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# **DHAN FOUNDATION ANNUAL REPORT 2020**

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## DHAN Foundation

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

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

Regions are the microcosm of DHAN Foundation which represents DHAN Collective within its working context. Integration is one of the core working philosophies of regions to foster holistic development at grassroots. Regions are the prominent platforms to nurture and enable development professionals to make a long term career choice with grassroots. It envisages building capacity of professionals, movement workers, and community through a wide range of events.

### Structure of DHAN

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

### Vision of DHAN Foundation

'Promoting Poverty Free, Value based, Equitable, Ecologically Sensitive and Just Society'

### Mission statement of DHAN Foundation

"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

- Engaging high quality human resources to work at the grassroots. The focus would be to enable the poor, not deliver services.
- 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

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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 women, enable them to manage financial services and build strong, sustainable Peoples’ Institutions 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 30 years of its engagement in community-led development financing, the programme has evolved into a scalable and enabling model of development finance (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.

### Focus for the year 2019 - 20

The year focus for DHAN Foundation was “Women Empowerment”. DHAN Kalanjiam Foundation (DKF) took the efforts to mainstream the women empowerment processes across DHAN Collective institutions and in the field through workshops, seminars, dialogues during DHAN retreat process, knowledge materials, DHAN-walkathon and Madurai Symposium events. DHANites, community members, public and stakeholder have been sensitized and educated on the importance and need for facilitating women empowerment.

The Knowledge centre – Advanced Centre for Enabling Women Empowerment housed in DKF has conducted three pilot studies and one research on old age security of women, enabling family economy through girl children education and role of women in coping with disasters. These studies had brought greater insights that the financial products including savings, credit and insurance helped the women in Kalanjiam groups to create productive and valuable assets, secure their future survival financially and improve the livelihood status of the family. Timely and affordable financial services with flexible terms and conditions helped the women to have long association with the Kalanjiams. It also provided non-financial benefits such as moral support at the time of family crisis, counseling and doorstep services at times of need and collective strength of all women to feel safe and secured particularly at the time of health issues.

The study also revealed that the Kalanjiam groups could create space for girl children of the members in increasing their level of self-confidence and ability of aspiring for higher education and wellbeing of the family through education loan support. Most of the girls completed their education with scholarship and loan assistance from the Kalanjiams and started contributing economically to their family which seems to be very significant. At times of disasters, the women were able to prepare themselves and collectively respond to the affected families through materials, money and moral support. They also actively took the leadership role to educate and build the ability of the local community and influence the local governance and government system to support the needy during disaster times. The

transformation has taken place among the women from being the recipient of the benefits to leading the change through collective leadership.

Women are actively involving themselves in various sectors – agriculture, livestock, water, livelihoods, health, education, information and communication, panchayat and management of public commons such as water bodies etc. They come forward to public domains such as workshops, seminars, conventions and meetings to share their experience and voice their needs. The Kalanjiam Community Banking Programme could bring out lot of successful women entrepreneurs, leaders, and family heads who can show the way for others and set direction for their institutions. Madurai Symposium 2019 had witnessed such leaders who inspired the stakeholders, public audience and fellow women by sharing their successful experiences and challenges handled.

Case studies documented on families which graduated out of poverty had brought greater insights on processes of women empowerment which is gradual in terms of decision making and executing the decision with clarity; risk taking ability while venturing into new livelihood options; seeking opportunities for new learning and creating hope and confidence among the family members about the better future at their household level. The increased level of confidence and leadership ability could be witnessed when they come forward in the public meetings to share their experience on moving out of poverty. Now-a-days women are strongly getting established in farming practices and running enterprises successfully. Also very active in public domain while dealing the mainstream institutions.

Women empowerment and poverty eradication are the twin outcome objectives of the Kalanjiam Community Banking programme. Conceptual frameworks have been evolved from the field experience of last three decades of Kalanjiam Community Banking. The overall conceptualization of four-phase development of the Community Banking Programme helped the team to conceptualise its programme components from the field experience on household Poverty Eradication. They are (i) Concept of Graduation of Financial Products such as savings, credit and insurance with development finance perspective according to the poverty categorization levels of the communities and (ii) Livelihoods graduation with sustainable models.

Women Empowerment processes and graduation from family domain to the public domain can be articulated from the 4-quadrant Theory of Change evolved. It predominantly includes the concept of (i) Leadership Graduation in nested and collective form of social capital (people institutions) and (ii) concept of Community Governance with functional domain – insurance, disaster management, health, linkages with mainstreams (banks, panchayats and government organizations), livelihoods and institutions building.

The current challenges of climate change and risks experienced by the communities due to the occurrences of disasters have forced the team to work on the concept of resilience building in families as well as Kalanjiam institutions (SHGs and federations). One of the Madurai Symposium was conducted by DHAN Foundation with exclusive focus on resilience building for sustainable development which provided opportunity for DKF to develop insights on resilient groups, resilient finance and resilient institutions through community banking.

An attempt has been made to present the achievements of the community banking programme through implementation of its programme components with the perspective of development finance which played a vital role as an instrument for facilitating women empowerment and poverty eradication. The policies on savings, credit, bank linkages and common fund allocation and utilization in Kalanjiam groups with contextual considerations (urban, tribal and rural) revised with the perspective of development and women empowerment have helped the team to implement the community banking activities with the outcome focus. It is also the third year of achievement of the strategic goals (2017-2022) of Kalanjiam Foundation which provided direction for field action.

## Community Banking

The Kalanjiam Foundation has reached additionally 59,964 poor women by organising them into Kalanjiam SHGs across the locations by promoting 3,281 Kalanjiam SHGs during the period. As a gesture of thanks giving, the poor women organised already into federations by DHAN Foundation, came forward to lend their support in organising the new groups among the fellow women who live in poverty. 70% of the groups and members are from rural villages.

The donor support in Tamilnadu, Kerala and north states helped reaching poor families. The donors who support for community banking expansion are Axis Bank Foundation (Kerala), Mahto Foundation (Karnataka), Please sound (TN), Yes Bank Ltd (MH, MP and Rajasthan).

As on March 2020, there are 56,025 Kalanjiam SHGs with 8,75,995 women functioning in 185 blocks, 12 states and in more than 10,000 villages.

## Savings

- Savings in Kalanjiam SHGs bring equity and build ownership with rights to the poor women and entitle them for financial services. Kalanjiam Foundation has proved the success of promoting savings-led microfinance model. During the reporting period, the Kalanjiam have mobilised savings to the tune of Rs 106.16 cr against the plan of Rs 113.44 cr which is about 94% and as on March 2020 the cumulative savings mobilised by the groups is Rs 623.42 cr.
- There are 13 locations which could meet the policy standard of savings per members with more than Rs 3600 per annum. Other locations the range is from 1200 to 3600. 119 locations fall in the category of member savings between Rs 1200 and Rs 3600 per annum.
- There are five federations with more than Rs 10 cr up to Rs 19 cr member savings of which three from Dindigul, one in Vizag and one in Thiruvallur regions. And 24 federations with the savings ranging from Rs 5 cr to Rs 9.8 cr. It clearly shows that the savings play a vital role in ensuring future security of the women and low cost capital available for internal lending and leveraging funds from banks.
- The scope for increasing the savings is very high provided the savings literacy is intensified among the women particularly in urban and rural villages. In tribal villages still it is a challenge as their cash flow is very low.

## Bank Linkages

During the reporting period, 10250 groups have been linked with banks and KDFS to the tune of Rs. 343.81 cr which is about 88% against the year plan of Rs389.37 cr. The total bank loan outstanding as on March 2020 is with 22,664 groups to an amount to Rs. 456.31cr.

- To create positive environment various collaboration efforts were taken including execution of agreement (MoU) with Syndicate Bank and conductance of steering committee meetings, policy workshops and seminars and exploration meetings with various banks in north states.
- The members were given financial literacy on safety of the deposits with RBI funding support through DHAN and INAFI called Depositors Education and Awareness Programme (DEAP); RBI sponsored pilot projects on financial literacy has also helped the team to reach community.
- Special efforts were taken for northern states with Indian Bank, Bank of Baroda and Grameena banks by visiting the Zonal offices and branches. The CFL project taken up in Banswara district, Rajasthan has given visibility to Kalanjiam programme of DHAN and created positive environment for linkages.
- There are 9,162 groups are yet to be linked with the banks which need greater efforts in Maharashtra and North states as the banks do not show much interest due to huge NPA with the government promoted SHGs.

- Indian Bank, Bank of India and Canara Bank are the top three banks share the more than 60% of the total loan outstanding with the banks.
- The group level borrowing limit has been increased to Rs 5 lakhs and exceptionally in advanced federations it has reached to Rs 10 lakhs.

## Development finance

The Development Finance includes credit for livelihoods enhancement such as agriculture, livestock, business promotion and skill building, asset creation such as house and house amenities, jewels purchase and redeeming jewels, land purchase and leasing and healthcare expenditure and education which is an investment to improve the earning capacity of the family members. Continued access to credit has enhanced livelihood opportunities and asset creation. Loans issued by the groups with their own capital and borrowed funds from the banks and KDFS is to the tune of Rs 764.91 cr to 2,64,779 members during the period.

- The loan amount utilized for housing and sanitation is 21 percent as the demand for housing and amenities was high with a loan amount of Rs 158 cr followed by 18 percent for business with an amount of Rs 136.57 cr and 13 percent for education with a loan amount of Rs 102.73 cr. The total member level loan outstanding as on March 2020 is 1120 cr. The total funds being managed by the Kalanjams is Rs 1600 cr (savings, bank loan outstanding and common funds generated by the groups)
- Out of the total housing credit, the major contribution is for new house construction followed by upgradation of housing amenities.
- Among the business loans, livestock loans for sheep, goat, cow and buffalo plays a vital role in providing additional income to the families. There is a scope for promoting livestock mutual insurance as part of the credit product.
- Out of the total loans given by the groups, 36% loan amount has gone for delivery and 21% for medicines purchase and 12 % for paying hospital bills. There is huge scope for SUHAM Trust to intervene in those aspects to reduce the hospital expenditure and explore promotion of SUHAM clinics/hospitals. It needs further exploration.

### Health Loans (April 2019-March 2020)

Type of Health Expenditure	No of loans	Amt in Rs lakhs	%
Accidental Expenses	212	62.80	1.5
Hospital bill	2024	528.04	12.5
Maternity expenses – Normal	8120	1537.35	36.3
Maternity expenses - caesarean	926	280.30	6.6
Medicine purchased	404	31.45	0.7
Ordinary medical expenses	5089	901.02	21.3
Other surgery	2779	817.40	19.3
Test fees	198	80.07	1.9
Total	19752	4238.43	100.0



## Insurance and pension

Risk mitigation, risk sharing, risk transfer and risk management are the strategies to build resilience among the poor against the life, livelihoods, crop and livestock risks. Over a period of thirty years the community designed various mutual solutions starting with life risk through experimentations. It was implemented at the federation level with minimum scale of viability – 1000 members and extended the products to spouse and expanded to health cover. The traditional community practices have been institutionalized with appropriate enrolment and claim administration and community governance system. It has been transformed into actuarial based products with promotion of a specialized institution – People Mutuals. The People Mutuals currently promoting Mutual products for life, livestock and health with affordable premiums and pay out choices.

People Mutuals also promotes Federation Mutuals as part of federation collective to intensify the mutual solutions with appropriate literacy among the communities. People Mutuals function as reinsurance agency for the Federation Mutuals and it also facilitates enrolment of members into government entitlement schemes on life, crop and pension. With the technical guidance and training and capacity building the women leaders govern the mutual products and working with industries on Other Group Insurance covering the old age people who otherwise do not have any insurance policies.

- **Life insurance:** During the reporting period, the members covered under life insurance products are 4,58,101 policies for member and their spouses. There were 1,815 death Cases of which 818 were spouses and 997 were members. The claims were received to the tune of Rs 5 cr.
- **Health insurance:** There were 26,982 policies for the members covering their family members under health insurance (UHS, NALAM and Mutual health; The SUHAM hospitals promoted by Kalanjams offer Mutual health product. People Mutuals' offers health mutual product.
- **Pension and Entitlements:** 6070 women have enrolled in the pension scheme – APY and LIC pension product. More than 60,000 new individuals have been supported to enroll in Govt. Entitlement schemes.

## Institution Building - Nurturing People Institutions

Institution building focuses on promotion of nested form of Kalanjiam SHG-Federation which gets advanced into federation collective for deepening various development services for the benefit of the community. As part of the process, vision and mission establishment, people governance, staff governance, leadership capacity building, people staff graduation, leadership graduation, solidarity building mechanisms, identity creating processes to position the people institutions as civic institutions, sustainability of the nested institutions – financial, governance and development, self-regulation and self-growth process and inculcation of value practices such as self-regulation, mutuality and self-sustainability.

### a. Federation collective as a social enterprise

Kalanjiam Foundation's one of the core purposes is to promote and build Kalanjiam SHGs – federations with legal identity and women in governance to sustain the community banking and other development initiatives. Federations would also have collective federations for specialized services such as insurance and social security, livelihoods enhancement and development and civic activities – health and education.

- Presently there are 136 registered federations and 80 Federation Mutuals (federations to take care of exclusive mutuality based social security products and services) and 14 women farmers' producers' organizations (FPOs). 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 extend cross-guarantee support to such federations which are in need of financial support.

- In addition, there are community resource centres which offer, employment opportunities through skill building and marketing tie-ups which are functioning under federations. There is about 15 community resource/learning centres offer skill building for women and their children.

## Sustainability

During the reporting period, five federations have purchased land and buildings for community resource centre - two in Karnataka and three in Tamilnadu to the worth of Rs.2.2 crores.

- Cluster level Mahasabhas and Executive Committee meetings are regularized at the cluster level among the leaders. At the federation level the federation board meetings and at the regional level regional council meetings are regularized to facilitate the reach of various services of the vertical organizations. The roles and responsibilities of the office bearers in the board as well as in the regional council have been emphasized.
- Kalanjiam Mutual Movement has conducted its board meeting and involved the Movement leaders in strengthening the groups and federations through field visits and membership education process as part of Self-Regulation Process.
- As part of Annual Review and Planning and Half-yearly Enabling and learning process (HELP) and HELP process, the regional council members were given opportunity to understand the DHAN's perspectives of development and learn from each other's experience. In the process the leaders of different federations have understood the big picture of development which was facilitated by the senior professionals of DHAN. Quality Assurance Audit has been undertaken in all federations through cross-state accounts professionals' team visit and helped everyone to set right the accounts and audit system of the federations as charity organisations.
- In order to position the Kalanjiams and federations, events such as Walkathon, Movement Day Celebration, Foundation Day of DHAN, important international days such as International Women's Day, Water Day etc have been taken up to build the solidarity of the groups.
- Financial sustainability has been focused through service charges contribution by the groups, donations and corpus allocations by the groups, revolving fund for the groups and generating the income through revolving funds, mobilisation of revolving funds and investment management. In all federations and locations about Rs 108.48 crores the corpus and other funds available for their sustainability (150). There are 18 federations/locations with funds available between Rs 50 lakhs to one crore; 26 federations/locations with funds of Rs one crore to two crores; 13 federations/locations with funds of Rs two cr to 10 cr; 47 federations and locations with funds of less than Rs 50 lakhs.
- Development Sustainability: Except 37 locations/federations, in all other locations and federations the civic activities are carried out with the support of the federations and the locations particularly health camps, nutrition programmes and education activities to sustain the groups and provide services to the needy families.

**Community assets:** As of now there are 33 federations have purchased/constructed community resource centres (offices) with the contribution of building corpus by the groups. These centres run various services in addition to administration of regular activities. In 8 districts, the federations have promoted secondary care hospitals as well primary health clinics to facilitate affordable health care services with their own investments of more than Rs 2 cr.

## Impacting through civic services

### Poverty graduation and Moving out of Poverty

The federations were supported to document the success cases on moving out of poverty and alcohol addiction and facilitate self-declaration by those families during the Foundation Day of DHAN on

October 2, 2019 in all the federations across the country. DHAN Regions have released case studies as a document in many places. The process of women empowerment and poverty eradication was conceptualized as a case study which is being used for teaching in the DHAN Academy and in the training programmes. A booklet with case studies on Moving Out of Poverty for DHAN was released during the Foundation Day of DHAN. The Moving out of Poverty (MoP) families have been declared for the 2018-19 were 7,951. The MOP families have been declared so far is 3,30,870.

## Health interventions

With the support of SUHAM Trust the following healthcare activities being implemented through Kalanjiam Federations.

**Community health activities - Anaemia reduction programme:** There are 53 federations / locations implementing anaemia reduction programme with 71,421 adolescent girls who were organized into 2,267 adolescent groups for which the funding was extended both by the community as well as donors. In select schools, anaemia literacy is being regularly undertaken through health professionals. The role of secretaries of Kalanjams is to monitor the health care activities. They are given regular training and orientation.

**Nutrition security:** In 41 locations, Children malnutrition programme has been taken up with 27,883 under five children. Nutrition programme for 8,948 pregnant women and 26,959 postnatal mothers have been also taken up in collaboration with the local healthcare providers under the direct guidance of SUHAM Trust

Kitchen garden activity has been promoted among the Kalanjiam women in 68 locations by distributing the seed pockets and ensuring the vegetables cultivation and consumption. During the year 1,42,156 women have availed seed pockets worth of Rs 11 per pocket and established kitchen garden. It is one of the significant activities being promoted by KF to ensure nutrition security through vegetable consumption in their regular diet.

About 200 tons of small millet consumption has been facilitated. small millets consumption has been promoted through recipe demonstration. Millet products business through skill training and food business through street vendors in Tamilnadu, Telangana and Odisha has been promoted. Millet processing machines have been installed in one of the tribal locations to facilitate millet processing and consumption among the producers as well as neighboring Kalanjiam families.

**Community Hospitals:** There are five SUHAM hospitals owned by the community offers, primary and secondary care services to the Kalanjiam members with community offered health insurance services. There are four primary care clinics owned by federations offer mainly the primary care to its members. These health clinics are self-sustainable. In collaboration with government, Pradhan Mantri Bharatiya Janaushadhi Kendra (PMBJK), 7 federations, as a pilot opened Jan Aushadhi stores to create access for affordable medicines to the poor. These shops have 649 medical items including 495 medicines, 154 surgical and consumables. There have been health camps organized in 478 places in 48,544 members participated, of 1806 cases are referred for outside hospitals to address heart problem, diabetics and eye testing.

**Water and Sanitation:** During the reporting period, with the technical support of SUHAM, women have accessed Rs 38.75 cr loan amount for construction of toilets, bath rooms and tap water connections.

## Skill Building

It is one of the goals set by the KF to facilitate skill training for 10,000 children of the Kalanjiam members who can get an employment or self employed by which the family income can be improved. There are concepts of LIFE centre, Community colleges, Community Resource/Learning centres

which offer skill building programmes on farm and non-farm based including vocational skills with certification.

In nine regions, Tamilnadu, Karnataka and Andhra/Telangana, the LIFE centres and its subsidiary centres have offered 12 types of skill building programmes for 2519 members of whom 1924 members have completed the courses on computer, tailoring, beautician, hand embroidery, simple chemicals making, fabric painting, mehendi, mushroom cultivation, artificial jewelry making, housemaid training and millets recipe making. Tailoring and Computer education is offered for 3-6 months' duration and other courses are for 1 day to 15 days.

In one of the federations, industrial collaboration for more than 13 years has resulted in acquiring additional infrastructure worth of Rs 35 lakhs to create additional 120 employment opportunities for the poor women and their children in garments making. There are currently more than 100 women and girls are working as permanent workers earning more than Rs 9,000 per month. Similar initiatives have been planned for additional three federations in collaboration with LOYAL Textiles.

## Education

There are two concepts in practice – Remedial education and tuition centre as part of community learning centres to enhance learning ability of the students through innovative teaching/learning methods of children of the Kalanjiam members. The teachers placed over there are trained with DHAN's resource team and in collaboration with other NGOs and academic institutions such as IIT Chennai.

There are 80 remedial and learning centres running with 82 tutors/teachers offer various education and moral programmes with the enrolment of 2,294 children. The federations have also adopted 49 schools to provide moral, health and subject oriented education and learning for the students. These centres also provide counseling to the students on higher education and employment opportunities available for them.

## Capacity Building and Training

During the reporting period, 44,681 leaders and staffs have been given training on leadership – roles and responsibility, health, financial inclusion, accounts, insurance, Disaster management, new community banking and personnel policy, livelihoods etc. The training programmes organized by the DHAN Resource centres at the district level, training team at the federation level, in collaboration with KVK and RSETIs and banks. The effect of the team is on role clarity and active participation in all development welfare schemes including managing their own federations and its programmes.

## Expression of Mutuality – disaster response, support to vulnerable communities

During the reporting year, the disaster – flood occurred in North Karnataka, the Kalanjiam groups have responded immediately by contributing about Rs 80,000 as relief fund for purchase of groceries and clothes to support the affected families. Every Kalanjiam members have contributed Rs 11-Rs 51 as Jyothi fund totalling to Rs 27.30 lakhs to support for new groups promotion to reach the unreached poor in various part of the regions. The members also contributed rice (fistful rice concept) grains totalling 153 tonnes which was distributed to the orphanages, flood affected families and vulnerable families. Time spending by the leaders to educate and nurture the new groups and their members is a continuous process followed in all the locations and federations.

## Women Empowerment – Knowledge building through ACEWE

Sensitization workshop on women empowerment was conducted for all DHANites during the Retreat. Knowledge materials have been developed for walkathon and shared in different vernaculars. Documentation of case studies on moving out of alcohol, pilot and research on women empowerment have been taken up which are in different stages of completion.

The Madurai Symposium with focus on women empowerment was conducted with more than 50 events with the participation of 10,000 people. DKF has conducted eight seminars and two conventions on women empowerment.

Pilot study 1: “Contribution of Microfinance in Securing Life of Women with more than 50 Years Age who have been in the Group for more than 20 Years”. 49% of the respondents expressed Kalanjiam as a livelihood aider to augment and strengthen livelihoods. 27% value Kalanjiam aiding them to add assets and 9% said that its contributing for education. 59% value Kalanjiam for building social cohesiveness and 28% for its social security cover.

Pilot study 2: ***“Contribution of MF/Education Loan for Girl Children in accessing higher Education and its effects on the Girl and her Family”***. 54 percent of the girls’ income of Rs.7 lakhs per month out of Rs. 12.89 lakhs is being contributed to their families. Girls could support for purchase of jewels worth of Rs.6.85 lakh and did savings of Rs. 18.68 lakhs and spent Rs.10 lakhs towards the marriage expenses. 38 out of 115 girls have undergone personality changes and could raise voice against violence on them or women in the families.

Pilot study 3: ***“Disaster Preparedness and Risk Management Ability of Women in Coastal context”***. Post tsunami efforts resulted with increase in 42% of pucca and 31% semi pucca houses along coast has reduced disaster risk. At the time of flood or cyclone season, 66% women try to make their houses more resilient to disasters with locally available resources like strong pole, increasing the height of foundation of the households and the level of cow sheds. 30% met with livestock loss, poultry, fisheries, trees, crops, and animal fodder. 86% *Women expects relief for livestock paid in the hands of women to sustain the family as it provides adequate income.*

## Vayalagam Tankfed Agriculture Development

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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 Tank-fed 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 reporting period HCL Foundation, in its 4<sup>th</sup> Annual Partners meet at India Habitat Centre, Delhi, on 20<sup>th</sup> and 21<sup>st</sup> January 2020, DHAN Foundation and SUHAM Trust won best practice award under the category of Environment and Health for 'Restoration of traditional water body in Kulamangalam, Madurai. The community model of DHAN Foundation in restoration of traditional water bodies in Kulamangalam, was lauded and appreciated. In addition, Madurai Corporation has also awarded DHAN (Water Theme) for its contribution for Ooranies development in Madurai Corporation along with CSR support. The DVTF team has mobilized the resources through external

sources to the tune of Rs.19 crores meet the grassroots demand of conservation and development needs for the agriculture based livelihoods development in the programme locations spread in the States of Tamil Nadu, Puducherry, Karnataka, Andhra Pradesh, Telangana and Bihar States.



A new project called “Score Community-led Development” was launched during the year in collaboration with NSE Foundation (National Stock Exchange). The project investment is Rs. 3.2 crores and it is implemented in Ramanathapuram district of Tamil Nadu. Similarly, two more new projects were introduced in Kanchipuram, Tamil Nadu and Sangareddy, Telangana in collaboration with Asian Paints Limited.

## Restoration of urban water bodies

The CURE (Centre for Urban Water Resources) works on a range of focus areas like rehabilitation of urban tradition water bodies, safe roof water for drinking, monitoring water quality of the city, developing water inclusion model for urban communities, etc.

CURE with support of HCL Foundation, has taken up the initiative of rejuvenating urban tanks of Vandiyur Tank Cascade System, Madurai through the project REVIVAL. It calls for the community ownership cum multi-disciplinary expertise for feeding adequate water, brining behavioral change among residents along the channels and tanks for unobstructed flow of water, and ‘Nature based waste water treatment’ systems for safe water. Ina addition, CURE with support of HiTech Arai Pvt. Ltd., under its CSR initiative has taken up the initiative of rejuvenation of 10 urban ooranis falling under Madurai Municipal Corporation.

CURE along with Water Knowledge Centre, with support of CARITAS and US DOS has piloted on ‘Nature based solution’ for ‘sewage fed Kaathiyanoor Irrigation Tank’ as a model for Safe Usage of sewage for Agriculture. Besides this, CURE along with Water Knowledge Centre, has established a water quality testing lab at The Dhan Academy, where periodical monitoring of water quality is taking place. The lab is not only used for checking water quality but also disseminating knowledge on ‘water quality’. Action campaign such as mass tree plantation, cleaning, water hyacinth removal on important international important international/national/regional days involving school students,



government officials, local community is also an effective tool to mobilise community for greater action.



## Financing for Agriculture Development

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.

DVTF has facilitated bank and KDFS linkage to the tune of Rs.31 crores for the Agriculture Finance Groups. A minimum of Rs.100 crore linkage for AFGs is anticipated by exceeding the Bank Linkage Plan of Rs.68.55 Corres for 2020-21 utilising the utility of MoUs entered with Banks. In order to ensure the group formation, opening of SB accounts of groups in Banks and Bank Linkage of groups as per plan, frequent review mechanism has been introduced by launching an online data entry system on daily basis regarding group formation, opening of SB accounts and Bank Linkage of groups.

## Inland Fisheries Development

Fisheries in rainfed areas have immense potential. Village tanks, Village Ponds, Household Ponds, water harvesting structures created as a part of watershed development are some of the suitable water resources for fish rearing in DHAN Collective. DVTF is working with the focus of utilizing the rainfed water resources effectively for fish rearing through the members' of Vayalagam. Vayalagams are playing key role in taking up fish culture in tanks and ponds. Apart from tanks and ponds, Farm ponds, percolation ponds, mini check dams are also utilized for fish culture, which are part of watershed development works. The major objective is to generate income to their Vayalagams and providing nutritional food for their own village community

During the year, Around 660 water bodies are supported directly to take up fish rearing in many regions. Apart from that, community on their own is implementing improved fisheries in their own water resources in many places across various themes. Apart from supporting directly to IFD, we have enabled the community to continue the improved fish culture in household ponds, majorly in Assam and Odisha. Around 4200 members were taken up fish rearing in their backyard ponds. We have planned to take up fish culture in 5077 water bodies, out of plan, we achieved in 4860 WB, the major setback is less number of Village tanks, Ponds and Farm Ponds especially in Kolar, Khammam,



Vizayanagaram regions due to lack of water. We need to focus on developing IFD in these water resources in coming years.

Collaboration with various institutions was happened like ICAR - CIFA, Bhubaneswar, to advance inland fisheries development in villages. Simialary, with the support of ITC, more than 50 Farm Ponds are created Khammam Region. Farmers have started using the farm ponds for fish rearing every year. The results of Farm Ponds are encouraging, in eleven ponds, the total production is 5.7 Tonnes and the fishes taken for consumption is 703 KGs and sold out 5095 KGs. The average production of Farm pond is nearly 3000 KGs /Hectare. The total income is around 6 Lakhs.



### Farmers Producer Institutions (FPI)

In DVTF, 26 Farmers Producer Institutions (FPIs) are promoted in 3 states viz., Tamil Nadu, Karnataka, Telangana, covering 12 districts. All 26 FPIs have been registered under companies Act. In total, 962 Jeevidam groups have been promoted and 12092 members are enrolled in FPIs.. The total share capital amount of Rs. 1.65 crores has been collected from 11054 farmers. The turnover of 26 FPIs was around **Rs. 17.84 crores** during the year 2019-20. The total turnover of the all FPIs is **Rs. 28.88 crores for last 3 years** through supply of quality of fertilizers, supply of grocery kit and procurement of all farm produces from share holders and got the benefits through this business intervention.

From SFAC, 2 FPIs have received matching grant of Rs. 20 lakhs.. From NABARD, 4 FPIs have received the Business Development Assistance of Rs. 20 lakhs. Adilabad Region FPCL has received the grant of Rs. 60 lakhs from NABARD for setting up storage yard. From MSDA Scheme, Kottampatti FPCL has received the solar drier from Agriculture Engineering department to an amount of Rs. 3 lakhs.

FPIs in association with agricultural department conducted series of training programmes like Inter crop cultivation, Organic cultivation, Drip irrigation, etc to focusing on production and productivity enhancement. In addition, the CEOs of various FPI have gone through training programmed to learn about their role and also the scope to bring sustainability to the FPIs.

## Coastal conservation and Livelihoods Programme

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

### 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.

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### Governance Building

Regional councils were established in all the regions both in Tamilnadu and Balasore. More focus was given in the institutional building and capacity building of Federation leaders and cluster leaders. Cluster meetings, cluster leaders development have also priority during the year as a result of this in many of the federation cluster meeting was regularized and cluster Executive Committee meeting also started happening and further it has to be strengthened. The cluster leader development was given priority in the given period of time along with ensuring five leaders in groups with necessary training.

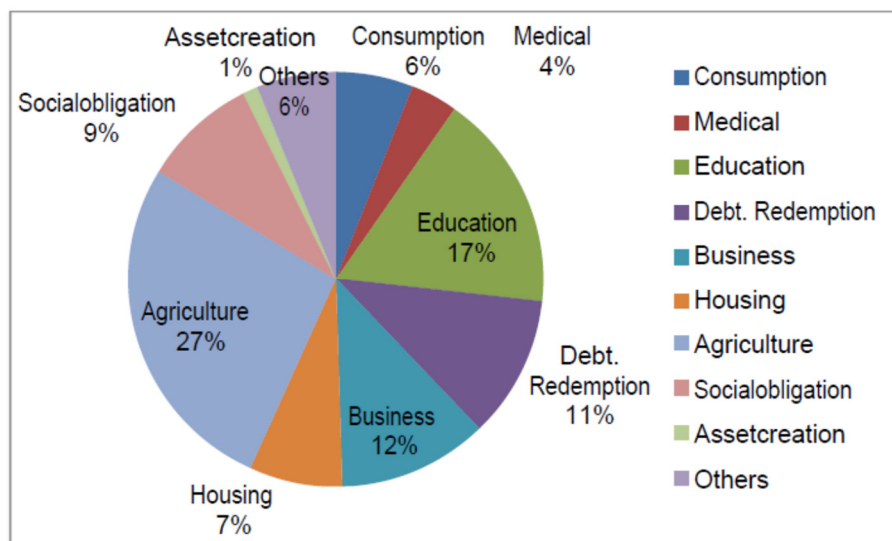
### Livestock based livelihoods development

Artificial insemination programme was implemented in Cuddalore and Balasore regions by engaging exclusive Para-Veterinary professionals. Service like Artificial insemination, De-worming, Vaccination and Capacity building and advisory services.

During the year 2500 animals were covered through which 992 animal were confirmed with pregnancy. The success rate was 44.5% and has the greater scope to improve further. During the period 992 calves was born due to our intervention in which 404 are male calf and 391 are female. Female calf owners are further advised to given enough milk to calf to reach the optimal weight within a prescribed period which is an important factor for achieving good results in breeding.

## Financing for livelihoods and non-livelihoods activities

During the year Rs. 41 crore was mobilized through external credit. As a whole both internal and external loan together amounting to Rs.120 crores was given as credit for various purposes. In which majority of the portfolio has gone for livelihood, business intervention and education etc. During the reporting period, Rs. 9686 Lakh has been given for livelihood activities, education, medical, asset creation, etc. Around 39% of loans have been given for taking up business as well as agriculture activities.



## Skill building and livelihoods training

During the year, 367 students have been enrolled skill building centres; of them, 268 have completed the computer course and 199 students have completed their tailoring course. The locations like Sirpam, Cuddalore, Kurunjipadi, Parangipettai, Keelaiyur and entire Balasore Region are running their skill building centres in a full-fledged way. Nearly 34 students have got the job after completion of the training.

## Fisheries development

DHAN Foundation pays attention to utilize the water resources effectively wherein fish rearing is found to be a successful interventions. Through CALL programme, developing inland fisheries in the ponds at household level ponds is given more focus besides supporting fish rearing in private Fish ponds and Village ponds. Technical trainings are provided to the members especially to the women SHGs to bring improvement in fish farming.

Members belongs to Balasore region have received special attention in fish farming. Backyard fish culture is common in Balasore district as 30 to 40 % of the village population is having pond in their backyard to raise fishes traditionally either individually owned or common for a family. Revolving fund for Fisheries and other livestock development activities are provided to 248 members to the tune of Rs.42.4 Lakhs. Among which 220 members have been supported for various investment towards fisheries activities like purchasing seeds, Nets and feeds for fish rearing, new pond creation and taking private ponds on lease for fisheries activity, etc.

## Conservation of Water Resources

With the support of **National Stock Exchange (NSE) Foundation SCORE (SUSTAINABLE CONSERVATION OF WATER RESOURCES THROUGH ENABLING) COMMUNITY-LED DEVELOPMENT** project is being implemented in Thiupulani Vayalaga Vattaram of Ramnad region. As part of this project various interventions related to water resources conservation are undertaken. Fifty villages were identified in consultation with the community and various works like renovation of sluice, tank bed, supply channel etc are proposed. Water sample from 15 Oornais were collected and tested for its quality. One thousand five hundred tree saplings were also planted in the project villages.

## Disaster Risk Reduction (DRR) initiatives

During the year, 3535 students have been covered under school DRR awareness programme and 1507 students have been covered under college DRR awareness programmes. 1757 DRR committee members belonging to 79 DRR committees have gone through various DRR training programme. In addition, 643 youth were covered under Search and Rescue trainings. Besides this, 286 people have joined IDDR celebration and Odisha disaster observation day. Refresher training on First aid were also given to 705 leaders who are occupying the positions like Vice president and Secretary

## Response for FANI Cyclone:

An extremely severe cyclonic storm FANI made landfall at Puri, Odisha during the year. The DRR team of Balasore has responded to the cyclone very proactively by jointly working with mainstream institutions commencing from early warning to relief work. The DRR team of DHAN Foundation has received an acknowledgment from mainstream institutions for their proactive work. During the cyclone, the DRR team worked very intensively with 300 villages on early warning.

The Federations promoted with the support of Axis Bank Foundation in Balasore district (in response to Phailin Cyclone 2013) was the first respondent. The response from the community to the calamity was good. These federations have contributed Rs.1, 03,000/ for the cause. They have decided to supply solar lamps to the affected families with their contribution. Within a week, the field team processed purchase of solar lamps and distributed to 500 families belongs to three villages.

## Health and sanitation for coastal families

Special focus was given on strengthening the health and sanitation interventions in CALL programme. In Cuddalore region sanitation and housing support was ensured for 2226 families, and safe water was ensured for 29 families. Around 450 families were supplied with copper vessels through their kalanjams. Members have been connected with Swachh Bharath Mission and PMAY housing scheme through which 58 members have got benefited. Awareness programme on toilet usage was also done very intensively to support for health and sanitation both at village level and family level.

## DHAN Panchayat Development Programme

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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, RGNID, 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.

### Campaigns and development activities at Panchayat level

During the year, a range of activities were undertaken in select Panchayats like campaign/training related to Panchayat election, Monthly Village Development Association meeting, Participating in monthly Panchayat council meetings (after elections), weekly conductance of Micro-Justice Centers, entitlement to differently abled, and RTI campaign to the SHGs, etc. During the commencement of COVID lock down, the Panchayat presidents are educated about the preventive measures related to applying disinfectants, social distance, etc.

### Panchayat linkage within DHAN Collective

As part of integration within DHAN collective, series of Panchayat linkage activities were initiated across select Panchayat belongs to Kalanjiam and Vayalgam Programmes. The Kalanjiam SHG members were motivated to become as Panchayat president / ward members and it is found about 10 Presidents / ward members are elected from te member families.

Model village promotion is focused along with Kalanjiam theme wherein base-line creation is going on and micro planning process in those villages will be initiated subsequently. Besides this, preliminary training to the elected leaders were also conducted in select Panchayats. Special efforts were taken-up to conduct Gram Saba meetings on 26<sup>th</sup> Jan 2020. Good number of participation and active discussion was observed in all the places.

### Studies and workshop

Madurai Symposium 2019 paved way to conduct a workshop on Gender mainstreaming through Panchayats participation of SHG leaders and former Panchayat presidents. As part of SBI Youth for India fellowship, one fellow was placed at Idukki district to work on the theme of developing "Child

**inclusive Panchayat**” under our guidance. This intervention provided scope to collaborate with KILA and Kerala Panchayats. In addition, the PDM students from The Dhan Academy were engaged with in a study on localizing SDGs at Panchayat level.

## Advancing Small Millets

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

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

## Increasing production of small millet-based cropping systems

In the scenario of fast disappearance of small millet varieties, it is imperative to take upon-farm conservation of the existing endangered varieties of small millets for their availability to current and future generations. The effort taken for OFC (On-farm Conservation) include (i) Biodiversity Block, (ii) Revival of small millet crops and (iii) Encouraging conservation by individual farmers. Across the Bio-diversity blocks 85 varieties were conserved in six locations; of them 66 varieties were local varieties and 19 were university released varieties. Revival of declining/vanishing small millets and their varieties was also attempted in 11 locations wherein 331 kg of seeds was supplied to 286 farmers to facilitate revival of small millet crops.

## Varietal improvement

During the kharif season, PVS (Participatory Varietal Selection) trails were organized to explore the performance of new varieties made available from All India Coordinated Small Millet Improvement Project, UAS, Bangalore, nearby locations and Department of Agriculture, Odisha Millet Mission (OMM) in collaboration with SMF (Small Millet Foundation) has taken up one varietal trial with 10 varieties of finger millet focusing on local better performing varieties. Farmers’ Preference Analysis was also carried out to advance the seed multiplication based on the preference of the farmers.

## Sustainable Agriculture Practices (SAP)

Sustainable Agricultural Practices is an important element in Small Millet Foundation which commences from ensuring quality seeds. Around 5 tonnes of quality seeds of small millets were supplied to 3422 farmers in order to ensure production as estimated. Farmers were also oriented to sieve the seeds to ensure the quality of the seeds selected for sowing. In addition, farmers were trained on the organic farming practices through exposure visit to the places of pioneering organic farmers.



## Reducing Drudgery of Women in Processing Small Millets

The recent advances in primary processing of small millets carried out by different actors were pooled in the one day workshop on 'Reducing Drudgery of Women in Processing Small Millets – Recent advances' was organized as part of Madurai Symposium 2019. A range of machineries designed to reduce the drudgery for women were showcased. The machinery like prototype petrol version of SMF V3 was successfully fabricated and tested by the SMF team by coupling the machine with Honda Gx 80 mini gensets. In order to educate large population on the machinery, a brochure was prepared in the local languages and the initiatives were displayed in the website.



## Promoting household consumption of small millets

Village level awareness events, and exhibitions were organized in Orissa and Tamil Nadu in partnership with various stakeholders which in order to raise the awareness among the community about the consumption of small millets. Distribution of millet porridge and awareness pamphlets were also attempted to maximize the reach. Wall painting, folk art based campaigns, recipe contest are the other set of initiatives to enlarge the consumption at household level.

## Rainfed Farming Development Programme

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Rainfed Farming Development Program (RFDP) was launched 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 15 locations belongs to 11 districts of 7 States namely Tamil Nadu (Madurai, Virudhunagar, Vellore and Dharmapuri) Karnataka (Uttara Kannada), Telangana (Utnoor – Adilabad), Maharashtra (Yavatmal and Amravati), Madhya Pradesh (Kukshi – Dhar), Bihar (Pusa – Samastipur) and Uttarpradesh (Maliabad- Lucknow).

“Integrated Community Development Program” is in operation 11 panchayats of Gudiyatham and Pernambut blocks of Vellore district for Rs 10.95 crores. Project was started in the month of July 2018. This project is for 4 years and through which various kinds of activities are being taken up in 6 areas namely water, sanitation, agriculture livelihoods, livestock livelihoods, nutrition/ health and Institution building. Grant order was received for Rs 1.93 crores for the year 1, 2018-2019 and for Rs 2.76 for year 2. The project envisages a range of activities like construction of seed processing centre, establishment of wooden oil expeller unit, mini percolation tank construction, tank silt application in farmer's field, toilet cum bath room construction, construction of cattle floor, establishment of azolla fodder units, supply for green manure / green leaf manure seeds to the farmers.

In addition to this, WASH Awareness and construction of individual toilet cum bath rooms are also focused in this project to the tune of Rs 1,48,82,985/-. 200 toilets cum bath rooms building construction were constructed in 2019-2020.

### Input supply

Truthful seeds were supplied to all members to augment the 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. There are possibilities to increase the crop productivity by 20 to 25 percent by the way of



using quality seeds. Seed farmers were identified across the working locations and procured the seeds from the seed farmers. LRG 41 Red gram Foundation seeds were bought from Tamil Nadu Agricultural University and supplied to seed farmers of all our rainfed locations and yielded positive results. In addition to quality seeds, Gypsum was also supplied to the farmers.

## Rainfed Farmers Producer Organizations

Eight FPOs are functioning with RFDP spread across Tamil Nadu, UP and Karnataka. All the FPOs have been promoted and registered under Companies Act. So far a sum of Rs 56.7 lakhs was mobilized as share capital from the 8 FPOs of RFDP. During this year, a sum of Rs 7.0 lakhs was mobilized as share capital. Nattarampalli and Gudiyatham FPOs reached Rs 10 lakhs. Peraiyur FPOs has mobilized Rs 9.97 lakhs share capital. Harur FPO has also mobilized Rs 7.35 lakhs.

Revolving fund assistance of Rs 50,000 each was received by 5 FPOs and the business activities have been initiated in all the FPOs. Kariapatti FPO bought round nut kernel and ground nut oil worth of Rs 78,000 from Gudiyatham FPO and sold to its members and other with a marginal profit of just 5%. In addition, seeds and rice including small millet rice were procured and supplied to its share holders by Kariapatti FPO. Nattarampalli and Gudiyatham FPOs procured ground nut from farmers, dried it, and also decorticated for sale. In the similar way, the FPOs have initiated a range of business interventions in association with other FPOs. Malihabad FPO in UP received license from IFFCO fertilizer and supplies fertilized at the door step of farmers as per MRP rate.

FPOs have also 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 get additional income. Interactions were facilitated between the FPOs for cross learning on the interventions in place.

## Integration within DHAN Collective

RFDP has taken the responsibility of promoting Uzhavaragam Federation and Rainfed Farmers Producers organisation in Thirumayam block of Pudukottai district and Kallal block of Sivagangai district in integration with DHAN Vayalagam Foundation. Placed man power, trained them and generated baseline on agriculture. Guided the team in promoting Uzhavaram groups and also for taking up rainfed farming development activities. Besides group promotion, linkage with KDFS are also under facilitation.

## The DHAN Academy

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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 Programme

During the year the PDM 20 (Post Graduate Diploma in Development Management) and PCM 2 (Post graduate Diploma in Community Health Management) batches were inaugurated. The 18<sup>th</sup> batch of PDM has successfully completed 23 months of two years residential programme and got placement. In this period, the batch has undergone INSPIRE, prepared their Placement Brochure, held Ethnic Dinner as part of tradition of TDA. Entire students took active participation in Madurai Symposium 2019 especially on documentation aspects.

In collaboration with National Bank Staff College, Lucknow of NABARD, TDA has conducted Five days course on Civil Society and its governance mechanism and understanding Corporate Social Responsibility. About 35 officers took part in the programme. Three Thematic PALM to enhance the Rural Studio component of Architecture course was organised to CARE School of Architecture, Adhiyaman College of Engineering & Architecture, Hosur and RVS school of Architecture, Dindigul. And two Development Immersion Programme was conducted for the PGDM (119 students) and MBA (119 students) 1<sup>st</sup> year batch of Thiagarajar School of Management in the month of January and February 2020.

### Centres for Excellence

The Centres are multidisciplinary by design and they foster specialized knowledge on thematic areas. It acts as a platform for sharing the experiences and learning from experiences to improve the work efficiency of different development stakeholder

### 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. The Centre had finalized three field pilots, and the Madurai Symposium 2019 was convened on the theme of women empowerment, and a Dossier on Women Empowerment was prepared with the help of CDC and released during the symposium.

### Advanced Centre for Enabling social enterprise

Advanced Centre for Enabling 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. A workshop on Farmers Producer Institutions covering systems and structure, compliances, records and

book keeping, evolving business plan, etc was organized for 24 CEOs of FPIs from North Karnataka, and Telangana.

### 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 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 year, the Centre has offered a Course on Micro Insurance Programme to PDM 19/ PCM1 and also convened ART Programme on Mutual Insurance.

### Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR)

The Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR) is a specialised centre established at The Dhan Academy (TDA) by DHAN Foundation with the support of Oxfam America. 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. Two of the students of TDA as part of his Field work segment 2 and Development Practice segment 2 has taken up an Ecosystem study and Ecosystem services study in Point Calimer.

### 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.

During the year, seven best practices documentation is completed as per the guidelines suggested by US DOS and CACH and policy Gap Analysis on Agriculture Water pollution was completed. Regional Training of Trainers' Course was conceived by DHAN and was held at Pokhara, Nepal during August 2019. Academia, NGO, Government participants along with project partners underwent the four-day programme anchored by DHAN TDA. Four awareness programmes were held on Organic farming, green Manuring, Soil fertility Round table at DPA, besides Five Water quality awareness programme and lectures. Through these event more than 370 water stakeholders' viz. college students, farmers, women etc. were sensitized on the benefits of safe drinking water and the parameters on water quality that matters.

TDA has set up a Water Watch Centre to test the quality of water for various stakeholders at affordable cost during March 2019. Till March 2020, the centre has successfully analysed over

321 water samples for Physical, Chemical and biological (in few cases) parameters as prescribed by Indian standards. Out of these samples nearly 160 samples were tested for the sample collected from Ooranis in Tirupullani block for National Stock Exchange Foundation Project.

## ICT for Poverty Reduction

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### Community Resource Centres

The CRCs are offering a 6 months life skill programme on Computer operation in collaboration with NIIT. The Computer Life Skill programme is unique in the way of course design & attaching the students as apprentices in the job/ work during the course. The target students for the course is the idle women in the rural and coastal villages those who have minimum qualification and those who wants to go for job.

DHAN CRCs also promoting and supporting existing livelihood of the women and farmers by the way of increasing the productivity. Video Conferences with the resources is one of the predominant services at the CRCs. The poor women and farmers are being organized at CRCs and the Video conferences are organized with resources like Agriculture Officer/ Horticulture Officer, Veterinary Doctors, University resource, KVK officials and other resources. The CRCs are having schedule of video conferences every week. Some of the video conferences are organized as query and answer sessions and some of the sessions are organized as Virtual classes for poor women and farmers. Poor Women are prefers to interact with Veterinary doctors to address their livestock issues and increasing the milk productivity.

Poor women working in small garments/ shops / small industries/ offices as computer operators/ billing section, etc are undergoing short term computer courses to improve their existing livelihood in Administration career. During the year 27364 people belongs to various age groups have been reached through CRCs and received services.

### User groups as social capital

The Poor Farmers, Women and Youths are organized as functional groups at the CRC (Panchayat) level. This is being experimented in CRC panchayats with the members who availed services from the CRCs. Thirty four user groups are promoted during the year covering a range of services. Four kinds of user groups are promoted like women groups, farmers groups, youth/adolescent groups, whatsapp/marketing groups.

### Reach and impact

While reaching more than 27000 Users in different age group through CRCs, around 1500 families have got access to Online Entitlement for their livelihood. Digital Literacy was given for more than 350 women and More than 10000 families have got accessibility through CRCs like Offline Multimedia Content, Livelihood specific Camps, etc. The interventions have supported for improving the educational performance of 800 girls and also to improve the health status of 1000 women members belongs to six villages. Around 120 farmers have appeared for the agriculture training through video conferences and learnt about the technology advancements. This has facilitated the farmers to a set of new practices like Panchakavya, azolla cultivation, obtaining growth accelerator from TNAU for coconut trees, etc.

### Community Radio

The Community Radio initiatives in two different locations are strengthened through multiple avenues. Exposure visits and Cross learning process were initiated and ensured. One of the Community Radios is self-Sustained and other station is towards the sustainability. Professionals were placed for Nagapattinam Community Radio Station and broadcasting got strengthened. The Community Radio

initiatives have got positioned as one of the best Community Owned Community Radio model in INDIA. Several Government Officials and Collage Students exposure were facilitated during the year.

## Call Centre

Call Centre concept for Community Banking shows the positive progress and proves to be one of the successful components of ICT as Cross Cutting. Another Component "Voice Call SMS" is also being implemented and the response from the community is overwhelming. Contextualizing Voice SMS across different Programmes in line with COVID mitigation is in Progress.

## Climate Change and Adaptation

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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.

During the year, the programme has implemented a set of interventions as in the focus of community led ecosystem restoration. The interventions are aimed to restore ecosystem and sustain the livelihoods of local community. Restoration and preservation is foundational for the sustainability of the livelihoods. A holistic approach is being implemented covering various interventions like renovation of irrigation tanks, improving soil-health, improving agro forestry, and resilience building through new practices. Renovation of irrigation tanks supports the farmers to sustain the farming activity. Improving the soil health contributes to the enhanced income of the farmers. Introduction agro-forestry improves the green cover and income of the farmers. The programme will adopt a holistic approach impacting the ecosystem and sustaining the livelihoods.

As an initiative in tribal areas, smokeless stoves were supplied to the families. Based on the ground assessment there is more demand for such intervention. Local communities are using woods for cooking at times of need besides using the gas facility. The intervention has reduced the burden of women and they are happy with the performance. So far 25 households were supported to purchase smokeless stove.

Farmers have been oriented towards short duration varieties to cope up with shortage of rainfall. Instead of 120 days paddy crop, short duration varieties were introduced in the working locations, Most of the farmers were able to survive and harvest the yield. Farmers feel that their investment is secured and they have a sense of satisfaction in doing agriculture. During the year, 450 farmers have introduced the RNR variety paddy seeds.

With Funding support of GIZ, DHAN has established 32 farm ponds in the Kilangulam cluster to irrigate the fields. These farm ponds are 5 – 6 years old and farmers are continuously using them for the irrigation. There is more demand for establishing such farm ponds and efforts are in place to establish farm ponds with the support of Government. The field team does a regular visit and monitoring the performance of these farm ponds. In the previous year, the Government officials visited

these farm ponds and interacted with the community as part of the Climate Change Adapatation training organized by Anna University.

Application of tank silt is an age old traditional practice of South Indian farmers to sustain the productivity of their lands. As per TNAU, Tank silt is one such amendment and it is the deposited suspended matter or eroded soil in tank, which comes along with surface runoff caused due to intensive rainfall. The application of tank silt with good physical and chemical properties helps in enhancing the water holding capacity of soil, reduces the runoff losses and there by improves moisture content of soil. Tank silt application not only enhances physical properties but also improves soil chemical and biological properties, which together increase the fertility of soil. Annadurai *et al.* (2005). Farmers of T.Kallupatti are continuously encouraged to apply silt. In this regard, the field team is helping them to fill and submit the documents with Government departments. Bank and KDfs linkages are means to finance the tank silt application.

#### **Change in pH level after the application of Tank Silt**

Treatment	Control	Change in treatment field
8.21	8.36	0.15
8.85	9.1	0.25
8.92	8.82	-0.1
8.56	9.23	0.67
8.17	8.8	0.63
8.78	9.14	0.36

#### **Change in EC level after the application of Tank Silt**

Treatment	Control	Change in treatment
0.1	0.12	0.02
0.26	0.35	0.09
0.24	1.45	1.21
0.39	0.63	0.24
2.54	2.8	0.26
0.23	0.88	0.65

## New Themes

### 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 year, Career counseling sessions were organized for the youth belongs to Madurai Urban region. The workshop has thrown light on the importance of self-confidence and perseverance of the aspirant candidates. The cutting edge on improving the soft skills has also been felt during the workshop. Study circle in Sellur and Avilipattty are also on focus. As part of International Youth Day celebrations, Round table conferences were organized to sensitize the youth towards career counseling.

As an initiative, 'Read and Reflect' campaigns were organized for the adolescent girls. In this connection, the book on 'Manjalum Kunkumamum' which speaks about traditional practices relevant for women section was supplied to the adolescent girls and the examination was conducted after two weeks. This exercise helped to appreciate the traditional wisdom which has great relevance in safeguarding their health aspects. The girls who won the contest have been awarded.

Skill building for youth has also got attention during the year. Three batches of Youth were enrolled in UNNATI skill centre and underwent training. The first two batches have completed their course and got placement in Madurai and Chennai.

### 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 is piloted in urban and tribal locations focusing on source and destination. Migration in tribal areas are forced one and hence the interventions needs to be done both in source and destination. On the other hand, urban migration is a choice one wherein more focus is required in destination alone.

The programme strategies focuses on categorizing migrants into three categories and the interventions are planned accordingly. Gradually seasonal migrants ( M1)will be stopped by preventive measures and temporary migration (M2) will be minimized or reduced by supportive and reversal measures and permanent migration ( M3) will be encouraged for better well being and settlement. Operationally there are prevention, support and reversal strategies to address the migrant issues with an ultimate objective addressing poverty.

## Sustainable Healthcare Advancement (SUHAM)

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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 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 (CHN) Programme

Community Health and Nutrition program encompasses all the parameters and the indicators of health for pregnant women, U5 children and postnatal mothers through a holistic approach. The initiative includes all components of anaemia, nutrition, health, immunization for U5 children, ANC care, PNC care, addressing the issues related to child malnutrition, personal hygiene and the first 1000 days care. Anaemia control program has been implemented in 58 federations with 9 federations supported through donor funding and 49 federations through community finance. Progress has been monitored via skill building, career counselling, mental health and psychological well-being. The child malnutrition programme has been implemented in 41 locations with donor funding in nine locations and the rest through community financing. The project has benefited 26,959 post natal mothers with 27, 883 U5 children covering all the project locations.

Through nutrition garden programme 58, 350 seed packets were distributed in 36 federations across Tamil Nadu, Odisha and Karnataka. This benefitted nearly 233,400 family members whose households received the seed packets. The De-addiction programme has counseled 248 members, out of which 34 were referred to the centers and 7 came out of their addiction. Workshops on Violence against Women and AA groups' identification were provided to the members.

### Sanitation and safe water programme

The promotion of Accessible Family Toilets (AFT) has huge scope in any given region because of the target population per se. The Foundation for Accessible Aquanir and Sanitation [FAAS], a sister concern of Water.Org came forward to promote Accessible Family Toilets with a tagline, 'Toilets for All'. The main objective is to create access to specialized sanitation facility for people who are physically challenged, injured, senior citizens and pregnant women as they are vulnerable to health risks. Nearly 27 potential members from three branches of Dindigul and two branches of Cuddalore regions benefited from modifying their existing toilets and also by constructing new Accessible Family Toilets. Out of the twenty seven people, three were differently abled, twenty two were senior citizens and the other two were accident victims. Around 1,88,000 members have got benefitted through various components of sanitation and safe water programme to the tune of Rs.68 Crores.

### SUHAM Medical Care and Diagnostics

There was a good improvement in the influx of inpatients and surgery cases during the reporting period. There is an eighteen percentage increase in the flow of outpatients across SUHAM primary care hospitals. The availability of doctors at the right time helped to stabilize growth of the hospital. Especially low prescription value attracts more poor patients irrespective of Kalanjiam members. Efforts are in place to rigorously promote insurance products among the members with the support of

People's Mutual programme. There is 57.3 % increase in the outpatient flow. Reasonable increase in OP is recorded because of outreach camps. Jan Aushadhi Stores have been promoted and registered to benefit the community with generic medicines at an affordable price in the market. As a part of this initiative last year SUHAM Pharma Agency was promoted to ensure the regular supply of medicine stocks through this franchise to its retail store. The sales were done to a tune of 29.91 lakhs rupees at SUHAM franchise. The stocks were liquidated without any support from BPPI. The JAS were converted to branded pharmacy stores. More than 7000 first aid kits were distributed through Vilangudi retail store to Mysore region by linking Mysore BPPI stock point.

## Mutuality for Social Security

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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 didn't 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.

### Institution Building

Federation Mutuals are being promoted as subsidiaries of Federation Collective to have exclusive governance of social security and risk management programmes of the Federations. During the year 2019-20 about 4 federation mutuals were got registered with the facilitation of People Mutuals and the Programme offices. The total number of registered Federation Mutuals as of February, 2020 was 121. The main focus during the year 2019-20 was to ensure that all the registered Federation Mutuals complete the auditing of their accounts and file IT returns in time. Meanwhile, the data requirements with regard to social security programmes were also analyzed.

### Mutual Support Programmes

The Life mutual programme has ensured renewal of 52 federations till March 2020. In addition to that, 66 federations have newly entered into this programme during 2019-20. There are about 118 federations involved in Mutual life programme. Out of this 39 federations have reported claims to People Mutuals. One of the important purposes of the mutual life programme is to analyze the causes of death and taking all measures to prevent or reduce the risk of death. As on March 2020, the programme ended with a reserve of Rs. 70,27,021 together at Federation Mutuals and People Mutuals due to the risk share arrangement. This helps to monitor the amount of money reserved at Federation level. These funds are invested as term deposits in bank. As part of Health Mutual programme, 22 federations got renewed and one new federation got enrolled. As a whole, 5,02,264 members are covered under mutual insurance spread across life and health insurance.

## Resource Mobilization

People Mutuals is involved with two project supported by funding agencies ICMIF and IBISA. One among them is the scaling up of mutual programmes supported by ICMIF, England. The third year support was completed in March 2020. People Mutuals coordinated the six month review programme of ICMIF delegation during the month of October 2019 for a week. Technical support for the updation of Mutual products and process documentation was focused. An amount of Rs.88,40,500 received from ICMIF & Rs.3,83,734 received from IBISA Project.

## Distribution of insurance products through corporate agency

Kalanjiam Thozhilagam Ltd as Corporate agent of Life insurance Corporation of India has distributed 69 OGI Group life insurance policies and covered 2,19,471 lives of members and spouse of DHAN collective groups with a sum assured amount of Rs.730 Crores, collected RS 3.98,Crores as premium and earned Rs 6.50,417 Lakhs as commission during the Period April 2019- March 2020. KTL has also tie up arrangement with National Insurance Company and mobilized Non –life insurance products.

## Building Social Enterprises - Jeevidam

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### 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.

### Capacity building

Presently 66 FPIs are functioning belongs to 5 states covering 27 districts. In total, 2557 Farmers Producer Groups are promoted covering 43149 members. All 66 FPIs are Registered under companies act. They have been trained to prepare business plan along with revised inception report. Efforts were also taken to regularize the board meeting and also to enhance the quality of meetings which is a key parameter for the governance building. In total, 270 Directors belongs to various FPIs. Similarly, exclusive orientation programmes were organized for the entire CEOs. In addition, conductance of AGBM was also demonstrated to the FPIs.

### Marketing support for FPOs

During the last four years, business initiatives were taken in 63 FPIs and the turn over ranges reached upto Rs.2 crore in few FPOs and the total turnover achieved for the past four years is Rs. 75.96 crores. During the year 2020. Rs. 28.39 crores is achieved as total turnover. Around 70% of the turnover is contributed by input business. With the support of NABARD rural mart has been established in select regions.

## Central Coordination

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### 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, the focus was on campus placement for Northern states including Maharashtra, Madhya Pradesh and Odisha through the campus placements and other sources. Nearly 150 recruits were identified and placed across different locations. Around 70% of them were identified through campus placements and remaining candidates were identified through online application, and references from staff and community.

In total 32 Development Management Programmes (DMPs) were organized wherein around 400 staff have participated. As part of the appraisal for the Apprentices, concerned field guides were also invited to the process to make it comprehensive and also to finalise the mentoring arrangement for the future. Besides this 24 interns have visited DHAN; of them, 8 were from other countries. As part of Fellowship, 6 members from SBI Youth for India and 5 members from IIHMR have spent their stay with DHAN. Entire staff have undergone Performance Enabling Programme to assess and advance their performance level.

### 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 12<sup>th</sup> Batch with the strength of 60 participants have completed their course and final results were released.

## Diploma in Tank fed Agriculture Management (DTM)

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 and got graduated.

As part of Water Knowledge Center, diploma, certificate and appreciation programme is offered to vayalagam leaders, Associates and Student community. Exclusive contents are developed for each section. During 2019-20, 70 new students have enrolled in 5<sup>th</sup> batch of Diploma programme, 33 in certificate program. 6 Contact classes & final exams were conducted.

## Diploma in Community Health Management

The Diploma in Community Health Management has started its first batch with the participants from Madurai rural and Madurai urban team. Totally 27 participants are undergoing the course and it was completed during last January.

## Training to Movement workers and Leaders

During the year 718 participants belongs to 21 batches have undergone various training programme with DPA. One batch each from Kalanjiam community banking and SUHAM movement workers have undergone training for 42 and 21 days respectively. Seminars on women in agriculture, and women empowerment were also organized. Seven batches of people from ATMA have stayed at DPA and gone through the training on collective farming.

## 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.

During the year, writeshops were conducted at Regional level to prepare case studies on grassroots stories. Meanwhile, revamping of existing website of few DHAN Collective institutions were also done. CDC has rendered support for documentation as part of Madurai Symposium 2019. Media from various domain like TV, Radio, and Newspapers were engaged in documentation and dissemination. Besides this, the knowledge products and updates like e-newsletter and Development Matters have been streamlined during the year. Training to the field team as well as community was organized on different areas like practice to perform songs (316 participants), street play (28), Song writing (40), Games (122), etc. As part of Madurai Symposium 2019, 12<sup>th</sup> Development Film Festival was coordinated by CDC which has created platform for various documentary aspirants to display their creations related to women empowerment and water.

## 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. The students from PDM 19 and PCM 1 batches have undertaken collaborative studies around livelihoods, Farmers Producer Organizations, women empowerment, water conservation, etc.

## Research studies

### Longitudinal Study

Centre for Research envisages evolving longitudinal studies to exclusively deals with developmental issues and interventions. The study proposals are made ready and the objectives of the study focuses on assessing the fundamental purpose of programme interventions, Understanding democratic governance practices being adopted and assessing changes in lives of the members in enhancing the livelihoods and ensuring Nutrition Security.

### Migration study

In the lockdown situation, the Centre for Research indeed took the study on effect of the Pandemic Corona Virus (COVID 19) on the migrant laborers especially in 4 states of DHAN collective. The objective of the study envisages understanding the patterns of issues faced by migrant laborers in lieu of COVID 19, assess the level of support received from various sources and to prioritize the list of expectation from the migrants.

### Development need Assessment study

Development need Assessment study is taken up under NSE. This study aims to assess the present status of development issues at district level focusing on poverty with prioritization of interventions on quality of life, health, education, natural resources and it will also evolve the plan for the development. Ramanathapuram district in Tamil Nadu was identified for the study area.