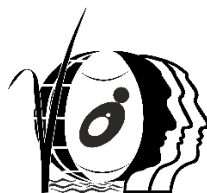


# *Annual Report 2021*



**DHAN Foundation**



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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

**DHAN Collective**

**Community**

**Programme**

**SPICE**

**Integrated Centres in Central Office Network**

Global Water Partnership (GWP), World Water Council (WWC), IMAN, NARS, CDD Network, INTCOS, People's Movements, Kf. Wf. R.F.D.P. CALL, Panchayat, ICT, TDA, Small Millet, Emerging New Themes, Research (CR), Policy & Planning (CPR), SUHAM, DHAN HOPE, Reflection Trust, KALANJITHAM Development Financial Service, Jeevidam, KTL, CDC, OF Dev Communication, United States, Global Water Partnership (GWP)

- a) Engaging high quality human resources to work at the grassroots. The focus would be to enable the poor, not deliver services.
- b) Valuing collaboration with mainstream institutions and Government to demonstrate new and effective intervention to link them with the people.
- c) Promoting people's organizations to ensure entitlements and to build an

effective demand system to promote people's interest.

- d) Promoting livelihoods to address the issues of poverty directly
- e) Enriching the themes and retaining sub-sectoral focus as a strategy for growth

**The broad purposes for which DHAN stands are:**

- a) **Mothering of Development Innovations:** The institution intends to promote and nurture new ideas on development themes, such as microfinance, small scale irrigation, dry land agriculture, working with Panchayats, Information and Communication Technology for poor 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.

<b>DHAN Reach as on March - 2021</b>				
<b>S.No</b>	<b>Aspect</b>	<b>As on 2019-20</b>	<b>Total during 2020-21</b>	<b>Cumulative 2020-21</b>
1	Total members	21,31,183	2,73,188	<b>24,04,371</b>
2	Number of Primary Groups	67,538	3,782	<b>71,320</b>
3	Number of working Blocks	328	21	<b>349</b>
4	Number of States	14	0	<b>14</b>
5	Cumulative loan outstanding (in lakhs)	2,19,362.1	1,38,770.12	<b>1,38,770.12</b>
6	Savings mobilized (in lakhs)	90,307.7	18,280.92	<b>1,08,588.62</b>

# Kalanjiam Community Banking Programme

Kalanjiam Community Banking Programme is being implemented since 1990 by DHAN Foundation with a focus of poverty reduction and women empowerment through promotion of sustainable people institutions for poor women. The design of the programme is 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. 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 rural, urban slum, tribal and coastal contexts.

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

## Institution Building – During the Covid-19 pandemic period

Context wise Reach as on Mar'2021				
	During the year (Apr-Mar'2021)		As on Mar'2021	
	Groups	Members	Groups	Members
Rural	1,863	35,129	39,965	6,41,478
Urban	269	8,275	12,523	2,02,296
Tribal	264	3,566	5,933	79,191
<b>Total</b>	<b>2,396</b>	<b>46,970</b>	<b>58,421</b>	<b>9,22,965</b>

It was very much challenging to reach out the communities due to COVID 19 pandemic and government restrictions and unable to promote groups as planned during the year. Despite the situation the achievement was 47% of the groups and 58% of the members against the plan. Strategies followed were organizing health

camps to create awareness, COVID response through grocery kits and masks distribution and other healthcare services. Targeted efforts were made in project funded locations such as Idukki region.

As on March 2021, DKF is working in 12 states covering 50 districts, 185 blocks, 3,129 panchayats covering 9,765 villages,

hamlets and slums with the reach of 58,421 Kalanjiam SHGs with 9,22,965 poor women.

The COVID-19 pandemic has given the institution a lot of learning opportunities to keep the institutional building process live though there are restrictions in the personal contact due to lockdown restrictions. Virtual mode of meeting in the form of G-meet and other modes has become more common and served as a great trump card in connecting the communities at grassroots. KF has attempted few process and mechanisms during this critical period that are given below,

### ***Governance Building***

#### **a. Federation Presidents Meet on Role performance during COVID-19**

To enhance the capacity and acknowledge the leader's performance in COVID 19 in 19 regions the president meet has been organized through Google meet. It helped the region to groom the leadership at cluster and group level through leaders training on role performance with targets fixed. The major areas of focus were (i) Saturation of villages through new group formation – self-growth and nurturing those new groups with adoption by older groups at least for one year, (ii) Integrating the new development standards set for Rural, Tribal and Urban, (iii) SOMAHA practice by all – compulsory as self-regulation at individual and family level, (iv) Disaster Risk Fund creation at groups (Rs 5000 per group) and federation level (Rs one lakh to Rs 10 lakhs) was introduced and Promotion of DRR committees in disaster-prone villages so as to create about Rs 17.5 cr funds and (v) supporting vulnerable families – an expression of Mutuality through handful rice collection and distribution to the needy.

#### **b. Treasurers and Vice-President Meet on Bank linkage and Insurance**

Similar in the lines of President meeting, the meetings with the federation Treasurers and Vice-Presidents were happened with the leaders of Maharashtra,

Gulbarga and Hyderabad regions and the action points were sorted out to improve the bank linkage efficiency and insurance enrolment with the involvement of the governance in awareness building, enrolment and claim / linkage loan monitoring.

#### **c. Community response to COVID 19**

The entire world has got affected by the COVID 19 and many poor families including migrants and vulnerable families have lost livelihoods and wages and income. They depend on the government and others for financial and non-financial support. Many Kalanjiam families are unable to lead the day to day life due to the absence of cash flow and access to essential things and services. There were many initiatives by our federations/members in supporting each other and the government has also extended support including financial in some of the states. At the time of COVID 19 community response towards handle the situation in terms of support to disease-affected families, vulnerable families, differently-abled family was highly appreciable. The concept of mutuality and self-help was well-practiced by every Kalanjiam member. In 33 regions wide range of Covid19 services and activities were done by leaders, staff and members in people institutions and INR 116 cr worth of services were provided to more than 3 lakh families.

#### **d. Cross Guarantee & Movement leaders support to other regions**

The Cross-guarantee fund concept was introduced from 2017 onwards. This year, Dindugal region is supporting Ramnad, Vizag region is supporting Nanded. With the contribution of community fund two locations from Odisha and five locations from MP, Jharkhand and Assam got benefited to an amount of Rs 8 lakhs. The Movement leaders have taken responsibility to support two – four regions to help them reaching institutional and financial sustainability and groom the leaders to



equip themselves to perform the governance role in a better way.

More than 15 central movement leaders have played an active role to groom and nurture the leaders at the federation level. Older regions in Dindigul, Kanchi, Tumkur and Ramnagara and Tirupur regions came forward to support the initiation of new federations in nearby locations. In each region the groups have contributed INR 5-8 lakhs to promote the new location under the concept of self-growth. So far more than 15 locations were promoted by community finance. In addition to finance, each region federations are taking responsibility for handholding one cluster and people leaders

and people associates are continuously making field visits.

### **Resource mobilization by leaders**

The Movement leaders in the regional council have taken responsibility of mobilising financial resources from local philanthropy. In response to COVID 19, many of the Movement leaders actively participated with local philanthropy, government, panchayat and banks in facilitating reach of grocery kit, nutri kits, medicines and entitlement benefits to the affected families. In many places the regional council with Kalanjiam groups initiated community kitchens to support the needy.

## **Financial services – Development perspective**

### **a. Savings mobilization**

Amount Rupees in Lakhs

<b>Savings - Context wise Plan Vs Actual for the period from Apr - Mar'2021</b>							
<b>Sl. No</b>	<b>Context</b>	<b>No. of Locations</b>	<b>Savings Mobilised during the Period</b>			<b>Total Savings As on Mar'2021</b>	<b>Avg. Savings / Location (cumulative)</b>
			<b>Plan</b>	<b>Amount</b>	<b>Achieved %</b>		
1	Rural	120	8,518.91	6,757.29	79	47,714.75	397.62
2	Urban	35	2,402.95	2,493.97	104	14,897.47	425.64
3	Tribal	30	1,086.99	364.12	33	3,097.11	103.24
	<b>Total</b>	<b>185</b>	<b>12,008.84</b>	<b>9,615.38</b>	<b>80</b>	<b>65,709.32</b>	

- Savings in Kalanjiam SHGs bring equity and build ownership with rights among 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 Kalanjiams have mobilised savings to the tune of Rs 9,615 lakhs against the plan of Rs 12,008 lakhs which is about 80%. The cumulative savings

mobilized as on March 2021 is Rs 65709 lakhs.

- During the reporting period, with respect to Rural context, Dindigul region tops the table with Rs 1,541 lakhs of savings mobilized, where Vizag region leads the table in the Urban context with Rs 1065 lakhs and Koraput region in respect to Tribal context with Rs 96 lakhs

## Bank Linkages

### ***Credit access through SHG-Bank***

**linkages:** During the reporting period, 10,006 groups have been linked with banks and KDFS to the tune of Rs. 30616 lakhs which is about 67% against the year plan of Rs. 46,585 lakhs. The total bank loan outstanding as on March 2021 is with 22,003 groups to an amount of Rs. 42,732 lakhs with an average loan per group is Rs 3.06 lakhs.

To create positive environment various collaboration efforts were taken including execution of agreement (MoU) with Canara Bank, State Bank of India Local Head Office, Bengaluru and Mumbai Local Head Office, Madhya Pradesh Grameen Bank, conductance of steering committee meetings, policy workshops and seminars and exploration meetings with various banks in North states. Linkage mela event was organized to link minimum of 100 -150 groups with particular branch and bank – Canara Bank in Salem region.

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. Steering committee meetings with banks, participation in block level and district level bankers meet by DHAN professionals, and participation of bankers in important community events organized in the field made the linkage success in advanced regions and locations. The individual members are facilitated to open the bank account to avail the government entitlements. Most of the literacy

programmes happened both in virtual as well in person according to the state rules of COVID 19 lock down

Special efforts were taken for north 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.

As a response to COVID situation, the banks have issued Sahaya loan for starting new business activities and improve the existing activities to the members of Kalanjiam SHGs at the rate of Rs 5,000 per person across the regions.

Canara Bank (Rs 37.09 crores) followed by Indian Bank (Rs 34.75 crores) and Bank of India (Rs 28.24 crores) are the top three banks have provided the linkage to the SHGs including the Covid Sahaya loan during the reporting period.

### **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. 57712 lakhs to 230592 members during the period.

Purpose wise consolidation Apr-Mar'2021					
Sl.No	Purpose	Loans	%	Amount in Rs. Crores	%
1	Consumption	63,182	27	47.89	8
2	Medical	13,112	6	25.09	4
3	Education	15,666	7	38.70	7
4	Debt.Redemption	13,619	6	50.52	9
5	Business	30,695	13	109.05	19
6	Housing	25,412	11	127.37	22
7	Agriculture	29,289	13	66.73	12
8	Social Obligation	9,719	4	35.31	6
9	Asset Creation	5,633	2	23.13	4
10	Others	24,265	11	55.35	9
	<b>Total</b>	<b>2,30,592</b>	<b>100</b>	<b>579.12</b>	<b>100</b>

The loan amount utilized for housing and sanitation is 22 percent as the demand for housing and amenities was high with a loan amount of Rs 127.37 cr followed by 19 percent for business with an amount of Rs. 109.05 cr and 12 percent for Agriculture with a loan amount of Rs.66.73 cr. The total member level loan outstanding as on March 2021 is 1173 cr.

Among the business loans, livestock loans for sheep, goat, cow and buffalo and petty business 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.

### Insurance and pension

- **Life insurance:** During the reporting period, the members covered under OGI of LIC are 1,93,138 members with coverage of 1,33,686 spouses. With respect to Mutual insurance coverage, the members and spouse coverage are 72,475 and 49, 574 respectively.

In respect to PMJBY and PMSBY, the federations could cover 43, 049 members and 48,664 spouses. The claim amount that was facilitated by the federations to the 1503 deceased family members to a tune of Rs 558.46 lakhs, of which 1399 are of natural death and the remaining are due to accident.

- **Health insurance:** There were 16,698 policies for the members covering their family members under health insurance (UHS, NALAM and Mutual health). The SUHAM hospitals promoted by Kalanjams offers the NALAM health product and People Mutuals' offers the health mutual product.
- **Pension and Entitlements:** 4544 women have enrolled in the pension scheme – APY and LIC pension product. More than 30,000 new individuals have been supported to enroll in Govt. Entitlement schemes.

## **Resource Mobilization – Innovative financing**

- Kalanjiam Foundation follows two strategies for resource mobilisation – Internal from community contributions and external from funding agencies for managing the programme as well administrative cost at the location/federation and regional level. Community contributes since beginning of the programme (last 30 years through payment of service charges and donations). The Kalanjiam members also contribute donations independently for relief works as well as new groups and federation promotions.
- During the reporting year, the community contribution is about 75% and grants received from donor organisations directly by Kalanjiam Foundation and through DHAN Foundation (FCRA grants) is 25%. The total amount mobilised for running the community banking programme during the reporting period is Rs 23.32 cr of which 17.49 cr gets reflected in the books of accounts of the Kalanjiam groups and their federations. Rs 3.39 cr in Kalanjiam Foundation accounts and Rs 2.44 cr in DHAN's books of accounts.

## **Impacting through civic services**

### ***a. 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, 2020 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. As an effect of Kalanjiam programme, around 11,675 families were declared as MoP for the year 2019-20 and so far declared is 3,42,185 families.

### ***b. Health interventions***

As part of the Adaptation phase of the COVID-19, KF with the support of SUHAM Trust has taken the following healthcare activities through Kalanjiam Federations.

### **Response by federations on COVID-19**

The pandemic was very severe and members were highly restricted for any movements. This has made our federations to steer their actions on the following areas with the support of SUHAM.

- Awareness on SoHaMa practices by insisting on Social Distancing, regular hand washing and mask wearing whenever the members are out of home.
- Intense follow up on various categories like Normal, Vulnerable, Positive, Critical and Recovered people are done with systematic

approach by having frequent virtual meetings.

- Establishment of virtual wellness centres to have an online consultation and counselling for the vulnerable categories
- Baseline on the co-morbidities were taken and appropriate medical services were provided in the doorstep
- Youth and community volunteers were identified among our member families to cater the needs of the vulnerable and positive cases of Covid-19. Also they were involved in the street sanitation through traditional hygienic practices.
- Effective collaborations were made with the health and nutrition departments on ensuring the immunity boosters to all the members
- Continuous awareness was given on the importance of traditional food habits and intake of kabasurakudineer, lime and ginger water etc.
- Efforts were taken to promote the SUHAM federations to deepen the health services to the members.

### **Nutrition security**

The year focus is on Nutritional Security and hence almost all the locations have conducted nutritional awareness programmes in the form of various competitions that includes essay, drawing,

rangoli, millet recipe etc, mainly to aware the adolescent girls and anemic mothers.

Around 192 special nutritional camps were organized wherein around 6843 members were participated. With respect to Nutritional garden, around 81,000 members were involved with a production of just less than 1000 tonnes of natural vegetables that has been mainly used by them and their family members and also to the neighbours as an attempt to ensure their nutritional security. In 62 locations, the Child malnutrition programme has been taken up with 37,883 under-five children. Nutrition programme for 9452 pregnant women and 32,959 postnatal mothers have been also taken up in collaboration with the local healthcare providers under the direct guidance of SUHAM Trust.

During the year 1, 62,356 women have availed seed pockets worth Rs 11 per pocket and established a 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 400 tons of small millet consumption has been facilitated.

### ***c. Skill Building***

During the reporting period, around 326 members that includes the adolescent boys and girls were enrolled in the various skill training programmes organized by the respective locations. Of which, 75 were employed in the various private concerns.

### ***d. Education***

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. During this pandemic time, the students were given adequate career counseling through virtual mode specifically on the selection of future course keeping in mind of the post Covid situation.

**Centre for Financial Literacy:** Through 25 (blocks) Centres for Financial Literacy (CFL) under RBI sponsored programme in three states – Karnataka, Odisha and Rajasthan, the DHAN teams have reached 357,285 persons in 1625 villages through

community workshops, Round Table Conferences, college campaigns and Financial Literacy and Awareness Programmes. The impact created was (i) 71241 persons could open new SB accounts, (ii) 83302 persons enrolled in PMSBY insurance, (iii) 54632 persons enrolled in PMJJBY insurance; (iv) 13,437 persons enrolled for APY – pension scheme, (v) 37232 persons could access at least one digital technology for accessing financial services, and (vi) 503 new SHGs have been promoted covering 6627 women members for accessing institutional credit under SHG-Bank linkages.



# Vayalagam Tankfed Agriculture Development Programme

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DHAN Foundation's water theme was initiated as a pilot focusing on community-owned tank rehabilitation project by collaborating with the mainstream institution at Madurai way back in 1992. This pilot project of "Tank Rehabilitation" to enhance livelihoods of poor and marginal farmers evolved into "Vayalagam Tank fed Agriculture Programme" during 1998. The major focus of sustaining tank fed agriculture of small, marginal and underprivileged farming community by creating access to water, crop production technology and institutional governance become inevitable. In the new millennium, the programme integrated micro finance, insurance, extension (through Plant Clinics) and tank based watersheds reached over 2550 Villages in 6 States and promoted 3511 Vayalagams, 36 federations by the end of March 2021 spread across more than 17 river basins. The primary institution viz. Vayalagam (tank association) promoted at hamlet/around small fresh water resources such as tanks, village ponds, community wells and the like. Due to ensure better water sharing on the hydrologic basis, these Vayalagams are integrated at cascade/Watershed level and then at block level as Federations.

## **Scaling up of conservation and development**

During the reporting period 452 water bodies have been rehabilitated to the tune of Rs.34.5 crores spread across various river basins. Indeed the Vayalagam program has scaled up towards basin approach to a significant extent in rehabilitating the tank system. 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.

## **Special focus on MGNREGA integration**

During the COVID Pandemic, the DVTF team realized the MGNREGA as a great opportunity to integrate with the farming community as employment support. The programme has issued guideline with all locations and regions for focusing special attention on enrolling and getting assured employment through MGNREGAs. The programme has facilitated project implementation to the tune of Rs. 2,027.26 Lakhs to support the community avail the benefits. This intervention facilitated to the achievement of twin objectives; one as critical income support during pandemic and another one to renovate their own water bodies.

### Facilitating livelihood interventions during the pandemic

During the reporting period, the DVTF have focussed on livelihood development wherein

input support has got reasonable attention along with training and credit support as mentioned below.

Sl.No	Livelihood interventions	Achievement
<b>1</b>	<b>Seed distribution</b>	
	Quantity of Seed (kgs)	7,883
	No. of farmers	3,987
	Amount realized (in Lakhs)	42.32
<b>2</b>	<b>Fertilizer distribution</b>	
	Quantity of Fertilizer (kgs)	32,11,225
	No. of farmers	3,161
	Amount realized (in Lakhs)	38.04
<b>3</b>	<b>No. of training on Crop production and enhancement conducted</b>	
	No. of participants	3,050
<b>4</b>	<b>Credit for Agriculture during the season</b>	
	No. of crop loan linked	1,208
	No. of farmers	4,661
	Loan amount (in Lakhs)	649.06
<b>5</b>	<b>Government linkages with agriculture production</b>	
	<b>No. of farmers</b>	2,075
	<b>Amount (in Lakhs)</b>	52.8

### Inland Fisheries Development

During the period both South-west and North-East monsoon was good which has facilitated inland fisheries in tank and farm ponds to a reasonable extent. In Khammam, farm ponds shown good fish growth and has resulted additional income to the farmers to the tune of Rs 20,000. Even some of the farmers have received more than Rs.20,000 as income. With the revolving fund support from NFDB, the farmers belong to Adilabad region has harvested in a phased manner. With the

available revolving fund of Rs 15 lakhs, 26 tanks were stocked successfully. The net profit has gone up to 1,25,000 and the average income per association is around Rs 40,000.

### Performance of Water Knowledge Centre

An online course was completed for 2 batches. Along with TERI School of Advanced Studies, New Delhi, online training on land-based water pollution was conducted. In addition, farmer webinar series was also conducted. Through community radio, 15 programmes were



broadcasted on Agriculture and water pollution. Moreover, a Policy brief and Compendium of best practices was done. The project team supported to convene virtual Regional Round-table on Agriculture Water Pollution from November 17-19, 2020. DHAN foundation team facilitated the on-line participation of 20 members from India out of 88 participants. Few Action researches on organic farming, bio char and floating wetlands were successfully completed.

### **Urban water bodies' conservation**

Centre for Urban Water Resources (CURE) is a division of DHAN Vayalagam Tank Foundation, started in 2008, with the mission of "Urban water Security". In 2020-21, CURE has involved in following interventions

#### ***Concept 1: Rejuvenation of Urban Tanks:***

Project REVIVAL- CURE with the support of HCL Foundation, under its CSR initiative works on rejuvenating the urban tanks of Vandiyur Tank Cascade System. In this year CURE has removed invasive Prosopis in 6 urban tanks. It has also facilitated Canal desilting and Prosopis clearance in Periyar Branch Canal - Sluice 9 for a length of 11 kms.

#### ***Concept 2: Restoration and rejuvenation of Oorani's:***

Among the existing 33 ooranis in Madurai Corporation, CURE has restored 7 ooranis with the support of Hi-Tech Arai Pvt. Ltd. And Madurai Corporation. It has also restored a long forgotten oorani (Nila oorani) under Project REVIVAL. All these ooranis were restored through the community associations.

#### ***Concept 3: Grey water reuse for Urban Agriculture:***

City as the dam of grey water, Madurai is not an exceptional one. In the global scenario, World water Forum has taken the agenda of nature-based solutions for wastewater treatment and reuse. In this context, CURE along with Water Knowledge Centre, with support of CARITAS and US DOS has piloted on 'Floating Wetlands' for 'sewage fed Kaathiyanoor Irrigation Tank' as a model for Safe Usage of sewage for Agriculture. 'Dhiancha', a green manure has been piloted in the 30 acres of command Area of Kaathiyanoor Tank. It has been successful with the increase in yield by 65%.

#### ***Concept 4: Greening Urban space:***

'Koyil Kaadugal' (Sacred Groves) was part of Tamil Culture in the past. These social forests are green space with gene reserve, well preserved by local socio-cultural regulations. Several blocks of Madurai are rich in these *koyil Kaadugal*. Re-inventing this sacred grove for urban context will enhance green cover and improvise the urban ecosystem. With this backdrop, CURE has initiated greening in 4 acres of land owned by Madurai Corporation and Madurai Kamaraj University, 2 acres each.

#### ***Concept 5: Fecal Sludge and Septage Management:***

Fecal Sludge and Septage, when not managed properly can cause pollution of waterways including groundwater. Such situations have serious implications on health and environment. The management of onsite sanitation facilities such as septic tanks and pits remain a neglected component of provision of safe sanitation

facilities. CURE is attempting on organising the desludging operators and creating a best model of operation which is safe for Urban environment and dignity in operator's life who are more vulnerable to social injustice.

### **Livelihoods support through Jeevidam**

Since 2015, Farmers Producer Institutions (FPIs) are promoted and presently 24 FPIs and 3 self-growth FPIs have been promoted across three States. Totally 19251 farmers are mobilized of which 14,149 members are enrolled. 871 Jeevidam groups have been promoted. The total share capital amount of Rs. 2.17 crores have been collected from

14,149 farmers. The Company has prepared three years business plan with the support and approval of Board of Directors and submitted to NABARD for getting revolving fund assistance. The company has received an amount of Rs. 50,000/- as a revolving fund for business transaction.

The FPIs has facilitated the business activities of supplying quality inputs, collective purchase of produces and member need based business. The turnover of 27 FPIs was around Rs. 21.33 crores during the year 2020-21. The total turnover of the all FPIs is Rs. 34.06 crores for the past 3 years.

## 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 and the programme is reached with 1.25 lakh families as on March 2021. 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.

In this backdrop, the primary level community members 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.

CALL programme is area development programme focused in developing coastal context in terms of livelihoods, conservation of various ecosystem and disaster risk reduction.

### **Institution Building and Expansion**

Reaching out to vulnerable families through promotion of groups: As per strategic plan, the programme planned to reach out to additional 49,077 families for the year 2020-21. However, the rolling plan was to reach out to 26,000

members through 1,530 groups. Against this, the programme has reached out to 15,671 Members through 932 groups. Out of which 2,201 members were reached through self-growth by promoting 149 groups as on March 2021.

### **Savings**

Savings is one of the very important resources which brings equity and becomes liquid asset for the members. The savings component is also the proxy indicator for the member's ownership in the groups. As per strategic plan, savings plan for the year is Rs.4,627 lakhs. However, the rolling plan for 2020-21 was Rs.18.78 cr. The programme was able to achieve the Rs. 16.75 crore including special savings.

### **Bank linkage**

One of the important activities to ensure the livelihood intervention is Livelihood financing through bank & KDFS linkage. The programme was able to achieve Rs, 52.85 cr as Bank Linkage and Rs 0.32 Cr as KDFS Linkage against the plan of Rs. 86.05 Cr by linking 1,897 groups. Out of this 1,873 no. of groups linked with bank and 24 no. of groups linked with KDFS.

### **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. Virtual meeting was conducted to regularize the meeting.

The cluster leader development has got priority.

### **Credit rotation at Programme level for livelihood and non-livelihood activities:**

During the reporting period Rs. 53.17 crore was mobilized through external credit in addition with Rs 47.58 Cr was given through internal loan. As a whole both internal and external loan together totally Rs.100.76 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. 12.63 Cr has been given to members for taking up livelihood activities,

### **Community Financing**

#### **Financial Sustainability of the Programme:**

Most of our people institutions were moving towards self-sustainability. Of the total 37 federations, 9 Federations are meeting their cost completely. Remaining federations are in varying degree of cost coverage. The federations which are below 50% are due to the fact that they do not have enough groups to meet out their cost and the locations in Balasore were expected to cover their cost within five years.

### **COVID Relief Phase**

Top priority was given for Relief works against COVID pandemic and shifted our focus from regular interventions to handling the new normal due to COVID impact. From April to June, virtual communication was introduced with all

field team members in order to fulfill the community needs. New ways of working has been created using digital platform with our mobile phones and computers to scan the situation and to meet the community demand at different level.

During first three months, the community was guided to get their basic support for their food and health needs as part of relief operation. Subsequently they have been facilitated to avail their entitlement announced by State and Central Governments. During that time, Call centres were established in each location mainly to interact with community. The community has been facilitated to avail Rs. 22.32 Crores of entitlements through State and Central schemes.

### **Health initiatives during the relief phase**

Focus was given on practicing Social Distancing, Mask wearing and Hand Wash (SOMAHA) by entire members. Orientation programmes were organized for the community along with stakeholder's support on COVID awareness. The services rendered were,

- Supply of Face Mask – 59,675
- Distribution of Kabasura Kudineer- 64,928
- SoMaHa Awareness – 76,456
- Facilitation on Govt Entitlements – Rs. 21 crore
- Supply of Health Kits – 6,012

### **COVID Adaptation phase**

After relief phase, July 2020 onwards, Livelihood revival focus was initiated

along with bank linkage focusing on highly vulnerable community affected by pandemic.

The members have been categorized based on the intensity of COVID impact on livelihoods like highly affected, Partially Affected and not affected. Based on this categorization, priority for financial linkage was given, Training and counseling was also done for the effective utilization of loan availed.

### **Livelihood Revival Activities**

The following initiatives have been taken up as part of livelihood revival.

- Livelihood Categorization – impact of COVID
- Livelihood financing Analysis & Revival Status
- Revival of Livelihood Financing status
- Counseling on Livelihood

It was assessed that out of 56,000 members belongs to coastal programme, 32,612 members were affected and 29,708 members needed financial support for their livelihood revival and 23,388 members livelihood are self-revived. In Partially Affected and Fully affected members, S1 and S2 category members were focused for Livelihood financing and more priority was given based on the eligibility to avail financial linkages from Banks and internal loans.

### **Counseling on Livelihood**

Based on the need of financial support from members, financial counseling was given to the members on various livelihood opportunities and also about effective utilization of loan. Around

13517 members have got counseling on livelihood revival and graduation. In that, 3734 members livelihood are partially affected and 2224 members livelihood are of Fully Affected. They were counseled and got linked with financial support. Around 45% of S1, 35% of S2 and around 20% of S3 are counseled and appropriate recommendations were given.

### **Livelihood Training**

Out of 15427 members linked with financial support, livelihood training was given to 5711 members through LIFE center, and also with the support of other stakeholders majorly KVK, and mainstream institutions. Beach Cleaning:

As a part of Conservation, 6 beach cleaning events have been taken up in all the regions and 207 members have participated in the event. This has become a regular event in all the federations. Orientation was given to the 132 members belongs to ten villages in this regard.

### **Tree Plantation:**

Across all regions plantation of tree saplings was done by the community members to conserve the nature. This practice is being reinforced as part of international environment day on every June 5<sup>th</sup>. Last year more than 3935 tree saplings are planted in 75 villages across the regions.

### **Conservation of Water Resources:**

With the support of National Stock Exchange (NSE) Foundation a project called SCORE

is being implemented in Thiupulani

Vayalaga Vattaram of Ramnad region. As part of this project various interventions have been taken up in water resource conservation.

### **GIZ – Point Calimere Wetland Eco System Study**

Wetlands, in general are dynamic aquatic ecosystems or a part of land ecosystem in which it is filled with water permanently or seasonally. Wetlands are amongst the most productive ecosystems on the Earth and provide many significant services to the human society such as, Provisioning (in terms of food, fresh water, extraction of medicinal plants, etc.), Promoting (groundwater recharge, water purification, flood control, climate regulation, etc.) and Supporting (sediment retention and accumulation of organic matter, nutrient cycling). Coastal and near-shore marine wetland includes marshes, lagoons, estuaries, mangroves, peat lands, ponds, lakes, reservoirs, floodplains, deltas, etc. As highly productive ecosystems, wetlands are vital parts of the water cycle and support rich biological diversity.

In spite of all the benefits associated with the wetlands, the wetlands (in terms of quantity and quality) continue to decline due to various reasons. It is even more alarming that some of the researchers pointed out that approximately 64 -71 % of wetlands are lost globally and most pressing issue is that many of them are from Asia.

With the overall goal of securing and enhancing wetland biodiversity and ecosystem services while offering nature-based solutions for climate change, the DHAN Foundation, in collaboration with the GIZ has initiated the study on 'Assessment of Livelihood-Ecosystem Interdependencies for Integrated Management of "*Point Calimere Ramsar Site*", Tamil Nadu, INDIA.



## DHAN Panchayat Development Programme

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

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

The programme is working with the objectives as listed below,

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

### **DPDF Model village Launch:**

During 24<sup>th</sup> Foundation day of DHAN Foundation DPDF has launched Model Panchayat Programme and the Chief Guest Address was delivered by Sri. Dr.Gireesan.K, Associate Professor and Head, Centre for Policy and Action Research (CPAR); Associate Professor, Dept. of Local Governance (DLG), RGNIYD, Tamilnadu. The logo of DPDF also launched.

**Reach:** DPDF is working in 7 Districts, (Madurai, Theni, Dindigul, Cuddalore, Nagapattinam, Kallakuruchi, and Sivagangai ) with 14 panchayat unions and 18 federations .There are 35 panchayat inclusive of 189 villages / hamlets covering 56418 families .

Among 35 model Panchayats, The proposed theme are health, livelihoods, environment, governance, heritage, and education.

**The following aspects are taken for consideration and Discussion with 35 panchayats**

1. The model panchayats are inaugurated formally with panchayat president and ward members in each panchayat
2. Selection of Sangamam staff in each location and allocating 4 panchayat each
3. Creating data base to work on inception document for each Panchayat
4. Training to elected panchayat representatives, leaders and Sangamam staff at frequent intervals

5. Creating an exclusive software for Panchayat in order to conceive is as a longitudinal study.
6. Ensuring 100 %participants in grama Shaba in all selected model villages
7. Prepare Panchayat Development plan for each panchayat

**Formal inauguration of model panchayat with panchayat president**

Among 35 panchayat 19 panchayats have formally inaugurated the activities with the respective panchayat president, vice president, and ward members and selected cluster and federation leaders along with concern cluster associate.



## 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 UzhavarKuzhu (Farmers Group), building nested institutions of Farmers Association called UzhavarMandram and federating them into UzhavarMamandram.
- 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.

The Programme is working in 16 locations with a team of 27 DHAN staff (both regular and trainee) and 62 people staff. RFDP directly works with rainfed farmers in 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 2.78 for year 2. Total grant order received for the year 1, 2018-2019 was Rs 2.16 crores. Against that, the programme was able to implement the works to the tune of Rs 1.93 crores. We bought land for Gudiyatham Uzhavar Mamandram and in that Land Seed processing unit was constructed in year 2 and Godown was constructed in year 3, this reporting year, 2020-2021. The grant received and utilized for ICDP in 2020-21 was Rs. 3.39 crores.

Sanction was received for WASH Awareness and construction of individual toilet cum bath rooms in this project area for Rs 1,48,82,985/-. 200 toilets cum bath rooms were constructed in year 2. In this year 3, 2019-2020, 250 toilets cum bathrooms were constructed. In addition, toilet blocks were constructed in 6 schools in the project area. Budget was also submitted for 250 toilets cum bath rooms

and for toilets blocks in 6 schools and implemented for Rs 2.23 crores in 2020-2021.

Totally 1226 groups are functioning in RFDP with 19,309 rainfed farming families in 17 locations. Total savings is Rs 13.34 crores and loan outstanding is Rs 23 crores as on 31<sup>st</sup> March 2021. 10 Farmers Producers Organisations (FPOs) are functioning. 6 FPOs are in Tamil Nadu supported by the PRODUCE fund of NABARD. One FPO is at Malihabad of Lucknow district promoted with the financial support NABARD, Lucknow. We have one FPO at Ghatanji and another at Uttnoor. The last one FPO has been promoted with the support of Deshpande Foundation in the Banavasi area of Sirsi taluk, Uttara Kannada district, Karnataka. CEOs of all the FPOs are concentrating to enhance the crop productivity, to increase the family income of the rainfed farming families, to ensure food and nutrition security and to ensure the profit for the FPOs and to have the self-managed FPOs under all the mother rainfed farmers federations called *Uzhavaragam*.

Farmers more particularly the rainfed farmers produce quality food produce as they don't use much of fertilizers / pesticide. They sell the quality and nutritious small millets and ground nut to the merchants and buy the poisoned food products such as polished paddy rice and refined / adulterated oil in the market which was produced by applying more of fertilizers and pesticides. Here the role of mother federation is to create awareness on this and educate the farmers to avoid inorganically grown food produce.

FPOs can arrange quality food produced by FPOs to all the members. Semi polished millets can be sold to other FPOs who are producing quality oil seeds and vice versa. Groundnut oil which extracted through wooden expeller was supplied to various areas in a smaller way by Gudiyatham and Nattarampalli FPOs. Kariapatti FPO procured ground nut kernal and oil from Gudiyatham FPO and sold to it members with just 4% profit. Nattarampalli FPO sold ground nut oil to Tanjore FPO. All the FPOs started procuring rice and delivering at the door steps of members.

Agriculture produce needs to be procured from the farmers and sell it immediately in the market. The agent profit, it may be less, can be shared by the producers and FPOs after covering the transaction costs. FPOs started buying barn yard millet, kodo millet, ground nut, sorghum and maize from the farmers which would be sold for a better price so that both farmers and FPO can gain. In the coming year all our FPOs would concentrate on marketing of agricultural produces.

Thirumangalam and Peraiyur FPOs did marketing to the tune of Rs 6 lakhs, in the last 12 months. There are interaction meetings among the FPOs in which knowledge sharing happened and it is helpful for sharing the produce among the FPOs. Business turnover was Rs 3 crore in all the 10 FPO in this reporting period.

# ICT for Poverty Reduction

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## **Year of model building**

The year 2020-2021 is considered as the year of Model Building for ICT Programme. The Programme is operating as Stand-alone and Cross Cutting. Till last year, Programme focusses and evolving new Programme Components as Stand-alone. Ultimately, during the last year, ICT has taken efforts and created impact on 5 major areas like creating employment opportunities for poor women, improved livelihood through facilitating entitlements, improved health access, improved educational performance and sustainable behavioral communication changes.

## **ICT and Livelihoods focus**

Since the last year, equal importance and focus is being given both for Cross cutting and Stand-alone. New Cross Cutting Components and models are being evolved. Monthly Integration meeting system with federation representative got strengthened and streamlined. DHAN ICT Programme has proven model of ICT & Livelihood especially for Agriculture & Animal Husbandry and creating ICT based livelihood. The Major components of the Programme Community Resource Centres and Community Radio are got shaped and strengthened, whereas the Community Colleges and Community Organising Model are still to get shape and strengthened.

This is the first year, ICT has directly contributed for the Livelihood and increased the productivity in Agriculture. Five villages were adopted and ICT application for Agriculture was demonstrated. Now the

beneficiaries are formed as User Groups. The ICT model of Community Organising has got shaped during the last year with so many brainstorming sessions. The People workshops are being organised to strengthen & streamline the promotion of User Groups. User groups are being promoted in CRC villages. Currently, around 32 User Groups are active and the members are actively participating in the meetings and CRC events.

## **Employment opportunities through Community Resource Centres**

The Community Resource Centres are Contextualized and striving for Sustainability. Especially, the Urban Centres are able to cover the cost. Efforts are being taken for integration of Field level ICT activities with the respective Federations and Programme level conceptual integration also observed in this year. The Community Resource Centers have created employment opportunities for poor women / girls during the last year.

## **Community Radio with sustainability**

The Community Radio initiatives in two different locations were also got integrated during the last year. Exposure visits and Cross learning process were initiated and ensured. Both the Community Radio Stations are sustainable financially, in programme production and reaching out the poor. 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 last year.

As the year of Model Building & Contribution, ICT Programme has practiced, learned and contribute model of Community Call Center, Voice SMS and Virtual Wellness Centers concept to the DHAN Collective institutions.

Though ICT could able to mobilise small grants through number of proposals, it could able to cover the cost of programme activities. Especially, after the COVID 19,

ICT programme raised small grants for Community Radio for producing & disseminating COVID awareness programmes. DHAN ICT has customized and develop the programme not only to create awareness, but also create impact of the programme.

Programme Integration system with DHAN Collective institutions has got strengthened and streamlined. ICT Programme has customized the ICT services and products for DHAN Collective Institutions. Especially for Digitisation & Data Analytics. The ICT Programme has evolved the new strategies for POST COVID Situation for Community Resource Center and Community Radio

## Advancing Small Millets

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Realizing the importance of small millets for nutrition security and the contextual issues related to small millets, DHAN Foundation has started working on mainstreaming small millets in the regular diets in a focused manner since 2011. It has led two consortium projects with comprehensive action research agenda covering conservation, cultivation, processing, value addition, promotion and policy advocacy. IDRC and Global Affairs Canada supported both the projects, as part of competitive calls under Canadian International Food Security Research Fund (CIFSRF). These initiatives have resulted in a set of scalable technologies, practices and working models.

Considering the immense need and scope for scaling up the learning in India, other South Asian countries and in Africa, DHAN Foundation has initiated Small Millet Foundation (SMF) to catalyse scaling up of production of small millets and its mass consumption to improve nutrition and diet related health security in India and other parts of the world. Being the first year, the focus areas of SMF for 2018-19 were, (i) Consolidating the learning from the project into protocols, guidelines and services, (ii) Resource mobilization for scaling up small millet interventions, (iii) Establishing SMF as a thematic organization with in DHAN and outside DHAN and (iv) Follow up of the compliances and other protocols for SMF.

### **Increasing production of small millets cropping system**

#### ***a. Consolidation of learning from various trials organized during Kharif season***

Plant parameters and yield data are collected for all PVS trials in SMF locations of Tamil Nadu. To document the advantage

of SMI over line transplanting and broadcasting, the team has collected the following data from each of the two locations: (i) Opinion of farmers from 60 randomly selected farmers, (ii) Plot yield data for 300 farmers and (iii) crop cutting data from 20 farmers. The data collected will be analysed and inferences has been feed into the plan for 2021-22.

#### ***b. Conservation of small millets crops and varieties***

Biodiversity block: Seven biodiversity blocks were set up in 5 locations -Anchetty (2), Jawathu hills (2), Semiliguda(1), Dasmanthpur(1) , Peraiyur(1)

#### ***c. Revival of small millet crops and its varieties in locations:***

The following crops will be revived in the coming years

- ❖ Anchetty-little millet, Kodo millet Proso millet and foxtail millet
- ❖ Jawathu hills & Pudur nadu-Proso millet, Kodo millet and Foxtail millet
- ❖ Peraiyur-Finger millet, Foxtail millet ,proso millet and kodo millet
- ❖ Thirumangalam-Barnyard millet, Foxtail millet and proso millet
- ❖ Semiliguda-Foxtail millet -50 kg -100 farmers,
- ❖ Dasmanthpur- Foxtail millet- 20 kg - 40 farmers
- ❖ Bero-Finger millet

#### ***d. Linking farmers with Odisha Government for finger millet procurement***

The Government of Odisha has planned to procure finger millet from farmers during

2020-21 by engaging Tribal Development Cooperative Corporation (TDCC) and Department of Agriculture for distribution under public food programs.

***e. Organic certification***

Steps are taken for getting group certification for SMF locations namely Jawathu hills, Anchetty and Pudurnadu. Totally 350 farmers have got enrolled for group certification.

***f. Establishing custom hiring centres***

Four custom hiring centres each are getting established in Semiliguda and Dasamantapur with the support of OMM. OMM has provided six moisture meters, six electronic weighing machine and 42 tarpaulins, manual grader 4, in addition to the two irrigation pumpsets, one sprayer and one thresher provided earlier to the custom hiring centres.

**Development of local and Regional markets for small millets**

Supporting small millet FPOs on marketing on a scale by positioning them as suppliers of small millet seeds and organic small millet grains and bulk food products

- Training to entrepreneurs on initiating a small millet food enterprise in two DHAN locations and follow-up support to 12 entrepreneurs who initiated small millet food enterprise

- Supporting Pushcart Millets Porridge Vendors in Madurai and Krishnagiri for FSSAI renewal and education on Street Vender Act.
- Exploring establishment of Centre for Millet Enterprises, an incubation centre for small food enterprises by mobilizing funds

**Promoting household consumption of small millets as part of Regional food cultures**

- Training of Trainers on small millet promotion in less covered DHAN regions like Tiruvallur, and Kalvarayan Hills
- Motivating women and farmers federations to small millet food products to member families in DHAN programs
- Supporting 20 village level processing units to serve 5,000 families in 10 locations
- Facilitation and support of DHAN Central Office needed in resource mobilization and integration of small millet production and consumption interventions with other DHAN programs.



# 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 stakeholders for contribution to both stakeholders and student community as knowledge.

## ***Post Graduate Diploma in Development Management (PGDDM) and Post Graduate Diploma in Community Health Management (PGDCHM)***

These two programmes are two- year full-fellowship programme that prepare students to be able to use multiple development tool kits and community level research to identify development issues and to develop and test reasonable interventions and equips students with managerial tools and techniques for building people organizations and livelihood development activities. The curriculum is equally divided between classroom learning and field practice. During the field practice, students design and implement projects and demonstrate their understanding of the theories and management skills learned during the classroom segments. The classroom curriculum comprises core courses on topics such as development theories, community organizing, contextualized

development, communication, research, management, and leadership; elective courses are offered to enable specialization according to students' interest.

## **Governance and Legal Compliances**

The academy, since its incorporation as a trust on February 28, 2018, as per the trust deed, the board of trustee met in Hybrid mode during July 2020 and the Governing Body meeting (No.5) was convened in hybrid mode (face-to-face and virtual) during February 2021. The statutory audit for the financial year 2019-20 was filed to Income Tax Department based on its revised date of filing due to the relaxation arisen in lieu of the Pandemic. The suggestions for the paradigm shift of the academy from the governing body meetings are:

- ❖ Increasing the Virtual programmes for Development Stakeholders to reach more in number
- ❖ Systematic guidance and handholding of the Alumni during Post Professional Segment (+3) and enhancing the interface with academy
- ❖ Importance for local language & online modules for equipping students in English language and quantitative analysis
- ❖ Increasing the funding support for the student fellowship through donation in kind, crowd sourcing, alumni chapters etc.
- ❖ Giving Individual focus to the small batch size students in shaping their Attitude, Skills and Knowledge

The academy convened its Core group meeting twice during the reporting period and also Co-ordination group meeting i.e.

20<sup>th</sup> Faculty Council meeting on December 2, 2020. The meetings deliberated on positioning the academy, resource mobilization and sustainability, Admission for new batch, GUIDE i.e +3 design etc.

### **Development Education through Flagship Programmes:**

The DHAN Academy is also no exception to the effects or impacts created in the wake of COVID 19 pandemic. During these reporting period, though there were four extended Lockdown imposed by the government from March 24,2020 till July 30, 2020, the academy too have informally closed down. But, the flagship programme continued for 19<sup>th</sup> batch of Programme in Development management and 1<sup>st</sup> batch of Community health management and their junior batch of 20<sup>th</sup> batch of PDM and 2<sup>nd</sup> batch of PCM.

### **Managing the academy during the Lockdown:**

The senior batch of 15 students were in the middle of their II Development Practice Segment in the remote villages of Tamil Nadu, Maharashtra, North Karnataka, MP, Rajasthan and Odisha, they have been advised to remain in the villages with self-imposed quarantine. They have used Social media and Telephone surveys to collect the Primary data from the limited samples chosen during the pandemic period. But, the PDM 20 and PCM 2 which was in the Campus, had used the time for digitizing the Library books, journals and periodicals. The classes were facilitated using Virtual platform (google meet or Zoom) for their Term II & Term III with a little extension of the term schedule. During the last week of July and August first week, the students stranded in the field from their DPS II were made to travel back to the campus by availing the necessary E-Passes from the respective states and made them to quarantine themselves in the academy

hostels as well as guest houses with proper safety and pre-caution measures.

### ***Centre's of Specialized Focus:***

Centre at TDA is an operational platform set up to link constantly with the world of practice and the grassroots in order to continuously update, document, theorize, consolidate major learnings into Knowledge for the consumption of TDA stakeholders both internal and external. The Centre will be housed with the established thematic institutions and SPICE institutions of DHAN Collective and therefore the academy gets organically linked with the field in addition to various segments in the flagship courses offered since 2000 by the academy. The centres also help to enable action-reflection action mode of learning and bring new insights and perspectives. There are eight Centres in TDA which are hosted with different discipline.

**ACEWE:** In the reporting period from April 2020 to March 2021, this Centre has taken up and completed the following:

- A telephonic Survey based research on Violence on Women during the COVID 19 Pandemic lockdown by taking a small sample size of women across Madurai Urban and Rural region and the draft report was prepared and presented during the internal forum meetings.
- A Proposal was prepared and shared with Azim Premji foundation on Women and Agriculture: impact of livelihood in the Pandemic.
- Developed half Credit Course on Women Empowerment to be offered to both PDM and PCM, which will be offered in addition to existing Gender Analysis and Practice (GAP)
- Risk and Vulnerabilities of Coastal women and their coping mechanism in practice was studied with the help of



Centre for Research and a working paper was prepared.

**ASKMI:** The Centre with a focus of deepening Mutual Insurance solution to address the risks and vulnerability among the disadvantaged poor by effecting policies, evolving affordable products and so on. The Centre completed the following:

- Digital study on Coping Risks by community by taking 100 samples in 10 different regions during the COVID 19 lockdown. A working paper was prepared.
- The content of Virtual Education of Mutual Insurance has been revised for offering to stakeholders through Virtual mode.
- As a practice of offering Advanced Reflection Training on Mutual Insurance (ART on Mutual Insurance), the preparation was made to offer online for international participants.
- A MoU was signed with Bishop Heber College, Tiruchirappalli for engaging actuaries students for internship and field pilots
- Micro Insurance for Poor, a Half Credit course was offered to the students of PDM 19 and PCM1.

**ACEDRR:** This Centre came into existence with the support of OXFAM-America immediately after Indian Tsunami in 2004. The Centre focus on carrying out actions about building the resilience and coping mechanism, Disaster Risk Reduction processes and methods among the people in vulnerable hot spots to Cyclone, Drought, flood and the like. In the reporting period, the Centre has completed the following:

- An Ecosystem research study with the support of GIZ at Palk Bay in the eastern coast. Two PDM students were studied different components during their field work.

- Documenting the effect of Gaja and Fani cyclone among the vulnerable poor

**WKC:** Water Knowledge Centre established during 2006-07, focus on the activities envisaged for the centres on Surface water, Drinking Water, Grey Water, Ground Water, Soil Moisture and Watershed development. This centre has also housed a Water Quality Lab. Major focus during the reporting period for the Centre was on completing the activities planned under US Department of State and Caritas Switzerland sponsored South Asian Capacity Building Programme on Agriculture and Water Pollution.

The Centre offered an online course on Agriculture Water Pollution for development stakeholders from 4 South Asian countries viz. India, Sri Lanka, Nepal and Bangladesh. In the Pandemic, two batches of the online course was offered and completed. About 69 participants (34 men + 35 Women) out of 97 enrolled successfully completed four-month four module course and were given very positive comments about the course. Water Knowledge Centre also entered an MoU with TERI School of Advanced Studies, New Delhi.

**ACESE:** Advanced Centre for Enabling Social Enterprises which focus on improving livelihoods, especially through Farmers Producers Organization has completed the following actions in the reporting period.

- A brochure with comprehensive activities of the Centre prepared
- Took part in the Virtual Regional Conference of ISEA, Philippines and have shared the road map for promoting the network
- Online DMP for CEOs for Commodity Marketing and Legal compliances for filing returns facilitated.

The other centres were conceived and in the process of taking their operations in the ensuing year. The Centres are SUHAM Community Health centre, Centre for Media and Research and Centre for Governance.

### **Capacity Building through Online Development Management Programme**

The academy has made use of Lockdown and technology to its strength and utility. Along with the Centre for HRD, many online 3 days to 4 days DMPs were convened for the professionals, support professionals of DHAN Collective across the states Over 40 programmes were held and about 680 people within DHAN collective underwent different programmes. The TDA took the responsibility and offered the Short duration programme on Data Analytics and Digitization with Mr. G. Srinivasan from Chennai as resource person. The three days programme covered about the Principles of Data Analytics, Critical success factor metrics and relevance of effective decisions in data analytics. With the cooperation and support of Dr. D.V.R. Seshadri, 3 programmes on Personal Leadership and Intra-prenuerial Leadership and about 38 participants of Programme Leaders and ICF members of DHAN Foundation took part.

### **Resource Mobilization**

In period under report, The academy has revised its proposal for mobilization of fellowship to PDM and PCM students viz. Systematically Engaging and Educating Development (SEED). This proposal was submitted to Karur Vysya Bank (to support 5 fellowship), NABARD (for 5 fellowship), Huguenin-Rallapalli Foundation (to support 2-3 fellowship), IIM/IRMA Alumni (for sponsoring 1 or 2 fellowships) and also to Friends of DHAN in Singapore and New Zealand, USA for sponsoring 3-5 fellowships.

Based on the request, the proposal on Infrastructure and Phase II growth of the Academy, ANVIL (to tune of Rs.286.5 Lakhs) was resented to Aditya Birla Capital during September 2020. TDA has also prepared a proposal to build the capacity of Axis Bank officials on Microfinance as part of its Request for Proposal under the call Axis Bank Limited – Assessment of Training Gaps, Development of Training Content & Conduction of Workshop sessions for one year to the tune of Rs. 60 Lakhs.

### **Exploring partnership for Resource Centre at TDA:**

In the period under report, the academy has explored the scope for Partnership to set up a resource centre with TDA on Farmers Producers' organization, Climate Resilience centre with BIRD, Lucknow and SFAC, New Delhi. The exploration of partnership with Water Knowledge Centre on Surface Water based Irrigation systems and Agricultural water pollution in South Asia with IWMI, Colombo is being explored.

### **Faculty Development Programmes:**

Faculty programme is pursued by making the faculty concerned to attend online training, Webinar and Panel discussions held by various Academia and research using Zoom, Microsoft teams or Google meet platforms. The Academia and Research in which the faculty took part are:

IIM-A on (Education in the wake of NEP 2020), ISB (Personal and Intrapreneurial leadership), ICMIF (Mutual and Micro Insurance using new AI technology), BIRD, Lucknow (on Climate Smart Agriculture by building Resilience among small farm holds), GWP, Stockholm (Water and SDGs) etc.

The faculty also facilitated virtual workshop on the effect of COVID 19 for the students of PDM 19/ PCM 1 and helped them to assess the impact on Agriculture, Health, Water resources, Economy on a whole and Education.

## Climate Change and Adaptation

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DHAN has many thematic programmes to address poverty reduction through activities like conservation and creation of water bodies, afforestation, Coastal Conservation and livelihood promotion. Our main focus on the above themes is promoting livelihood and sustaining the activities to reduce poverty. DHAN has experience in environment friendly approach, mitigation and coping with strategies on natural resource management to sustain the resources.

Climate Change adaptation as a programme will have lot of opportunities to deepen and strengthen our efforts in all existing programmes. Also the proposed programme of Climate Change Adaptation will give scope to address many climate change concerns and challenges, and poverty reduction. Moreover as DHAN works in various contexts like tribal (Forest) Rural (Agriculture & Water), Urban (Greenhouse gas emission) and Coastal (Marine), there exists a compulsory need and scope to work.

Climate change affects all type development process especially in developing countries. DHAN Foundation has high relevance to adapt climate Change to address the development issues in different geo hydrological contexts.

### Institution building

During the period the programme has promoted association by organising the households in the interior villages, which are not connected by road. As part of sustaining these associations, the field

team oriented the members of the association and organised them into groups. Despite the difficulties in reaching them the field team managed to promote 20 groups by organising 320 farmers. Some of the groups are having 20 members per groups despite of constraints like scattered houses and scattered villages.

### Tree plantation activities

In association with Horticulture department, Jawadhu Hills the Team has distributed 7000 saplings of Silver Oak tree - **Grevillea robusta**. These saplings were given at free of cost to 25 farmers in Veerapanur and Kanamalai Panchayats. These plants were introduced on 15 acres in total. Pits for planting saplings were taken-up under MGNREGA schemes and the cost of establishing the pit was Rs. 24,000/-. Sapling cost is 56,000/- Rupees. Total value of this activity is **Rupees 80,000/-**. The team has also given consultation on planting and maintenance.

### Stone bund construction

In Jawadhu hills, the top soil erosion was a serious issue and stone bund is a best solution to combat. The project implemented with the support of GIZ has helped to create awareness. This year, 75 farmers were supported to establish the stone bund under MGNREGs. While assessing the past results the construction stone bunds have prevented soil erosion. This was confirmed by assessing the depth of the soil in the stone bund constructed fields.

## Bee keeping



Five days certificate training on Bee keeping was conducted in Jawadhu Hills with the help of SBI Youth for India fellow Mrs. Teja Gorpade. This programme was conducted with the guidance of Central Bee Research and Training Institute of India, Pune. In these five days training programme 40 farmers have participated and learnt about Scientific Bee Farming practices, Pest and Disease management & some of the important skilled works in Bee farming. The trainees were also asked to participate in the demonstration. Field visits were also arranged for the clear understanding. During the fifth day, discussion was done regarding several government schemes and subsidies on Bee farming activity.

This activity will be useful for the farmers to get additional income along with agriculture and also Bee farming will be useful to get more yield because of the good pollination.

### Organic vegetable cultivation

100 farmers from Jamunamarathur Farmers Producer Company were identified and were given training on Organic Vegetable cultivation by CCA team. They were provided with our traditional vegetable kit and linked with Organic Vegetable incentive schemes of Horticulture department. 100 farmers have received 2500 to 3000 Rupees based on the acreage and crop.





### **Farmer's enrolment in FPOs**

The members of the group and association were oriented about the FPO and they were encouraged to become members of FPO in Jamunamarathur village. So far, 396 members have obtained the share in the FPO. Each member has paid Rs. 200 and the balance Rs. 800 is received from the tribal welfare department. The total amount mobilised from the Tribal welfare department is Rs. 316,800, which is very significant for the poor and vulnerable living in the interior villages.

### **Little millet promotion**

DHAN Foundation as part of its pilot study in Northern Districts of Tamil Nadu organized a participatory varietal selection process. The team identified at least 19 varieties of little millets cultivated by the farmers. Each variety has its own

specialty and they are cultivated by the farmers traditionally. These varieties are not released by any of the Universities in India. Over a period of time the specialty of these seeds are understood by the community (Evolutionary Breeding). These seeds can withstand drought and flood conditions in the geo-climatic conditions. DHAN Foundation identified "Perunchamai" as one of the little millet variety through a participatory varietal selection process and later the farmers propagated it.

This year this seed was introduced with forty farmers in the CCA cluster with the support of Small Millets Foundation. The FPO in Jamunamarathur has procured 40 tons of Perunchamai seeds.

## **Experimentations**

### **Carbon sequestration calculation**

Jawadhu Hills Team has worked on Carbon sequestration calculation for the new project proposal. By taking Diameter of the tree, Height of the tree and wood density (Constant value) with which we can calculate approximate value of above ground mass. Carbon stored in a tree – Kg/tree can be derived from total biomass of the tree divided by 2. And by getting the carbon storage value we can also get the carbon sequestration of tree can be calculated. Several discussions with other team members and experts were done for the calculation. Based on the discussion a 10 year old Matured Silver Oak tree can save 10199 Kg/tree. Other tree species and its 10 year old matured tree's carbon sequestration value are calculates as follows

- a. Tamarind – 282854 Kg/ tree
- b. Teak – 73433 kg/tree
- c. Mango – 16449 Kg /tree
- d. Jackfruit – 86306 Kg / Tree

### **Rainfall analysis**

Every year CCA team in Jawadhu Hills is observing the changes in rainfall patterns in our working area. Deviations were observed in November month, Jawadhu Hills has received 365 mm rainfall from 12 rainy days. This is nearly double than the average usual rainfall on November. Average November month rainfall of last ten years is 145.19 mm.

### **Study on non-timber forest products**

With the help of Forest department of Jawadhu Hills, Jamunamarathur Range, the Team has collected the working village forest committies in Kanamalai area. Nine Forest Committiee were identified and surveys have been conducted about the availability of Non timber forest produces and its price during the season.

## New Themes

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### 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.

### Models of Career Advancement with Reflective Education (CARE)

During the reporting period around 450 youth have got benefitted through four set of models evolved as part of career advancement.

**Model 1:** Educational Planning - This includes not only the educational planning for the students completed plus two and also planning programme for the 9<sup>th</sup>, 10<sup>th</sup> and 11<sup>th</sup> std students.

**Model 2:** Employment Planning – Life skills development for dropouts with main focus on vocational training through community college

**Model 3:** Employable skills – Spoken English, Communication, Personality Development, presentation skills etc

**Model 4:** Employment exchange – Career scope in govt. employment (Civil services, banking, other central and state services and defence. Tie up with private companies to facilitate the employment opportunities.

### Youth and Agriculture

During the reporting period focus was given on Gender friendly technologies with an aim to reduce the drudgery of youth farm women and sustain them in Agriculture. Two FGDs were conducted for the farm women of Kondayampatty and Valayapatty. Exposure visit was made to Community Science and Research Institute, Madurai by 24 farm women Gender friendly technologies on hand held seedling transplanter, onion bulb planter, seed placement tube, protective cloth gloves (for bhendi and sugarcane harvesting). Field trial on the usage of the tools was suggested. As per Kondayampatty village selected for the demonstration

Besides these interventions a range of events and training programmes were conducted for youth including youth day celebrations, value building seminar with college students, sports competitions, launch of study circle, etc.

### **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.

### **Progress during Adaptation phase**

Entitlements such as ration card to 526 migrants, individual Bank account for 603 migrants, enrollment in labour portal and union for 348 migrants has been facilitated. Most of the return landless migrants are unable to get any wage employment in source areas. Under collaboration with local

grama Panchayat 846 migrants got wage card and employment in MGNREGA in pilot locations, especially in Munger 1086 migrant farmers are engaged in MGNREGA work and earned INR 50 lakhs as wage employment. Labour sharing concept is one of traditional practices in MP, Gaya, Jarkhand and Odisha. During in COVID pandemic situation more than 1000 landless and small farmers are able to get employment in neighboring farmers land in season and off season.

Alternative & Additional livelihood livelihoods are another important preventive and supportive strategy to create the livelihood and wage employment to migrants in source areas. In such way 110 families in medium scale backyard poultry, 100 families in Goats rearing, 2 Nursery unit identified to raise the saplings on plantation crop to supply to migrants in reasonable price to get employment in future.

Most of the migrant are excluded from formal institutional credit and unable to access to credit from banks for their livelihoods. It was focused and formal institutional credit for seasonal agricultural work to 2586 families in the Rs.3.48 Cr achieved.

Skill building with support of KVK and Loan for self employment has been facilitated. (Bee keeping for 20 families, Tailoring for 85 families, and about cattle management for 105 families)



## **Sustainable Healthcare Advancement (SUHAM)**

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SUHAM is a healthcare vertical of DHAN Foundation which focuses on Health, Nutrition, Affordable Medicine and Sanitation & Safe water for addressing various segments of people through prevention, promotion, curative and eradication care. Women and children are categorized as highly vulnerable under health and nutrition security. Among them, adolescent girls, pregnant women, postnatal mothers, and U5 children are given priority through various health programmes. SUHAM Trust has established three major divisions namely Community Health & Nutrition, Sanitation & Safe Water and Medical Care & Diagnosis to carry out its health intervention programs. The main purpose of promoting these three branches is to handle the expansion and the deepening of various health initiatives in a multifaceted manner to bring out the expected deliverables as a way of reaching the vision and mission of the programme.

### **SUHAM's initiatives towards COVID 19 Coping and Adaptation phases**

The COVID-19 pandemic was an eye-opener for the DHAN collective as it reinforced the importance of implementing health initiatives intensively at the grassroots. The widespread infection, unpreparedness of the Government, lack of medical facilities along the novelty of the virus led the experts and people to resort to preventive measures using traditional medicines. This paved way for SUHAM to undertake new initiatives in all three wings of working viz. Community Health & Nutrition, Safe Water & Sanitation and Medical Care & Diagnosis.

### **Initiation of Virtual Wellness Centers**

With the entire nation on lockdown and private hospitals closed, the people had to depend on the Government healthcare facilities that was meagre, SUHAM seized the opportunity to establish Virtual Wellness Centers where the members/non-members were able to acquire consultations and medicines through virtual mode such as video calls and Whatsapp messages. SUHAM has both static and mobile centres which has benefitted over 3000 people during the reporting period.

### **Integrated Medicinal Approach**

Allopathy with AYUSH was the objective of Integrated Medicinal Approach. SUHAM had enabled the distribution of KabasuraKudineer and zincovit tablets to the regions. Virtual Yoga sessions were piloted in the program office, Madurai Rural, Madurai Urban and Dindigul regions. Pamphlets on KabasuraKudineer usage were prepared and distributed. COVID-19 kits containing multivitamin tablets, paracetamol, masks, sanitizers along with instructions were supplied to the regions. Two Advisory Council Meeting were held with Dr. Ganapathi, an Ayurveda expert on Integrated Medicine.

### **Sustainable Behaviour Change Communication & SoMaHa Practice**

Sustainable Behaviour Change Communication material was prepared by SUHAM Trust for COVID-19. Eighteen virtual trainings were conducted for all regions on disseminating the COVID- 19

flipchart to reach the last mile community. The BCC material was prepared in six languages and distributed. SoMaHa demonstrations and awareness programs were conducted across all the regions.

### **Nutrition Security and Immunity Building**

Ensuring healthy nutrition security as a means to build the immunity of the community has become the focus of the year. Immunity building foods have been identified, nutrition security awareness programs have been created and recipe demonstrations using small millets have been intensified

### **SUHAM Federation Collective**

Establishing SUHAM Federation collective helps to intensify health, nutrition and sanitation interventions at member households, build technical expertise of people institutions on health, nutrition and sanitation interventions, model and scale up the interventions to reach larger community,

mainstream collaboration & linkages for enhancing entitlements, ensure long term sustainability of health and nutrition interventions in terms of institutional and financial and conduct financial audits every financial year. Registration of SUHAM Federation Collective has begun in few federations of various regions.

### **Celebration of important global health days**

International Girl Children Day, Global Handwashing Day, World Breastfeeding Week, World Diabetes Day, World Toilet Day, International Nutritional Security Week, World AIDS awareness Day have been recognised and celebrated by bringing in the leaders and governance members for Roundtable talks to create awareness on various health interventions.

## Mutuality for Social Security

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The poor and marginal communities, with whom DHAN has been working, are faced with multiple risks including pandemic. 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 hospitalization 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 2020-21 about 8 federation mutuals were got registered with the facilitation of People Mutuals and the Programme offices. The total number of registered Federation Mutuals as of March, 2021 was 129. The main focus during the year 2020-21 was to ensure that all the registered Federation Mutuals complete the auditing of their accounts and file IT returns in time. Several meetings were conducted to educate the staff of Federation Mutuals regarding accounting and audit guidelines and procedure to be followed for filing of IT returns. About 87 Federations out of 121 have filed their IT returns for the year 2019-20.

## **MIS and Data Base Management**

During the reporting period, the data requirements with regard to social security programmes were analyzed with the involvement of programme offices, regional offices and the software team. The same has been integrated into the Dhanam software. Some of the Changes made in the software regarding the entry of Government, commercial and mutual program, provision for risk reserve etc. Also, efforts were taken to get the insurance enrolled list from Dhanam itself instead of separate excel, which would helpful to get the analysis on coverage ratio, renewal ratio etc. Pilot entry is going on in Madurai urban and Dindigul region. Every month on time Mutual entries were monitored from People mutual and 82 federations were completed the entry as on date.

## **Life Mutual Programme**

This programme was initiated to provide the basic layer of protection to the member families in the event of death of the earning person. The programme was started in the year 2017-18 with enrollment by 29 federations. At the end of 2018-19, 58 federations have enrolled in life mutuals. In 2019-20, 52 federations have renewed upto March 2020. In addition to that 66 federations have newly started this programme during 2019-20. In 2020-21, 114 federations have renewed and 24 federations have newly started this programme.

## **Health Mutual Programme**

The programme provides a financial support for the health care expenses arising out of

hospitalization. The programme was started with 16 federations enrolled during the year 2017-18. All the 17 federations renewed the enrollment during 2018-19. In addition to that 18 federations were newly enrolled and the total coverage under mutual health programme during 2018-19 is 35 federations. During March 2020, 22 federations got renewed and one new federation got enrolled. At the end of March 2021, 21 federations got renewed. The key performance indicators are given in the table 1 below:

## **Key observations about Arogyam Health Mutual Program**

1. The no. of lives covered ranges from 1457 to 6662 when the average being 4558 lives per federation.
2. The overall contribution of members towards this programme was INR 86.28 lakhs of which 80% is managed by the federations.
3. The programme has provided support to about 314 persons hospitalised with an average claim amount of INR 5,841 per claim. Hence, the incurred claim ratio stands at 59% (with the premium appropriated for the completed days) showing healthy financial situation of the programme. Based on the availability of reserves by the end of policy period of respective federations, risk reduction services and product improvement would be planned.
4. The reserve funds for providing benefits to the tune of Rs.148 lakh which is managed in the form of fixed deposits.

5. The members have received support to the tune of 35.16% of hospital expenditure. The rate of support was high wherever members get treated

from SUHAM hospitals. This may be due to the comparatively lesser fees and other charges at SUHAM hospitals. However, this has to be studied further.

#### Synopsis of Social and Commercial Insurance Programmes (March 2021)

Programme	KF	Tank	CALL	RFDP	SMF	Total
PMJJBY	2,92,820	81,264	74,526	9,022	2,320	<b>4,59,952</b>
PMSBY	4,21,320	1,55,101	1,68,086	10,200	3,730	<b>7,58,437</b>
OGI/LIC	4,70,227	11,483	41,383	782	-	<b>5,23,875</b>
<b>Total Policies – LIFE</b>	<b>11,84,367</b>	<b>2,47,848</b>	<b>2,83,995</b>	<b>20,004</b>	<b>6,050</b>	<b>17,42,264</b>
APY & Micro Pension	55,399	375	1,350	120	102	<b>57,346</b>
JAY/CM	5,75,000	2,24,500	95,750	7,320	3,750	<b>9,06,320</b>
Livestock	1,870	4,443	570	754	425	<b>8,062</b>
Crop Insurance	67,246	1,80,676	19,647	15,547	7,320	<b>2,90,436</b>
<b>Total</b>	<b>18,83,882</b>	<b>6,57,842</b>	<b>4,01,312</b>	<b>43,745</b>	<b>17,647</b>	<b>30,04,428</b>

#### 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 2020-March 2021.

## Building Social Enterprises – Jeevidam

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KalanjiumThozhilagam 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 organisations.

DHAN Jeevidam as a concept was initiated during November 2016. A core group was constituted to steer the process. The core group underwent a brainstorming process and evolved the policies, procedure and structure for DHAN Jeevidam. Operationalization of the content has started from April 2017. The emphasis of first year was to introduce the concept, content of institution building and rebuilding the promoted structure with policies and proposed structure. The focus of the current year is production enhancement and marketing. The evolution of content and implementation was taken up as sequence.

### Components of DHAN Jeevidam

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

### Institution building

From the year 2014, 12 FPIs have been registered in Tamil Nadu as part of SFAC project. Meanwhile from the period of 2015, 44 FPIs and 8 self-growth FPIs (2 FPIs promoted in the year 2020-21) have been promoted across five States with NABARD support. Two earlier companies and 35 new FPIs from HDFC and CBBO (NABARD, NCDC, NAFED, Central SFA and TNSFAC) putting together reaches 89 FPIs in DHAN Foundation. In total, 54 producer institutions have been promoted under the company's act. As per the project target each PC should have 50 groups with 1000 members. Each member should pay Rs.1000 as share capital to the company to become a member. Jeevidam team has taken the agenda of achieving the committed target. Hence the emphasis was given for achieving 1000 members, ensuring 100% share capital collection and complying with all legal formalities which is complicated in nature. The newly promoted 54 FPOs are covering 1850 groups with 35099 members belongs to six states.

### Marketing support for FPOs

From the period of April 2016 – March 2020, the business initiative is taken in 63 FPIs out of 66 FPIs and the business turn over ranges between Rs. one lakh to 2 crores. The total turnover has achieved from 2016-2021 is Rs. 45.92 crores. The total turnover achieved is Rs. 26.54 crores against the plan of Rs. 48 crores for the year 2019-20. Out of the total turnover 70% of the turnover is on input business.



## 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 reporting period 4 Batches of Professionals and 2 batches of Para Professionals were constituted through a range of selection processes including campus interview along with personality perfection camps. Thirty six virtual DMPS were organized for the cadre of Federation Coordinators basically in enabling them to acquire necessary skills to handle the locations.

CHRD has coordinated the HELP process in the virtual mode, where 345 staff and 170 Regional Council members were participated. This helps Central office to reach out the leaders and also have mid assessment of the programme activities. It was designed as 2 days for each zone and it took nearly 8 days to reach out and listen 515 participants. The Virtual Programme reduces the absentees.

The Annual Retreat was organized on virtual mode wherein 397 participants have

participated. The event is for 5 days As part of Retreat, Community Immersion Programme also organized across states. It gives lot of significance among participants. Virtual Pre Retreat also organized for 39 participants who were participating for the first time.

### **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 as follows:

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

Four batches of training was organized jointly with ATMA on Collective Farming wherein 740 participants have participated. Besides this, 10 batches of training were organized in association with TDA and



CARITAS project wherein 750 participants have participated.

### ***Diploma in Panchayat Management (DPM)***

The programme was launched in the year 2005-06 and so far 12 batches have completed with total student strength of 2572. This year, The Panchayat theme has initiated 13<sup>th</sup> Batch of DPM for the members and leaders under Model Panchayats programme.

### **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.

Exclusive DMPs and training programmes were organized for the regions like Gundar, Tumkur, and Balasore and the folklore team were constituted. A set of guidelines was also prepared and shared with Gundar region along with a workshop. The DHANews has been regularized without any break. Few value additions have been done time to time. Moreover, the INsight has been introduced during the year which found to be a good platform for the internal update. The BCC materials which has been developed for COVID have been translated into different languages with the support of CDC nodal persons belongs to various Regions. Similarly, series of video documentation in the name of 'DHAN Talks on Development' was done in different

languages to help community acquire necessary knowledge

### **Centre for Research**

Centre for Research was established in the year 2003. This centre was set to work on the issues common to the sector in idea generation and operationalization. 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.

Centre for Research has supported the TDA students of PDM -20 and PCM-02 to take up micro research studies as part of their flagship curricula. These projects were guided intensively by the faculty concerned and at the end of the study, each student was oriented and guided to prepare a research brief. 12 research briefs were prepared, language corrections are done and designing is ongoing for publication.

Micro study on "Impact of Covid 19 on Migrants" was conducted in 4 states (MP, Rajasthan, Odisha and Maharashtra). In addition, a '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. Rural blocks in Ramanathapuram district was taken for sample selection. Questionnaire was prepared and the data were collected during March 2020. After lockdown again we data collection was started in the blocks of Ramanathapuram

district with restrictions. For this study totally 255 questionnaire has been collected to assess the respondents socio-economic profile. Apart from questionnaire & interview schedule, 7 FGDs and 5 Participatory Need assessments was done. This study covered 1031 respondents to pool the data about development need of the community.

### **Impact study for TAWDEVA**

Centre for Research has got invitation through limited tender to submit proposals with a focus to study the impact of the impact evaluation of watersheds in Tamil Nadu approved under PMKSY 2012-13. The Pradhan Mantri Krishi Sinchayee Yojana (Watershed Development component) (WDC\_PMKSY) in the recent past is amalgamation of the erstwhile DPAP, DDP and IWDP of the Department of Land resources and is being implemented since 2009-10 as per the Common Guidelines for Watershed Development Projects 2008.

The main objectives of this schemes are to restore the ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetative cover and water with solid outcomes such as prevention of soil erosion, regeneration of natural vegetation, rain water harvesting and recharging of ground water table. The impact of this scheme enables multi-cropping and the introduction of diverse agro-based activities which help to provide sustainable livelihoods to the people residing in the watershed area. Under this impact evaluation study 19 districts, 95 watersheds have been physically visited and the watershed works and the sites have been visited to assess the impact indicators as mentioned in the Terms of Reference. The total budget of the study is about Rs.9.31 lakhs.