agriculture episode. Hence, 365 Agriculture episodes are produced and broadcasted as part of this project. Similarly, Nagapattinam, Radio Station is focusing on using Social media for development and Punganur radio focusing on Government Entitlement information dissemination. During the year, 30 Community Volunteers especially women were trained to produce the Radio Programme, out

of which 8 are contributing regularly for the radio programme. 6 members are trained in Audio programme editing.

Call Center

Call Centre concept for adding value to community banking showed positive impact and has become successful components of ICT as cross-cutting theme. The Call centers are established to give timely support for the members of the thematic collective and managerial support for the Region / Location. There are two Call Centers being piloted in DHAN. One Call center is in Madurai Urban and another is in Tumkur. The Call Centers are giving reminders for meeting dates, Savings, Loan repayment, etc. The Call Centers are effectively used by KDFS for OD recoveries. More than 21,000 calls were made for the benefit of the members and more than 5,000 members got benefitted out of the Call Center initiatives.

New Themes

Climate Change Adaptation

One of the stated three purposes of DHAN Foundation is Mothering of Development Innovations which encourages identifying, promoting and nurturing new ideas on different development themes periodically. Climate Change Adaptation is one of the new and emerging themes of DHAN Foundation, which is working towards building the resilience of vulnerable communities in Coastal, Tribal, rural and hilly areas. In the journey towards sustainable development, theme realized the importance of ecosystem regeneration, behavioral changes at community level, and community-led conservation has very critical role in the near future. Sustainable environment is foundational for sustaining the livelihood and income.

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 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.

In the past one year, the theme has developed and field tested the workable solutions for reducing the impact of climatic effects on farm production and soil productivity. Several measures implemented directly and through other thematic programmes are silt application, composting, mulching, farm pond, tree plantation, alternative crops, tank and pond renovation. All these NRM works have yield positive results. After the silt application, the pH level has declined by 0.15 to 0.67 and EC has reduced by 0.02 to 1.21. As per the community, the moisture holding capacity of the soil has improved. The programme has developed

scalable solutions that can be replicated across the regions. Even in the absence of project, people have started applying the tank silt through self-initiatives.

In collaboration with GIZ, experiments were made in different contexts for addressing the ground needs of the community. In Tiruvannamalai district, the tribal households were organized into associations and supported to construct the stone bund. The intervention reduced the scope of top soil erosion, wiping of fertilizers, seeds etc., In short, it helped farmers to revive their degraded lands. Similarly, in Tamil Nadu and Telangana, experiments were carried out to connect community with the experts by using ICT tools. Farmers had access to awareness, linkage with people organizations and access to mainstream services. The project has ensured “AAA (Awareness, Access and Advancement)” in short.

Being an emerging theme, CCA is developing human infrastructure models and package of interventions for addressing the diverse needs of the farming households.

Youth and Development

The theme on ‘Youth and Development’ was launched by DHAN Foundation on October 02, 2010. The theme focuses on bringing youth in the development arena and shaping them as more vibrant and productive force of the society. Today 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 are in below 25 years of age. Its population pyramid is expected to “bulge” across the 15–59 age group over the next decade. It is further estimated that the average age of the population in India by 2020 will be 29 years as against 40 years in USA, 46 years in Europe and 47 years in Japan. In fact, during the next 20 years the labour force in the industrialized world is expected to decline by 4%, while in India it will increase by 32%. This poses a formidable challenge and a huge opportunity. To reap this demographic dividend which is expected to last for next 25 years, India needs to equip its workforce with employable skills and knowledge so that they can contribute substantively to the economic growth of the country.

With this background, the youth and development theme has direct relevance to DHAN’s mission of poverty reduction. By enabling the life skills and functional education to youth in the early life stages will help them to be self-reliant and also it will provide space to consolidate the energy for common cause. The theme is now on experimentation to understand and appreciate the lifestyle and opportunities of youth and also to evolve interventions around them.

During the period, career counseling programme were organized for the youth belongs to rural and urban contexts. The event provided reasonable insights to the youth about various career opportunities available to them. A wide range of scope and career platforms have been displayed to the youth to make suitable career choices. The theme is attempting to create baseline of the individual student to focus on one to one interaction and also to help them to identify the range of courses they prefer to choose to achieve their dream.

National Youth day celebrations across various regions have reinforced the importance of youth and development across the stakeholders. As part of the celebrations, three major elements namely Career planning for the students after schooling, Challenges ahead in facing the competitive environment, and Healthy practices in keeping the current youth fit enough

were deliberated in the form of workshop and seminars. As part of ensuring green environment, the students have planted 30 tree saplings in their school campus for which they have taken individual responsibility to maintain them. A range of competitions have been conducted as part of the celebrations. The collaborative meet with RGNIYD was happened to continue the joint works in shaping the youth especially belongs to poor families.

Migration and Development

New theme on migration and development has been launched in the Foundation day event held on 2nd Oct 2010. Being a new theme, Migration and Development theme is in pilot stage in all fronts at the same time it has strength institutional promotional support for theme and experiences of DHAN collective. Being to work on an emerging/emerged developmental issue of national and international level 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 nature of issue (migration) are the challenges.

Migration and Development theme has taken 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.

During the period of report, a detailed inception study was conducted both in source and destination areas to understand the nature of migration issue. It is noted that the people who migrates are more vulnerable and invisible, highly excluded from financial services, considered as risky segment to banking, often treated as cheaper and flexible labourers. These expressions are very common in destination especially for the permanent for both temporary as well as permanent migrants who migrates from their native by force. The theme is attempting to create baseline and nature of issues faced by the migrants both in source and destination. A source location in Tamilnadu and corresponding destination in Karnataka is identified for experimentation.

Sustainable Health Care Advancement

The SUHAM is being a specialized technical institution focusing on Community Health, Nutrition, Sanitation, Safe water and SUHAM Medical Care and Diagnostics under broad major wings as independent and interdependent disciplines paving way for the success of the programme in a more sustainable manner. The main purpose of promoting the three branches is for handling the expansion and deepening of the different initiatives in multifaceted manner to bring out the expected deliverables to reach the vision and mission of the programme. This helped to bring in more achievements and reach in each programme component. The SUHAM Institute of Health Sciences (SIHS) which is an institute offering two years Diploma courses on nursing and one-year lab technician, operation theater assistant and pharmacy assistant for providing livelihood and employment opportunities catering to the needs of women, girls and boys living below poverty line.

Community Health and Nutrition Programme (CHNP)

The major focus of community health and nutrition programme resulted in the expansion of the programmes across the thematic institutions and programmes in 76 federations in Tamil Nadu, Andhra Pradesh, Karnataka and Odisha. Anaemia control and child nutrition programme is the flagship programmes under community health. Anaemia prevalence rate has been reduced up to 38.9% from the baseline. There existed no severe and very severe cases at the end assessment. The girls showed improvement in BMI of adolescent girls up to 36.9% in normal level of nutritional status. Almost three fourth (82.1%) registered for ANC services in the PHCs during the first trimester of the pregnancy. Almost 95.7% of the immunization for the children as per the age is ensured. Promotion of mothers clubs always gives value addition to update the health services that are available with the public health system and the ICDS. Significant improvement was shown in LBW focus and 27% improvement in underweight children when compare to baseline survey among U5 children.

Thousand days care is the new initiative piloted in Madurai Urban, Tamil Nadu hills and Odisha tribal. 49,050 seed pockets distributed in health locations and harvested around 3.8 lakh Kg of vegetables through Nutrition Garden programme. The governance promoted at all levels helped to shift from project based approach to programmatic approach in health and nutrition to have a wide coverage of all the members of the households. 43,482 women screened for breast and cervical examination in Madurai, Theni, Tanjore, Vellore and Dindigul districts. Free Papsmear tests were facilitated with Vadamalaiyan and Kaveri hospitals. Nearly 142 General Medical camps in 37 federations and 29 speciality and NCD camps in 17 locations were conducted. As a part of the programme, de-addiction is another initiative implemented which is the need of the hour. 946 men counseled for De-addiction and 206 treated so far.

Sanitation and Safe Water Programme

The sanitation and safe water division focuses on ensuring open defecation status at households and society which leads to the national level and also to bring out safe drinking water practices as an affordable and accessible one. So the programme aims in product development under sanitation and safe water which is more accessible for the member households with good environmental sanitation and personal hygienic practices. Though the product promotion is at its continuum for the past two and half decades, construction of toilets and focusing on safe drinking water practices through household tap water connection, rain water harvesting structure, water filter and rejuvenating copper vessels were highlighted during the last two phases of sanitation and safe water programme. Overall the programme benefitted 92,473 members during the reporting period across 245 locations from 37 regions. Roof water harvesting was given more attention during the period. The importance of harvesting rain water by the way of constructing Rain Water Harvesting structures in the households and in the school premises fetched good attention among the community to take up the product. The opportunity came in the way of support from HCL Foundation.

The partnership between DHAN-SUHAM, Madurai City Corporation and HCL Foundation was developed to construct demonstration units to show case the roof water harvesting models in two Corporation Schools. HCL Foundation had come forward for supporting to construct demonstration units mainly to educate the children and parents for sensitizing the need of roof water harvesting. The practice of using Copper vessels is retrieved now and is advocated among the community for providing safe drinking water. The Rapid Need Assessment (RNA)

was done for assessing the sanitation needs for Special Need People like, physically, mentally disabled, injured, elderly people and pregnant women. This was done under Foundation for Accessible Acquinar in Sanitation (FASS). As a continuous effort to make out the bank linkage, Memorandum of Understanding (MoU) was signed between DHAN Foundation and Indian Bank at Chennai as a follow up of the state level bankers workshop held at Chennai, Tamil Nadu.

SUHAM Medical Care and Diagnostics

The main components of Curative division include Primary care hospitals, Secondary care hospitals, Jan Aushadhi Generic Pharmacies, Mobile clinical vehicle, District Laboratory and SUHAM institute of Health Sciences. During the year, a new primary care clinic was initiated in Solapur. The mobile clinic vans were used to provide medical services to the door steps and bring the referral cases to the respective hospitals for the further treatment. In addition to this, it ensured the diagnosis and treatment through Nalam funds. The outpatient and inpatient have been mobilized through breast and cervical cancer screening done in the regions namely Madurai rural, Madurai urban, Theni and Dindigul. Overall increase of outpatient flow was shown by 11.56% in secondary care hospitals.

There was stagnated growth in in-patient flow, but increase in number of surgeries. Increase in outpatient flow by 17.41% in primary care hospitals. Vadamadurai, Sayalkudi and Gangai primary clinics improved with hospitalization. Regional level discussion is needed for Vizag primary care streamlining. A legal action is carried out for Salem SUHAM hospital. Sustainability of Jan Aushadhi stores need to be worked out. Nearly 23,460 first aid kits were distributed during the period. Significant growth was achieved in SUHAM Institute of Health Sciences (SIHS). It was expanded to three places Madurai, Salem and Theni – Totally 123 students (Y1 & Y2) enrolled. SUHAM earned overall margin of Rs. 12 lakh during the year.

Mutuality for Social Security

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 organizations offer various financial solutions and facilitate to access them 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 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 peoples' ownership. People Mutuals helped in promoting standalone insurance focused people institutions called Federation Mutuals to focus on insurance access towards poverty reduction and implementing such other member based programmes. About 117 federation mutual trusts have been promoted in different DHAN programme locations.

Institution building

Federation Mutuals are being promoted as subsidiaries of Federation Collective to facilitate exclusive governance to nurture social security and risk management programmes of the Federations. During the year 2018-19 about 19 Federation Mutuals were got registered with the facilitation of People Mutuals and the Programme Offices. The total number of registered Federation Mutuals as of March 2019 was 117.

The main focus during the year was to ensure that all the registered Federation Mutuals complete the auditing of their accounts and file IT returns in time. Several meetings were conducted to educate the staff of Federation Mutuals regarding accounting and audit guidelines and procedure to be followed for filing of IT returns. About 54 Federations have filed their IT returns for the year 2017-18. The Federation Mutuals eligible for filing IT returns for the year 2018-19 are 93. These Mutual Federations have been advised to finalize their accounts, get them audited and send the audited balance sheets to People Mutuals before the end of June 2019. They have also been asked to file the IT returns for 2018-19 before the end of July 2019 and confirm to People Mutuals. The remaining 24 Federation Mutuals have to obtain PAN Cards. These Federation Mutuals have been advised to obtain PAN Card without further delay, open bank account and start the transactions and confirm to People Mutuals.

Life Mutual Programme

This programme was initiated to provide the basic layer of protection to the member families in the event of death of the earning person. The programme was started in the year 2017-18 with enrollment by 29 federations.

Health Mutual Programme

The programme provides financial support for the health care expenses arising out of hospitalization. The programme was started with 16 federations enrolled during the year 2017-18. All the 16 federations renewed the enrollment during 2018-19. In addition to that 18 federations were newly enrolled and the total coverage under mutual health programme during 2018-19 is 34 federations. The key performance indicators are given in the table 1 below:

About 313,518 members are covered under mutual insurance against a plan of 0.4 million. However, the backlog is planned to be covered in the first two quarters of year 3.

Resource mobilisation

People Mutuals is involved with two projects supported by funding agencies. One is micro pension scaling up project which was ended in December 2018. An amount of Rs. 9,357,327 has been received during the project period and the reports were sent. The second one is the scaling up of mutual programmes supported by ICMIF, England. The first year support was completed in March 2018. People Mutuals coordinated the review programme of ICMIF delegation during the month of April 2018 for two weeks. The mission team comprised of five persons two from ICMIF, two from a donor organisation- Zenkyoren, Japan and one from Achmea Foundation for technical assistance. The technical mission team gave a positive feedback on the project and promised to support for the next three to five years. The reporting formats got finalised as part of the technical assistance from Achmea. The second year support was completed in March 2019. An amount of Rs.48, 19, 525 has been received during the year.

Distribution of Insurance products through Corporate Agency

Kalanjiam Thozhilagam Ltd as Corporate agent of Life insurance Corporation of India has distributed 32 OGI Group life insurance policies and covered 118500 lives of members and spouse of DHAN collective groups with a sum assured amount of RS 239 Crores, collected RS 1.185 Crores as premium and earned Rs 2.37 Lacs as commission during the year 2018-2019. KTL has also tie up arrangement with National Insurance Company and mobilized Non – life insurance products as given below during the year 2018-2019.

Through TATA AIA Life Insurance Company the Micro insurance SAAT SAATH Endowment policy covered 96 policies during the year 2018-19. The premium collected is Rs 461665/= for the Sum assured of Rs.1,48,00,000/- and the commission earned is Rs 73,866/-. During the last year, Corporate agency received the Premium of Rs.21.01 lakh and received the commission of Rs.2.77 lakhs through the above mentioned products.

IBISA Crop Insurance Pilot

A new opportunity to pilot satellite image based crop insurance in partnership with IBISA Luxembourg was discussed with Annette and a think tank team of the organisation on the matter. Subsequent discussions resulted in a concept paper on the pilot to be included in the proposal has been prepared jointly with Annette. Pilot was launched in February 2019, with 20 farmers in Kottampatty Vayalagam Federation. As a Pilot, 5% premium was collected covering the cost of cultivation of Rs.20000 for Paddy farmers.

Building Social Enterprises: Jeevidam

Small and marginal landholders are mostly unorganized, 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 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.

Genesis of Jeevidam

Kalanjium Thozhilagam Limited, a livelihood support institution promoted in 2000 by the Peoples' 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 PC's. DHAN has reviewed its strategy towards the farmer's producer organisation.

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

Support for production and marketing

Totally 55 producer institutions have been promoted under the companies act. Now 72 Producer Institutions are functioning under different thematic programmes of DHAN Collective; of which 17 are self growth FPOs promoted by various federations. So far, 1667 groups, covering 40719 members have been organized adopting all due processes. Each member has paid Rs.1000 as share capital to the FPO. In total 27 companies have received Rs.

50,000 as revolving fund from NABARD for business assistance. Annual General Meeting was demonstrated in FPIs. Training for CEOs as well as leaders was organized across all the FPOs. Share capital collection was intensified with all the enrolled members. Share capital to the tune of Rs. 3.24 million has been mobilized from the members.

The production gap is assessed through PRA techniques and crop wise goal setting was done to increase the production. Sustainable agriculture kit for the identified crops has been prepared to support the farmers for the entire season. Joint works with agriculture departments were happened and the farm field schools were organized wherein the production practices were demonstrated. More than Rs.30 crore turnover was happened across the FPOs. A wide range of training and capacity building events were organized for the members to enhance the production and productivity.

Central Coordination

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 way of life. It builds culture, commitment and competency within the individuals in order to deliver best to the poor communities. The Centre ensures a structured growth path for the professionals to get nurtured as development leaders.

During the year period, thorough decentralized selection process 93 recruits were appointed in DHAN Collective. The Centre works closely with more than 150 academic institutions and organized 11 campus placements to identify suitable candidates. The placement process was done across all the states. Around 60% of the placed staffs were identified through campus & Internship and remaining 40% identified through online applications, references and other sources.

Thirteen Development Management Appreciation (DMPs) were organized for the staff at various levels. In total, 216 staff has participated in the events. Special attention was given to Project Executives so as to enhance their clarity and contributions with the community. Besides training events, the Performance Enabling programme (PEP) for entire staff was organized across four zones to assess and advance their performance level.

The Advisory Council has met twice and few value additions were deliberated. The advisory council helped CHRD team to build knowledge around the HR practices across DHAN Collective. A balanced attention to CHRD, DPA and TDA in relation to the HR investments for DHANites, Community and Sector is another important element of the advisory council. Such design helped the members to appreciate the HR dimensions of DHAN to a greater extent and also to articulate accordingly.

Special attention was given to advance the modus operandi of internship component of CHRD. Twenty eight interns have visited during the period and few of them have opted for fulltime career with DHAN Foundation. Besides this, the Fellows who placed in DHAN as part of SBI Youth For India (YFI) have contributed community through few initiatives around their

domain expertise. Similarly, the NOREC Knowledge Exchange programme contributes for partnership building.

DHAN People Academy

The role of DHAN People Academy in enabling people stream and people functionaries becomes highly significant and strategically important to promote and sustain People Institutions for generations. Keeping this in mind, DPA has evolved its vision as “Enabling leaders and people functionaries with right attitude, skill and knowledge to build self-regulated, sustainable People Institutions for grassroots democracy and poverty reduction”.

The **five pillars** envisaged in DHAN People University are,

1. Education Programmes including distance, face to face and online mode
2. Capacity Building / Training Programmes to leaders and people functionaries
3. Community based Action Research
4. Learning Material development, Documentation & Publication
5. Incubating Community Technology

Diploma in Panchayat Management (DPM)

The programme was launched in the year 2005-06 and so far 11 batches have completed with total student strength of 2512. This year, during October 12th Batch admission is called for and one batch with the strength of 50 participants in Kanchi Region.

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. Now second batch of certificate course was called and 50 Students have enrolled.

Diploma in Rainfed Agriculture Management (DRFM) is coordinated by Rainfed Farming Development Programme. First batch about 120 Students have studied and in the second batch during 2017-18 another 100 have got enrolled and the course is going on.

Diploma in Tank fed Agriculture Management (DTM) As part of Water Knowledge Center, DPA offers diploma, certificate and appreciation programme to Vayalagam leaders, Associates and Student community. Exclusive contents for the same are developed.

During 2018-19, 50 new students have enrolled in 3rd batch of Diploma programme, 50 in certificate program and 160 in appreciation programme. 6 Contact classes & final exams were conducted for previous batches.

Diploma in Community banking and Community health management

DPA has rolled-out another two diploma programs one on Community Banking and another one is on community Health management.

The Diploma in Community Health Management started its first batch with the participants from Madurai rural and Madurai urban team. Totally 35 participants are undergoing the course.

Training to Movement workers and Leaders

In total 113 People functionaries were trained during the reporting period. One batch each from Kalanjiam movement, Vayalagam movement, Rainfed Agriculture Development Programme and Neithal movement have undergone the movement workers training. Besides this, 15 Regional level DRC coordinators have undergone ToT to stream-line DRCs of Tamilnadu region. Similarly, training on Regional Council was offered to 25 leaders belongs to two regions. In addition, Peer Educators training on community Health was organized covering 42 leaders. Moreover, two people Seminars were organized on Water and Governance covering 140 Vayalagam leaders.

Centre for Development Communication

The Centre for Development Communication facilitates documentation and dissemination of field learning within and outside the organization in both print and audio-visual formats for information sharing and advocacy. The Centre supports the People's Organizations to setup and run community media centres with the combination of community radio, video and web-based technologies. The audio-visual unit of the Centre has produced eight audio-visual products capturing the experiences of Reaching the Unreached (RTU), Climate Change Adaptation initiatives in Thiruvannamalai, GIZ Vizayanagaram version 2.0, Disaster risk reduction in Balasore, Orissa, documentary film support to college students, DHAN – Axis bank foundation project in Pambar basin, and Integrated watershed development in Gudiyatham.

Due attention was paid to revamp the website, face book and other social media faces of DHAN Foundation. Websites were created for few functional units so as to gain visibility. The folklore unit of the Centre facilitated various project team for concept seeding among the community. The Centre has also supported various units of DHAN Foundation for various assignments related to photo and video documentation as well as in reporting.

Centre for Research

Centre for Research and Development wing of DHAN Foundation was established in the year 2003. This centre was set to work on the issues common to the sector and DHAN Foundation. Apart from this, the research programme will aim at bringing the interaction with the Educational Institutions and Research Organisations for the benefit of the programmes in DHAN Foundation.

Faculty student Collaborative study

Faculty – Student collaborative study is one of the significant initiatives of TDA which gives reasonable insights for the students to advance their knowledge and expertise. Field Work Segment II and Development Practice Segment II have high potential to do these kinds of collaborative studies. In total six studies have been done as Faculty - Student Collaborative study in FWS II – PDM 18. The themes studied were women drudgery, impact of climate change on livelihoods, risks in marketing of field crops, drought mitigation and migration. The students did qualitative and quantitative survey, by applying various methodologies.

ACEWE

A research design was prepared for “Disaster Preparedness and Risk Management Ability of Women in Coastal context”. The major objective of the study is to identify the mechanisms, strategies and best practices adopted by the women during disaster. The study would help to gain real time experience by interacting with the people and will help to analyze the ability of women during disaster time and their preparedness as they are the more vulnerable during such occasions. The study area covers the villages prone to cyclones in the district of Cuddalore, Nagapattinam and Pudukkottai.

Longitudinal Social Impact Assessment

Draft research design prepared for Impact assessment of Mutual Programmes. The major objective of the study is to identify the impact of life insurance and health insurance on SHG members and people institutions. The study would be of longitudinal assessment which would be conducted for the duration of 3 years to 5 years. Draft questionnaire is prepared and getting finalized. Obviously, longitudinal study would pave way to understand and appreciate the impact of DHAN's interventions at large.