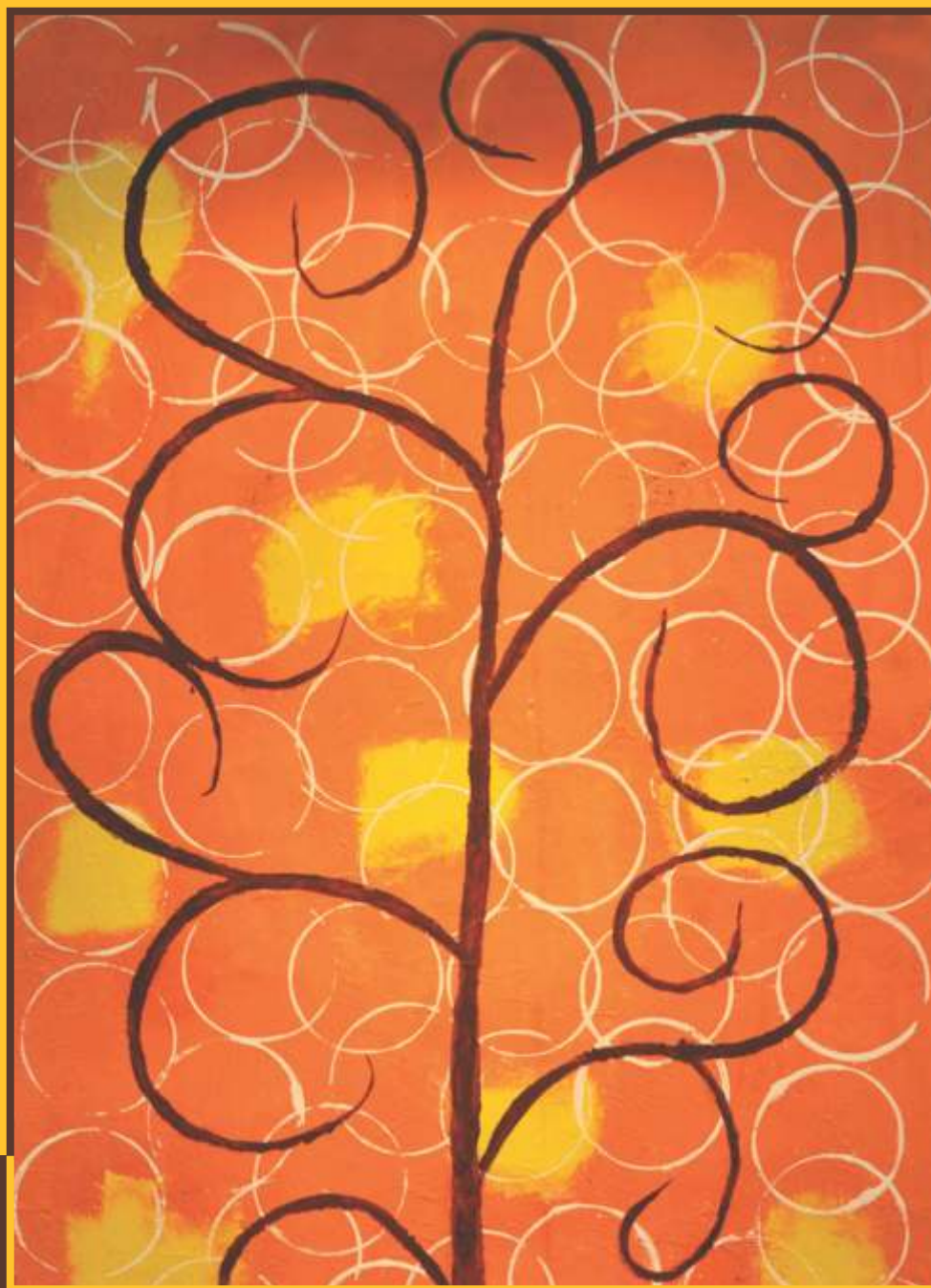


Advancing Livelihoods



Annual Report 2013
DHAN Foundation



Annual Report 2013



DHAN Foundation
Madurai



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Abbreviations & Acronyms



ACEDRR	Advanced Centre for Enabling Disaster Risk Reduction
ASKMI	Advanced Centre for Skill and Knowledge on Mutual Insurance
BCC	Behaviour Change Communication
CALL	Coastal Conservation and Livelihoods
CDA	Cluster Development Association
CIT4D	Communication and Information Technology for Development
CURE	Centre for Urban Water Resources
DEWATS	Decentralised Wastewater Treatment Systems
DHAN	Development of Humane Action
DPA	DHAN People Academy
DRC	DHAN Resource Centre
JnNURM	Jawaharlal Nehru National Urban Renewal Mission
JSYS	Jala Samvardhane Yojana Sangha
KAMPCOL	Kalanjiam Milk Producers Company Limited
KDFS	Kalanjiam Development Financial Services
KRCH	Kalanjiam Reproductive and Child Health
KTL	Kalanjium Thozhilagam Limited
LIFE	Livelihood Initiative with Functional Education
MAVIM	Mahila Arthik Vikas Mahamandal
MDG	Millennium Development Goal
MFG	Microfinance Group
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme

NABARD	National Bank for Agriculture and Rural Development
NRM	Natural Resource Management
NWDPRA	National Watershed Development Project for Rainfed Areas
PDM	Programme in Development Management
PMG	Primary Marketing Group
PPG	Primary Producer Group
SHG	Self Help Group
SUHAM	Sustainable Healthcare Advancement
TDA	Tata-Dhan Academy
TFA	Tank Farmers' Association
VIC	Village Information Centre
VTADP	Vayalagam Tankfed Agriculture Development Programme
VTDC	Village Tourism Development Committee
WASH	Water, Sanitation and Hygiene



Introduction to DHAN Foundation



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

The broad purposes for which DHAN stands are:

1. Mothering of Development Innovations: The institution intends to promote and nurture new ideas on development themes, such as microfinance, small scale irrigation, dry land agriculture, and working with Panchayats which can impact on poverty in a significant manner.
2. Promoting Institutions to reach scale: Exclusive thematic organisations will be promoted to take up development work with a sub-sectoral focus. The primary role will be to promote and ensure that quality benefits reach a large number of poor.
3. Human Resource Development: The institution would bring young professionals into the development sector and give them an opportunity to practice and develop relevant knowledge, attitudes and skills needed for long term work.

The principles guiding DHAN are

1. Engaging high quality human resources to work at the grassroots. The focus would be to enable the poor, not deliver services.
2. Valuing collaboration with mainstream institutions and Government to demonstrate new and effective intervention to link them with the people.
3. Promoting people's organisations to ensure entitlements and to build an effective demand system to promote people's interest.

4. Promoting livelihoods to address the issues of poverty directly
5. Enriching the themes and retaining subsectoral focus as a strategy for growth

MISSION

“Building people and institutions for development innovations and scaling-up to enable the poor communities for poverty reduction and self-reliance”

VISION

DHAN Foundation is always a pioneering development institution to build poverty free, gender balanced, equitable, ecological sensitive, democratic, just and value based inclusive society. It creates freedom of choice to the families, groups and community to determine and develop the meaning of their lives, their identities and their life styles for the well-being of their life.

DHAN Foundation opens new frontiers for better humanity and would build scalable, cost effective and sustainable innovations for self-reliance.

DHAN Foundation will always be acknowledged as a leader in institution building for poverty 8 Annual Report 2012 alleviation. It would be trendsetter in grassroots development with people governance and management.

It will be occupying its legitimate space in policy making forums to shape the macro environment to the realities of grassroots and serving development community by disseminating good practices. It will shape thousands of development professionals to make millions of poor lives different with dignity and right livelihoods. The DHAN Foundation will foster alternative paradigms with social entrepreneurship and collective leadership.

It will be respected for its role in unleashing the potential of the poor and guiding them through their movements by building new institutions for achieving significance. It will promote networks, alliances on development 'Cause' with relevant stakeholders – Academia, civil society, Government, Business houses, Professional networks, Media, Financial institution and other resource institution – at national, regional and global environment.

VALUES

DHAN has rooted in values, such as Grassroots action, Collaboration, Enabling, Innovation, Excellence, and Self-Regulation. DHAN believes that these values are its core strength needed to realize its Vision and Mission.

DEVELOPMENT APPROACH



DHAN Foundation's development approach entails a system of inter-linked components. There is a three-way link between thematic focus, social capital and mainstream collaboration to promote sustainable development for the poor.

DHAN lays high emphasis on thematic focus. It builds social capital by organising the unorganised poor communities around the themes of water, microfinance, rainfed farming, information and communication technologies, and local governance. Localised Peoples' Organisations are built in urban, rural, tribal and coastal contexts. It is the most critical step in building the capabilities of the communities to handle the development processes and its outcomes for ensuring their entitlements by acquiring bargaining power.

These Peoples' Organisations provide platform for nurturing innovations at the grassroots, scaling–

down technologies and contextualising those technologies for addressing the issues of poverty, which are highly complex and contextual.

The third factor, the mainstream collaboration is critical for creating enabling environment for the other two factors to perform. The thematic institutions continuously build the capacities of the People's Organisations built around the particular theme to bring relevant mainstream development institutions, both private and public institutions closer to the communities. They evolve and nurture the principle of sustainable partnership between the People's Organisations and the mainstream institutions. The collaboration process educates both People's Organisations and mainstream institutions about their roles and responsibilities in sustaining their collaborations.

Conceptually, the interaction among these three factors put the primary institutions at the centre, which are ideal platforms for practicing participatory democracy and ensuring collective empowerment.

DHAN plays a promotional role in initiating a theme, building Peoples' Organisations around them, establishing linkages with mainstream institutions and sustaining them. The promotional role keeps evolving over a period. As the local capacity is built, the roles get transferred to people. Simultaneously DHAN as a mothering institution promotes thematic organisations as subsidiaries to upscale the matured themes to continue the promotional role to sustain the Peoples' Organisations in the specific theme. The thematic institutions would take up the work of upscaling and deepening of the themes. Building Social Capital (Organising the Unorganised) Thematic Focus (Downscaling development technology) Mainstream Collaboration (Enabling environment) Annual Report 2012 9

DHAN Collective

DHAN Foundation and its institutions form the DHAN Collective. It is to nurture and preserve the culture of collegiality, mutuality and solidarity. Shared purpose, core values and resources (human, financial and physical resources) bind

the institutions of DHAN Collective. DHAN Foundation as the mothering institution would guide, support and regulate its family institutions on their mission, policies, strategies and values. Each institution would define its 'own unique' space.

The Kalanjiam Community Banking Programme, one of DHAN Foundation's pioneering initiatives and its first institution, has evolved into an institution, the 'Kalanjiam Foundation', to take up the promotional role. It would scale-up the theme of Kalanjiam Community Banking and guide the

people institutions. Vayalagam Tankfed Agriculture Development Programme has evolved into the Vayalagam Foundation to work on the theme of conservation and development of small scale water bodies and stabilise the livelihoods of the farmers dependent on them. The Tata- Dhan Academy would be promoted in the coming year as the next thematic institution. Many such institutions would emerge in course of time – efficient, excellent and with unquestioned integrity – in the DHAN Collective of institutions.



Advancing Livelihoods



Perspectives, Principles and Practices

Poverty reduction is the overarching goal of DHAN Foundation. DHAN's development themes are ultimately aimed at making the poor and vulnerable communities to come out of poverty and achieve self-reliance. DHAN is always on the lookout for emerging new opportunities for the poor, initiates an exclusive theme around the issue and evolves a replicable and adaptable community organisation model for scaling-up. The common thread that binds all the themes is strong focus on livelihood promotion and advancement.

With over two decades of intensive work at the grassroots, DHAN has come out with replicable models of livelihood enhancement centred on microfinance, water and rainfed farming. The basic approach is building localised and people managed institutions at the hamlet level and federating them at Mandal or district level. The interventions are self-managed by these local institutions. Replicability of this institution building approach for livelihood development has been demonstrated in diverse contexts such as rural, tribal, urban and coastal regions spread over 12 Indian States.

SHGs and their Federations promoted by DHAN spearhead the livelihood development initiatives. It includes financing for livelihoods, securing water for farming through renovation of irrigation tanks, farm ponds and watershed development, agriculture development, creating markets.

Perspectives: Pathways of Poverty Reduction

The primary groups of poor women, small and marginal farmers, fishermen organised by DHAN have three distinct groups of households, who fall into survival, subsistence and self-employed categories. Although these households commonly grouped as the poor, there exist three levels of

poverty among these families.

The households in survival category are highly vulnerable to risks and uncertainties; whose primary source of livelihoods is their physical labour. They are mostly wage earners, asset less, often challenged by uncertain and seasonal employment, burdened by debts and they are already in negative cash flow. They borrow for meeting consumption needs and emergencies and take up multiple seasonal activities in order to escape from hunger. Migration is their coping up mechanism. Most of their income is lost in servicing debts that they borrowed at an exorbitant rate of interest. Escaping from the clutches of moneylenders and meeting consumption needs are their priorities for which they avail loans from groups. Ensuring entitlements meant for them such as pensions, welfare programmes, access to employment guarantee scheme could help them greatly.

The households in Subsistence category can endure the shock and uncertainties with the limited security they possess by way of one or two additional sources like goats or cows in addition to their physical labour. If at all they possess land, it would be very meagre and most often rainfed. They are highly vulnerable to health, life and livelihood risks. They are highly influenced by market changes, even a small shock will wipe out the meagre assets and will slip into survival group. In addition to consumption needs, they borrow to initiate a new activity; buy an income generating asset; meet their working capital needs.

Similarly the households in Self-employed category are characterised by stabilised livelihood with some level of security against risks and vulnerabilities. Market risks and uncertainties will affect their stability and they borrow mostly for expanding their

efforts to graduate into next level of subsistence livelihoods. Partial wealth creation is the prime mover at this subsistence stage to create productive assets. Package of seasonal activities are narrowed to two or three livelihood activities. Land and livestock become their factors of production with wage labour. In the next stage of self-employment, single family livelihood activity emerges with adequate productive asset or secured salary employment. It requires all factors of production-land, skilled labour, capital for stabilized family economy. All these livelihoods are conditioned by local economy. Hence a thorough understanding of local economy is essential to map-out drivers of change, key players, level of technology and market practices. Graduation of livelihoods has to take place in local economy for stability and sustainability. Boundaries of economy are breaking down and the virtual market adds complexity to the issue of boundary. One has to understand and quantify the local economy with different economic activities; connect the thematic intervention for graduating the livelihoods with local economy; tap mainstream resources to shape the local economy.

Advancing Livelihoods

Many families in an area, who are engaged in a particular livelihood activity, constitute an enterprise belt so that local economy grows with leaps and bounds, resulting in prosperity of the area. Any enterprise has many linkages with distinct value addition. Both forward and backward linkages are essential for enterprise development. It requires few decades for its constant evolution and sustainability. Multiple stakeholders such as input suppliers, credit providers, technical service givers, processors and the whole range of marketing system are involved in creating livelihood enterprise with their interest and valuable contribution. Mapping multiple stakeholders' roles, responsibilities, rights and their investment are critical for building enterprises. It shapes into community collective enterprises with legal identity and market brands. Graduating livelihoods to enterprises is a long term development process.

During social intermediation phase, in addition to the forming primary groups, the members

engaged in a particular livelihood activity would be organised into Primary Producer Groups (PPGs) and Primary Marketing Groups (PMGs). These activity groups would shape their experiences to increase their productivity with co-learning, exposure visits and skill building programmes. This is the member foundation stage of enterprises.

Scaling-up of the activity would happen during financial intermediation phase with the support of credit linkages with commercial banks and enrolment in asset or activity insurance to protect against risks. Selected activities would expand with additional capital from the bank. Slack or gap of production potential of each producer would be addressed with technical support along with capital infusion. It becomes activity foundation stage of enterprises.

Value addition is attempted to process the primary product to get an additional economic gain to the producers. For example, gathered medicinal plants can be processed as medicines or collected milk would be homogenized and packaged after pasteurization. Branding is also done to position the product. Now it graduates to value chain and marketing stage of the enterprises. It requires huge capital and state of the art technical know-how to sell in the market. Time is needed to cross the awkward size of operation to break-even with viable business proposition. It is called gestation period. In fact, value chain stage has to be initiated after-market assessment and assurance. It has to start from market end, not from production end. Another feature of this third stage is to develop market with distinct brand. Competition would teach many practical lessons to position the brand. Distinct culture, business culture, would be established with competent human resources for this phase. Enterprises would generate surplus to sustain development work without external support.

Advancing Farm based livelihoods

More than 70 percent of the 1.25 million households reached by DHAN Foundation are engaged in agriculture and allied activities as their primary source of living. This goes similar to the all Indian status of proportion of population involved in the production sector. Much of the focus from

mainstream is given on boosting agricultural production in terms of volume. The need of the hour is paradigm shift towards qualitative change in agricultural sector rather than merely growth in terms of production. Structural change in agricultural strategies would be a primary constituent of agricultural development. Traditional agricultural growth prospective has limitations in addressing changing scenario of agriculture. Present agriculture labour market dictates a strategic shift in viability of agriculture production system. Sustainable agriculture is a part of development perspective with climate change adaptation.

Sub sector specialisation: Segmentation

Neo-generation farming demands specialised approaches, methods and technology for development of different geographical and climatic zones. Coastal agriculture involves mixed agriculture system – horticulture, cropping system and livestock. High rainfall, fragile water resources, cyclones, and floods, sandy alluvial soil, back waters, delta are some of the salient feature of coastal agriculture. Sea water intrusion with alarming climate change threatens the coastal agriculture system. Backwaters are expanding and making agriculture lands unusable. Disasters like cyclone and floods hit coastal areas frequently in turn vulnerable with high risks in agriculture. Hence a special thrust should be on coastal areas with action research, different agricultural package, water resource management, coconut and cashew plantation and distinct agriculture extension system. Specialised Krishi Vigyan Kendras (KVK) has to be established for coastal agriculture.

Urban agriculture is emerging as a sub sector with growing urbanisation. Peri-urban areas are raising vegetables to meet the demands of urban population. It is a kind of high value agriculture with marketing arrangement of gardens to meet urban kitchen. Using grey water for peri-urban agriculture is another potential area for development. Linking slum vendors for marketing of urban agriculture primarily vegetables would be a livelihood enterprise for them. Hence a special attention on urban agriculture with more scalable projects is needed to address distinct needs of this segment.

Indian agriculture has a unique feature of small scale water bodies to mitigate droughts and flood moderator with tank-fed agriculture system. Those water bodies are living heritages for Centuries and lifeline for rural livelihoods. Farmers are managing these water bodies with their creative adaptation over many centuries. Tank-fed agriculture requires special thrust with rigorous research, distinct extension methods, improved agronomic practices and crop production system.

Rainfed agriculture is getting special attention for more than a decade. Yet it is a underserved sector compared to canal irrigated agriculture. Meagre financial resources are going to rainfed areas even with rainfed watershed component. It is a dominant segment and deserves greater attention with human and financial resources.

Irrigated agriculture is now going through a transformation towards sustainable agriculture with organic farming, integrated pest management, nutrition management, and precision farming with drip and sprinkler irrigation and water conservation. Ground water based farming is very fragile and it has to be integrated with recharge structure and closer monitoring of water balance of this segment. Over exploitation of ground water leads to a disaster situation.

New generation perspective has to be developed for each segment and deserves mission mode of intervention. Restructuring of agriculture system based on segmentation is critical for future development of our farming. Diversity of agriculture situation has to be recognised and strategic shift is imminent.

Structural Change

Agriculture is undergoing a dramatic change. Growing price rise of inputs and seasonal swing of output price challenges viability of crop production. Now farmers have to integrate value addition activity with their crop production to improve viability of their farming. Range of value addition – simple grading and packaging, semi-processing, standardised processed food – are possible in a decentralised manner. Structurally moving from farming to enterprise mode, both at household or

farm and collective with different form including Producer Company with village based producer group, would be the future way.

Safe storage at village is going to give an answer to price fall during harvest season. Farmers collective with bankers support could organise safe storage at village and towns. Cold chain could also be created for fruits and vegetables to fetch a good price with quality. Corporate Social Responsibility (CSR) of Corporates could extend safe storage facility to farmers. In fact, Care Today has provided four such safe storage facilities in Nagapattinam district for coastal farmers.

Marketing of agriculture produce would yield a greater gain to farmers with fair trade practices. Consumer price spread offers a bandwidth for farmers to enter into market through organised channels and directly. Communication and information technology provides space for on time price information for better negotiation with market. Consumers are also interested to have a direct contact with producers to get a good quality product and affordable price. Regulated markets have to go through a structural change with changing market situation.

Mechanization of farm operation is emerging as a new way to handle labour shortage and high wages. Because of fragmented land holdings, peasant collective for mechanisation would be the right way with hire charges for viability of mechanisation. Pilots are going in many parts of India and time has come to scale-up mechanisation in all segmentation of agriculture.

Seed Market has a greater role in crop production. Structurally farmers are moving away from seed production and multinationals are gaining control over seed market. There has to be a balance and regulations to ensure access and control of seed market by producers Farmers collective would organise seed farms for better access and control.

Climate Change Adaptation

Facilitating adaptation to climate change is another critical need for making today's agriculture sustainable. Climate change brings a new challenge

to farming in terms of uncertainty of rainfall, frequent disasters in the form of droughts and floods, and temperature variation. Change in cropping pattern has to be evolved to respond to climate change. Multiple crops in a same rainfed field during the season would address climate variation and stabilize the income of the farmers. For many years, as many as eight to ten crops are sown in the rainfed areas during a season as an adaptation mechanism. Pulses, oil seeds, millets and fibres are part of the mixed cropping. Micro-climate has to be digitized as that of micro-watersheds for evolving adaptation methods. Establishment of an automatic rain gauge for a micro-climate zone would enable farmers to go for weather indexed crop insurance. Now every development block plans to have an automatic rain gauge but that are not adequate. At-least every five to ten square kilometre needs an automatic weather station to guide the farmers scientifically manage their risks and vulnerabilities. Farm ponds are becoming drought mitigators in rainfed areas, also as a climate change adaptation tool. Farmers are willing to go for more than a hundred farm ponds in a small hamlet to regenerate their rainfed farming.

Food Security with Nutrition

Balanced farming means a district or state cultivating not only abundant cereals but also pulses, oil seeds, more so fruits and vegetables. Sophisticated technologies are available but they are not farmer friendly. Self-regulation of farmers with farmers collective as Self Regulating organization to make balanced farming a reality. Market forces distort the balance in farming and require regulatory support from the state. India is at the bottom in terms of nutrition security, People are living with massive nutrition deficiencies. Our food security has to be fine-tuned with nutrition security immediately. This strategic shift would bring healthy citizen with higher productivity.

Small millets production and consumption has drastically come down because of cereal consumption through public distribution system. Small millets otherwise called nutricueticals are rich in minerals with slow release of carbohydrates. Expanding small millets production and

consumption would ensure nutrition security with sound health. Pulses and oil seeds production have priority over cereal production in irrigated areas and continued mission mode approach would yield a desirable future. Organic farming gains considerable acceptance and fetches high price with niche market. More farmers are moving towards organic farming and it would demand support mechanism for production and marketing, while sustainable agriculture is appreciated, large scale practice with holistic understanding needs attention. Sustainable agriculture is a complex process with long term perspective and involves soil health, ecological sensitivities, organic practices, rainwater harvesting and conservation and preservation of bio-diversity.

Principles of Advancing Livelihoods

Socially sustainable: Livelihood initiatives that rely on the spirit of collective action, mutuality and self-help only will be socially sustainable. Enhancing the capabilities of people through skill building, leadership development and good governance, institutionalised systems would encourage promotion of livelihood enterprises that benefit a large area and population.

Ecologically conscious: Livelihoods that draw minimal resources from the environment and rebuilds the resources alone should be encouraged. Promoting bio-diversity and adaptation to the climate change should be at the centre of any livelihood intervention programme.

Economically viable: Livelihoods that can survive in the local economy alone should be promoted. Either conventional or modern, livelihoods that have the potential for participating in the localised value chain if consolidated through producer collectives can influence the value chain. This would enhance the market share of the small producers and bring them the advantage of scale.

Collaboration: Advancement in livelihoods should bring the multiple stakeholders on board to share each other's expertise, resources, problems and solutions. This could be possible only when the small producers are organised into an institution, with whom various stake holders related to the livelihood, like private sector, government agencies

and banks can work together for better governance of value chain.

Gender sensitive: The livelihoods interventions should not discriminate against women and wherever possible should include women as livelihood anchor in both individual and collective enterprises. Livelihood Intervention requires equal contribution, control and ownership of both men and women within the family. DHAN believes that when women gain control over financial and livelihood resources they gain visibility and stay within their family and the society.

Building Resilience in Livelihoods

Small and marginal farmers possess insufficient access to livelihood assets. Their livelihood capability is limited due to insufficient and poorly nourished lands and lack of financial capital to acquire inputs, which puts them under stress and increases their vulnerability to climatic risks and economic shocks. Therefore a diverse asset base is critical for those smallholders to become resilient to such shocks. Enabling the smallholders to diversify their asset base and access financial capital to invest in those assets is very critical to build their resilience. Creating water security through rehabilitation of irrigation tanks, farm ponds, taking soil and moisture conservation measures through watershed works will enhance cultivation possibilities. To tap the potential of land and water, the smallholders need other supports like good quality seeds, manure and other farm inputs. Preserving local varieties that are resilient to climatic aberrations is a priority in many regions, where the modern varieties failed to withstand such extremities. Motivating farmers to go for multiple crops and varieties, follow low input sustainable farming methods would help them escape from complete loss of crops, thereby ensure household food security.

Nourishing soil with tank silt

Excessive use of inorganic fertilisers and pesticides has made the soil sterile and dependent entirely on external inputs for cultivation. Bringing the lands back to normalcy is the need of the hour. Time immemorial, farmers have been applying tank silt

in their farmlands to restore physical, chemical and biological properties of the soil. Helping farmers to access tank silt through facilitating needed administrative clearances, providing them needed finance through their SHGs to apply the tank silt will have immediate impact on the production and productivity of the land.

Farm ponds for life-irrigation

Heavy downpour in a few rainy days is a phenomenon caused by climate change. It necessitates more water harvesting structures to augment the storage. While the tanks serve irrigation water needs of the farmers in the entire command area, creation of farm ponds would supplement the irrigation needs of each farm, creating space for the farmers to go for diversified cropping. A well sited and properly integrated pond can be the most crucial 'shock absorber'. Farm ponds can be built to store water ranging from 500 to 5000 cubic meter depending on the farm size. Besides irrigation, the farm ponds can be used in multiple ways such as fodder production for livestock, raise vegetable crop on its bunds and fish rearing.

Livelihood Counseling

Attitude is the most significant factor that determines success in livelihoods than the knowledge, skills or assets, a person possess. Successful livelihood intervention necessitates a person or a family to exercise stronger commitment and a long-term perspective with perseverance to pursue the livelihood activity. A person prepared to take challenges will often exhibit traits like openness to learn both from success and failures, work hard without minding hours of labour, seek guidance from others and pick up enterprising skills so quickly.

Livelihood choice by an individual is influenced by a number of personal factors, which include individual's sense of control over their life situation, notion of adequacy or inadequacy with respect to requisite knowledge and skill needed for the livelihood activity, mind-set of the person about a particular livelihood activity and his or her preparedness to face difficulties, persist in an activity despite the setbacks.

Family focus in livelihood requires deeper interaction with the key members of the family. It involves thorough investigation of various livelihood options before them, their family life-cycle stage, immediate and long term needs of the family, internal and external blocks that may stand on their way, weighing resources available in hand or resources that can be acquired from their SHGs. In livelihood counseling, one has to understand the familial factors that determine the level of participation and ownership in the activity. For example, a family involved in dairy based livelihoods has to work round the clock in caring the animals and manage the activity, which may often prevent them from attending their social obligations and recreations. It requires a high degree of participation and persistent engagement in the activity, involving family as a whole. Preparedness of the family could very well be assessed while carrying out livelihood counseling with them.

Market intelligence is another important input; an enterprise needs to make itself updated in the dynamic market economy. This is highly relevant in agricultural commodity marketing. The small holders are often cut-off from the market decisions and they are unaware of price trend and possible changes in the trend. They are easily influenced by the traders, who are enjoying the most part of the profit. If the prevailing commodity prices in various markets are made available to the farmers, they can decide on better price for their produce by moving their produce to the market which can offer higher price.

Managing Risks in Livelihoods

Poverty and vulnerability are the twin challenges faced by the poor households and both these factors reinforce each other. Exposure to risks associated with lives and livelihoods of the poor households sweep the little prosperity built-up by them over the years. All through their life they live in uncertainty about if and when a loss might occur. They live in anxiety forever and they are less likely to reap the benefits of livelihood interventions with such an exposure to risks. Enabling them to manage the risks through micro-insurance will insulate them from losses.

Social Security for Livelihood security

- Storage structures, small scale warehouses constructed at the villages in Kovilpathu, Pratapramapuram and Thandavanajkulam of Nagapattinam district with the support of Care Today support have benefited 1,300 farmer families as they would be equipped to store their produce and get and sell it when they get the right price in the market, thereby mitigating price risks. Seeing the impact, similar storage structures have been constructed in Punganur in Andhra Pradesh, Nattarampalli in Vellore district.
- Rainfall indexed mutual crop insurance is implemented in eleven Federations benefit over 5,000 smallholders for paddy, groundnut, chillies, cotton and maize crops. Tank-indexed crop insurance product has been evolved for piloting.
- In partnership with Agricultural Insurance Corporation, about 42,000 farmers growing paddy have been provided crop insurance cover under the National Agricultural Insurance Scheme.
- Over 12,500 poor households maintaining livestock have been benefited by the livestock insurance scheme.
- The health insurance programme has reached to 624,871 members and about 50,000 families compressing of 200,000 persons have enrolled themselves under primary health care product for the family with hospital linkage.
- As many as 708,724 members and their husbands have been insured for their life in partnership with various life insurance providers.
- Poor households paid a premium of about Rs. 110.73 million for an insurance cover of about Rs. 53.48 billion during the year, and availed claims of Rs. 99.66 million

Insurance is necessary for the poor to reduce risks and vulnerability to unexpected events such as death or illness of a family member or livestock. Insurance products for life, health, and productive assets provide a cushion for members to address uncertainties and take advantage of opportunities. Credit support for livelihoods complimented by insurance encourages members to invest in high-risk activities. This gives them the potential for high returns, while failure of activity does not make them more vulnerable.

Insurance support insulates the members from economic shocks, also from defaulting and helps them maintain high levels of repayment despite ill health or death of a wage earner. It also protects the member from having to liquidate assets or withdraw from their savings. Insurance helps sustain the positive impact made by the savings and credit services. Insurance support averts the 'crisis' and 'distress' situations, which result in substantial income drain. Finally, insurance provides 'greater economic, social and psychological security' for the poor to address poverty confidently. Insurance

literacy is the first step towards providing insurance cover to the poor communities.

Producer Organisations to Sustain Livelihoods

Small and marginal landholders are characterised by very little control over the factors of production such as land, labour, capital and organisation. They are unorganized and influenced by the local traders and middlemen who have access to information, capital and are organised well to exert influence on the unorganised smallholders who are poor in all these aspects. The farmers are left with no other option but to sell their produce to those traders at prices fixed by them.

The SHGs or associations of farmers have made their impact in facilitating access to credit, land and water through rehabilitated tanks, ponds and watershed programmes, which had an impact on the production and productivity to a large extent. Whereas the prices input as well as outputs were not in favour of these poor farmers, which need an institutional arrangement to enable the small

and marginal producers to enjoy the benefits of increased production and productivity.

Livelihood Clusters

Small and marginal producers receive poor net return due to involvement of intermediaries in a longer value chain, who siphon a major portion of the income from the produce. These poor producers are unorganised and often lose control over the produce once brought to the market. They are unable to reach out to distant markets due to high cost of transportation and handling. Due to smaller scale there is less scope for application of technologies to increase the production and productivity. Lack of finance is a major constraint that pushes them towards local merchants for capital with unfair terms of trade. All these issues could be addressed, when these small producers are organised into producer organisations controlled and managed by the producer themselves. What is needed is a aggregation of production and marketing activities with mechanisms to shorten the value chain and make each process owned by the producer themselves.

Many families involved in a particular livelihood activity in an area constitute an enterprise belt so that local economy grows with leaps and bounds centered on that livelihood, resulting in prosperity of the area. Enterprises development necessitates evolution, growth and sustainability of distinct players for value addition, who are linked with each other in the value chain. Both forward and backward linkages are essential for enterprise development. Multiple stakeholders such as input suppliers, credit providers, technical service givers, processors and a whole range of marketing system are involved in creating livelihood enterprise with their interest and valuable contribution. Mapping multiple stakeholders' roles, responsibilities, rights and their investment are critical for building enterprises. It shapes into community collective enterprises with legal identity and market brands. Graduating livelihoods to enterprises is a long term development process, which requires few decades for its constant evolution and sustainability.

Scale Advantage:

Aggregating the produces through the organised primary producers gives advantage of bargaining

for fair price at the markets and organising storage facilities at times of harvest and marketing at favourable time for higher price. Also it enhances scope for value addition and branding if done collectively. The concept of livelihood clusters provides scope for mobilising critical volume of produce for handling to add value, brand and market. Also it eases cost of transaction for transportation and logistics, which other will have to be borne by the individual producers. It creates space for promotion of organisations required for marketing. In total, it influences the entire local economy dependent on such livelihoods.

Technology Intervention

Producer Organisations give space for introducing technologies both during production and postharvest stages. Technology will always have a limitation of small scale production by the small and unorganised producers. Appropriate and viable technologies suiting to the local contexts would enhance the efficiency of production and processing. For e.g. farm machineries suitable for small producers could be supplied by the producer collectives at cheaper rent to members, which would otherwise be unaffordable to them. In a stabilised livelihood cluster small industries would emerge to support the technology interventions.

Pooled Resources

Promotion of a livelihood cluster requires coordinated efforts of different players involved in the spectrum of activities related to the livelihood, starting from the input suppliers, credit providers, technical service providers, processors and the whole range of marketing system. Mapping multiple stakeholders' roles, responsibilities, rights and their investment are critical for building enterprises. While the livelihood development at individual producer's level requires capital infusion guided by the technological interventions, it also requires capital for infrastructure development like processing units, cold storage, and common yards and so on. It necessitates credit linkages at higher pace from the commercial banks to SHGs exclusively for livelihood promotion.

Shared Risks

Producer Organisations provide space for pooling all kind of risks associated to production faced by the individual producers. While the mainstream insurance providers have a very little solutions for the risks faced by the small producers, mutuality based risk pooling mechanisms managed by the people themselves would provide a relief to those people. Risks associated with the livelihoods of the poor households can be mitigated with simple, contextually relevant and affordable social and livelihoods security products. For e.g. farmers involved in dairy farming can run a mutuality product for covering risks associated with their livelihood.

Professional Management

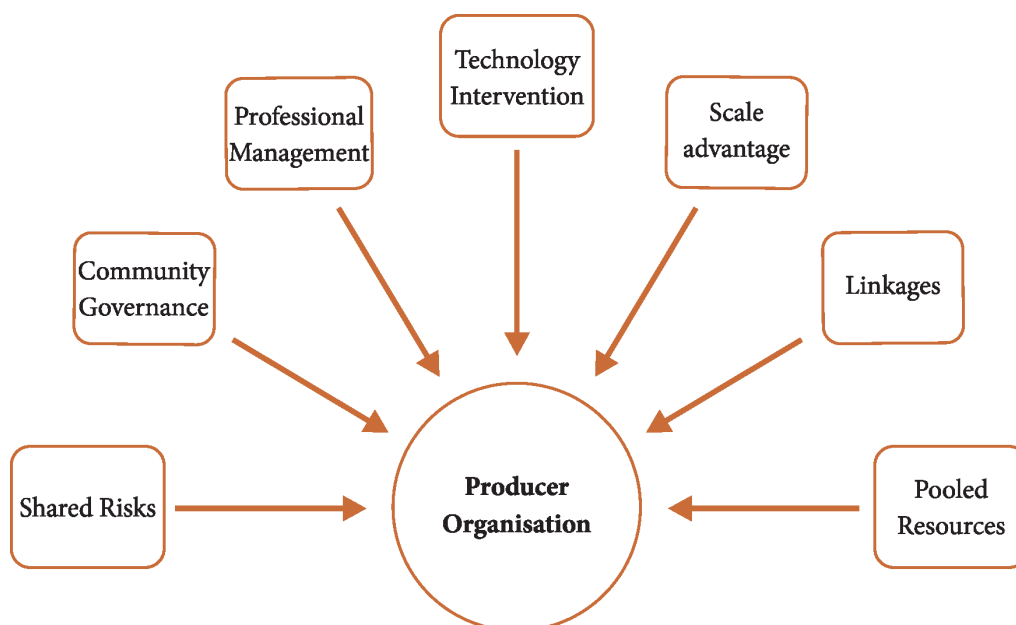
While the governance of producer organisations rests with the communities to preserve their identities and ensure democratic practices, management of those producer organisations require state of the art systems for planning and coordination, financial and logistical management, legal compliances, technological interventions, research and development, human resource management and development. It requires professional support from the promoting institution, until the community develops its internal capacity of local staff to be able to manage themselves.

Community Governance

The defining feature of the producer organisation is that the ownership and control would remain with the producer themselves. The producer organisation will have to engross the institutional systems, policies and practices from the parent organisations, the SHG federations of women, farmers and fishermen. Its governance should be grounded on the principles of self-help, mutuality, transparency, ecological consciousness, gender sensitivity, self-reliance, collaboration and collective action. Following democratic practices at every stage of the decision making forms foundation of the community governance.

Linkages

Promoting producer organisations around the livelihood cluster necessitates linkages at multiple levels so as to nurture the growth and development of activities associated to that livelihood. Linkages with the commercial banks would ensure flow of capital required for scaling up of the livelihood. Linkages with relevant line departments would ensure entitlements to reach the small and marginal producers from the mainstream institutions. In addition, linkages with different actors of market such as processing units, transport and logistics agencies would pave the ways for development of livelihood clusters, form which the producer organisations would benefit.



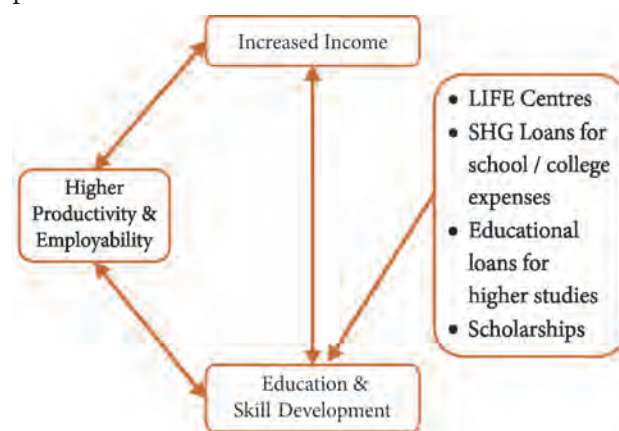
- Kalanjiam Milk Producer Company Limited (KAMCOL) is a producer company promoted by the dairy farmers in Cuddalore district in Tamil Nadu. It comprehensively addresses the value chain gaps in dairy activity. This company promotes dairy activity among the member families, provides veterinary care, help supply feed, procure milk, processes it and sell with the brand name of Aanandham.
- Medicinal and Aromatic Plants Urpathiyalar Producer Company (MARUTHI) has been promoted by the medicinal plant gatherers in the foot hills of Western Ghats, who are mostly the landless labourers. They are educated on sustainable collection practices, linked directly with the Pharmaceutical companies by eliminating middlemen who were enjoying the profits so far.
- Small and Marginal Growers Producers Company (SAMAGRI) has been promoted by the vegetable and fruit growers. This company has initiated “Tottam” a retail outlet in the IT corridor of Chennai, where the producers sell their products to the consumers.
- Periyakulam Coir Cluster Kalanjiam Producer Company Limited (PEACOCK) has been initiated to work on the value addition of coir, a byproduct of coconut, which works among the landless labourers who are dependent on such livelihoods for many years.
- A producer company set by the charcoal producer groups of Ramanathapuram district provides connectivity to the distant markets that fetch them fair price.
- Two Producer Companies have been promoted in the tourism clusters of Chettinad and Kazhugumalai to capitalise the rural tourism opportunities. Activity groups comprising of guides, artisans, host families and snack makers have promoted these companies to further their livelihoods collectively.

Education and Livelihoods

Human capital forms central among all the other capitals as the capacity and capability of a person determines how best the other forms of capitals such as physical, financial, natural and social capitals are put into appropriate use. Social capital is the manifestation of human capital, where the enabled human resource comes together and helps each other to achieve a common purpose of poverty reduction. One of the most famous authors in the field of human capital theory is Gary S. Becker, who also won Noble prize in economics in 1992 told: To most people capital means a bank account, a hundred share of IBM stock, assembly lines, or steel plants in the Chicago area. These are all forms of capital in the sense that they are assets that yield income and other useful over long periods of time. But these tangible forms of capital are not the only ones. Schooling, a computer training course, expenditures of medical care, and lectures on the virtues of punctuality and honesty also are capital. That is because they raise earnings, improve health, or add to a person's good habits over much of his lifetime. Therefore, economists regard expenditure on education, training, medical care, and so on as investments in human capital. They are called human capital because people cannot be separated

from their knowledge, skills, health, or values in the way they can be separated from their financial and physical assets.

Microfinance can contribute targeted intervention for ensuring educational attainments of the children from poor households in many ways. While the poor households avail loans from their SHGs for their children's educational needs in the beginning would be sufficient to meet the needs of primary and secondary schooling of their children, they look for higher amounts of loans when their children go for college education or higher education. They also need support for availing education loans from commercial banks if their children get admitted in professional courses.



DHAN Foundation has launched LIFE (Livelihood Initiative with Functional Education) Centres to work exclusively for building livelihood skills of the members and youths in their families. The skills required by the employers vary from place to place and context to context, according to the industrial needs. The professional trainers in the Centres provide hands on training on the skills required by the job-market. They are also provided counseling and guidance to enhance their social skills. Many of the youth who have undergone skill building programmes in the LIFE Centres have been gainfully employed. This has enabled them bring substantial amount of income to their families, thereby reducing incidence of poverty. The ability of the youths to earn and contribute to their families has not only enhanced their standard of living, it also infused them confidence and courage, changed their future perspectives. With enhanced self-esteem and life-skills, they are less vulnerable to the negative influences in the society. Every year over 2000 youths are trained from LIFE Centres promoted by DHAN.

Every year, all the primary groups promoted by DHAN provide close to 20 percent of their total loans towards addressing educational needs of the member households. It indicates the inclination of poor families towards education of their children, which has broken the myth that poor often do not spend much on education of their children. During the year 2012-13 alone the volume of loan disbursed for educational purpose was Rs. 331 million that supported 25,358 families.

As an entitlement for the poor families insured under Janashree Bhima Yojana scheme of LIC of India, scholarships for the students studying ninth to twelfth standards in schools were facilitated by the Federations promoted by DHAN. During the year 2012-13 alone over 48000 students were provided Rs. 57 million worth of scholarships. This support motivates the poor households to keep their children continue their studies.

Health and Livelihoods

A family's wellbeing is strongly influenced by the physical health of its members. When one member is sick, the entire family shares the burden by having their income reduced and having to work more. Ill health is both a cause and effect of poverty. The physical weakness resulting from ill health strongly influences the livelihood, economic growth, vulnerability, and the power of a poor family to control its own life.

Escalating cost of healthcare has made it inaccessible, unaffordable and unavailable to the poor households. The current system is mostly urban- and curative-based, largely ignoring the needs of the rural poor. The proportion of income spent on health is disproportionately increasing the expenses of the poor, and it reduces the availability of money for essential spending like food. Since poverty and health are so closely inter-linked, poverty reduction strategies should also focus on improving health to effectively combat poverty.

Most poor people are wage earners, labourers, and some own limited assets, which provide them

income. Because of reduced physical capacity due to ill health, the number of earning days is reduced and they may be unable to manage the limited assets they own. This results in low income and loss of assets. Again, because of higher expenditure on health care, poor people become indebted and cannot expand their activities further, even if they have skills. This also leads to increased vulnerability.

Viability of Livelihoods

Viability of livelihoods in tribal contexts depends on three major resources, forest, land and water. Alienation of the tribal communities from their homelands, which they cultivated for centuries, is the major issue today. Viability should not be seen just in financial or material terms, we should look at the chronic deprivation of these communities for lack of nourishment, healthcare, education and other entitlements for many generations. Exploitation by the external forces is a major risk these tribal communities facing for securing their livelihoods. Therefore, viability of livelihoods in the tribal regions should be centred on their traditional rights on forest resources, access to productive land

DHAN has nurtured an idea of promoting community owned and managed healthcare system, which is affordable, accessible and available at their convenience. SUHAM stands for Sustainable Healthcare Advancement, a collective health intervention model evolved by the Kalanjiam Federations promoted by DHAN. This model combines a community owned multi-specialty hospital with a mutual health insurance package poor families, who are members in the Kalanjiam SHGs contribute mutually to cover the healthcare costs from primary care to advanced treatments. The first hospital was started in Theni to cater to the needs of 25,000 SHG member families. Following the success of the Theni SUHAM Hospital, the Madurai hospital was started in 2008 to serve over 40,000 poor families. Another Hospital was started in Salem in 2012 to serve 40,000 poor households

The primary objective of the venture was to reduce leakages in family cash flows of the poor in the form of medical expenses. The hospital is fully community owned, with the SHGs having provided a portion of the establishment cost and the remaining came from national and international philanthropic institutions. These three community managed hospitals cater to the healthcare needs of over 95,000 families at 30-40 % reduced cost, with a backup of health insurance. Kalanjiam leaders are involved in the functioning of hospitals and participate in review meetings conducted twice a month. There is a sense of pride and ownership in them.

The Kalanjiam Reproductive and Child Health Programme of DHAN has benefited 251,000 poor households including 132,000 adolescent girls, 15,000 pregnant women, 72,000 post natal mothers and 85,000 under five children by addressing health issues such as anaemia, malnutrition, sanitation and HIV-AIDS Control in 91 blocks.

and water resources, creation of collective market mechanisms for fair trade, at the same time creating health and educational security. The integrated approach furthered by the Kalanjiam programme of DHAN by including livelihood interventions bundled with health and education from the very beginning offers a lot of insights to scale it up.

Viability of livelihoods in rural contexts should be looked at the farm and farm based livelihoods, on which more than 80 percent of the households thrive. As discussed in the beginning, segmented approach within the broader framework of agriculture such as irrigated, rainfed, tank-fed, coastal and urban farming as each context exhibits a different set of challenges and need contextualised solutions. Protecting agricultural bio-diversity and climate change adaptation are the two major challenges today, which cuts across these agricultural contexts. Viability of today's farming should be looked at the

Introducing mechanisation that suits small holdings, localised seed production and distribution, low input sustainable farming practices, precision farming with water saving technologies, organic farming have a greater role in crop production. On

the other side, safe storage at village to adjust with price fluctuation, integrating value addition activity with crop production, marketing of agriculture produce through farmers collectives to ensure fair trade practices have emerged as options for ensuring viability of farming. Livestock is an integral part of rural livelihoods, which cushions shocks in farm production, and stands as an alternative for the small farmers and landless labourers. Promoting producer collectives to reap the benefits of value chain could be an option here to boost the viability of livestock activity.

Viability of coastal livelihoods depends on the sustainable use of marine resources and coastal agriculture. Coastal conservation, sustainable fishing practices that do not harm the balance of marine eco-system, collective marketing of catches to fetch fair price will enhance the viability of fishing livelihoods. Promoting in situ moisture conservation to cope up with increasing salinity, climate change adaptation measures to cope-up with increasing incidence of droughts, floods and cyclones would build resilience in coastal farming and enhance its viability.

Labour is the primary factor of production in the urban contexts. Living closer to the employment

opportunities, the poor often stay in squatter settlements with limited access to civic services. Producers and processors located close to cities have comparative advantages of supplying to these markets. Addressing the needs of the poor households through skill building, creating access to financial services, arresting income drainage, housing, sanitation and healthcare facilities are the imminent needs of the urban poor. Ensuring entitlements meant for the urban poor from the mainstream can address many of their issues associated to their livelihoods.

Financing for Livelihoods

Credit moves the wheels of commerce and economy. Unlike organised sector, the unorganised producers have always been kept away from the ambit of institutional credit in the name of poor credit worthiness. Over the past two decades, the so called poor have exploded the myth that poor are not creditworthy and have proven that their creditworthiness is better than the organised sector. Thanks to the SHG Movement in the country which made it possible. Though the success has been demonstrated all over the country, still it is a herculean task to convince the bankers in some of the states and backward regions of northern India. SHGs offer an excellent platform for lending to the poor for strengthening their livelihoods. Credit from the banking system would be the most suitable form to meet the livelihood needs of the poor and disadvantaged communities. But in reality only 9% of the rural people and 14% of the urban population in India have access to institutional credit.

SHGs are the important vehicle for financial inclusion connecting over 60 million poor households to the mainstream banks. Credit in financial inclusion has four distinct characteristics of availability, accessibility, appropriateness and affordability. Access to credit from formal institutional sources facilitated by the SHGs helps poor wean away from the clutches of usurious lending systems. SHGs play a vital role in creating and strengthening the livelihoods of the poor by providing timely credit. The credit fuelled by the savings has the power to greater leveraging. Credit from SHGs enable the poor to start any business activity, have adequate working capital,

have access and control over productive assets, be able to upgrade existing assets, make investment in new assets, diversify into new activities. Provision of separate line of credit for consumption and emergency credit needs, insulates their working capital and business capital from being diverted.

The triple inputs from SHGs - savings, credit and insurance have a definite role in advancing livelihoods. Graduation of members in their livelihood status, from survival to subsistence and to self-employed happens alongside the graduation of these products to meet the higher order needs of the poor households to adjust to the nature and needs of the livelihood activity they are engaged.

Contextualised savings products to tap the savings in SHGs, so as to enable it to further leverage credit from banks, meet some of the planned spending such as educational expenses, marriages, festival and other social obligations will increase the savings pool at the groups. Similarly tapping the linkage potential of the group with the banks without delay will enhance the lending capacity of the SHGs for growing needs of the members for livelihood graduation. The recent advancement in SHG-Bank linkage, revolving online credit (RoC) will also widen the opportunities for the working capital needs of the members on continuous basis.

The lending policies and pattern in the SHGs should evolve with the livelihood stage and graduation of each member households. The terms of loans, schedules of repayments, interest rates would be determined by these factors.

While the SHGs fulfil the credit needs of households for their livelihood requirements, promotion of livelihood enterprises and livelihood clusters need a different kind of financial resources. Graduation of small and decentralised production to produce aggregation, value addition, branding and promotion to complete the value chain require huge financial capital and technical know-how. The role of CSR (Corporate Social Responsibility), mainstream agencies in the form of Special Purpose Vehicles, allocations and subsidises schemes, commercial banks in the form of soft / low interest loans are very much needed to promote community driven livelihood enterprises.

Economic life stage	Primary source of income	Assets position	Nature of credit	Amount of loan	Credit source
Survival	Wage earning	Nil or in debit	Consumption	< Rs 2000	SHG own fund
Subsistence	Partly self employed	Fragile	Calamities	< Rs 5000	SHG own funds and linkage
			Consumption	< Rs 2000	
			Calamities	< Rs 10000	
Self-employed	Earning from own activity	Performing assets worth Rs 50,000 to 100,000	Working capital	< Rs 20000	SHG own funds and linkage
			Working capital	< Rs 5000	
				< Rs 50000	
			Asset	< Rs 100000	
			Housing		

During the year 2012-13 alone Rs. 1348 million worth of loans out of total disbursal of Rs. 4099 million from DHAN promoted SHGs has been issued for livelihood needs of the members.

Annual Report 2013





Annual Report 2013



It was a fulfilling moment for everyone in DHAN at its 16th Foundation Day to listen from over one lakh people, who have made a self-declaration that they were out of poverty as a result of their full-hearted participation in the process of development spearheaded by DHAN at the grassroots. However there are more challenges ahead. How these families were able to come out of poverty has to be well documented and this should remain as a resource for enabling others to come out of poverty.

AGFUND International Prize for 2012 has been awarded to DHAN Foundation's Project – Increased Water Harvesting and Diminished Desertification, which was implemented in southern districts of Tamil Nadu, India with the support of European Union and Oxfam Novib, the Netherlands. The Arab Gulf Programme for United Nations Development Organisations – AGFUND administers International Prize for Pioneering Development Projects on select themes. Theme for the year 2012 was Food Security for the Poor.

Another accolade for DHAN's contributions during the year was Times of India's Social Impact Award. DHAN entered the final round of selection under both Environment and Livelihoods category of the Social Impact Award 2012. An eminent jury after detailed consideration, evaluation by domain experts and the field report awarded DHAN for its work to revive village ponds and tanks in drought-prone areas.

Awards and recognitions bestowed on DHAN every year at the national and international level brings a lot more responsibility to sustain and scale up what we have achieved. The credit goes to all the poor families for their commitment and cooperation to overcome their difficulties by partnering in the development process triggered by DHAN. We were just catalysts in the process of organising them together; enabling them to work together;

empowering them to sustain their efforts and results in the long run. Together with our Professional teams working tirelessly at the grassroots, they found lasting solution to their livelihood challenges on their own.

The Kalanjiam Community Banking programme enters its 25th year of engagement in alleviating poverty among the poor and vulnerable communities in the country. Started as a pilot project in 1989 at Tirupati, the programme has emerged as a resource institution in promoting sustainable peoples' organisations of poor women for poverty reduction through the enabling model of microfinance.

The Vayalagam Tank-fed Agriculture Development Programme completed its two decades of engagement in promoting community-led conservation and development of small scale water resources in India. Started as an action research project in 1992, the programme has emerged as the largest water programme by integrating micro finance, insurance, crop production interventions and tank based watershed development. The programme started to work on isolated tanks has now transformed into a resource institution in basin level water resource development in the country.

Sustainable Healthcare Advancement (SUHAM) initiative has made a significant contribution in expansion and strengthening of the health programmes. Drawing an inspiration after seeing SUHAM Hospitals in Madurai and Theni, people in Salem districts established full-fledged secondary care hospital completely owned by the people. Similar health centre were opened in Vishakhapatnam and Tirupathi in Andhra Pradesh, Kottampatti and Sayalkudi in Tamil Nadu. The Anemia reduction program implemented in many locations has given excellent results, which can be replicated in all the locations.

The Tata-Dhan Academy is getting prepared for becoming a registered institution; a lot of ground work has been initiated.

With the support of European Union sponsored project to empower women Panchayat leaders, The Panchayat Programme expanded its reach to more than 500 Panchayats in Tamil Nadu. Micro justice has been integrated in this programme and the legal aid clinics established in three villages started serving members families.

The IDRC sponsored action research project – Revalorising Small Millets in Rainfed Regions of South Asia reached its critical stage of implementation. The rainfed programme could derive a lot of lessons that can be integrated in to the existing programme design.

The communication and information technology and tourism have become full-fledged cross-cutting themes, which have added value to the existing programmes by bringing expertise in their respective fields for deepening them further.

All the three new themes, migration and development, youth and development, climate change adaptation have made a good start

by integrating with existing programmes to understand, design and implement interventions relevant to their themes. They meet and exchange their learning regularly.

The Strategic plans of DHAN Foundation and other DHAN Collective institutions were taken for deliberation at the 15th annual retreat organised at Nagpur, Maharashtra. The plans have now been put into action and mechanisms for steering the implementation are in place.

The 2013 edition of Madurai Walkathon focused on 'Agriculture Bio-diversity - Food and Nutrition Security' was organised in 20 places across 6 states. A lot of efforts went into creating awareness on importance of nutrition and reviving the legacy of production and consumption of small millets.

All the Centres for Integration have played an indispensable role in catering to the needs of field programmes such as human resource development, financial management, communication, research, policy and planning, mobilising philanthropy, training leaders and field workers. There exists a lot more potential to expand their services beyond programmes and to serve the sectoral needs as well.

Particulars	2011	March 2012	2013
<i>Cumulative Figures</i>			
Reach			
No. of Families	9,23,865	10,47,924	12,48,038
No. of Primary Groups	37,071	45,525	50,379
No. of Clusters	1,432	1,728	1,855
No. of Blocks/Federations	283	303	314
No. of Villages	10,755	12,406	15,844
No. of Districts	54	66	66
No. of States/U.Ts	12	12	12
Staff			
No. of Professionals	354	331	356
No. of Programme Staff	393	430	438
No. of People Functionaries	2,118	2,261	2,140
Finances (Rs. in million)			
a) Programme Funds			
People	2,651	3,117	3,918
Banks (for the year)	2,715	2,644	2,998
Government and Donors (for the year)	445	245	148
Sub Total	5,811	6,006	7,064
b) Programme Management (for the year)			
People	67	79	85
Government	20	30	14
Donors	192	113	131
Sub Total	279	222	230
Grand Total	6,091	6,228	7,294



Kalanjiam Community Banking



The Kalanjiam Community Banking programme of DHAN enters its 25th year of engagement in alleviating poverty among the poor and vulnerable communities in the country. Started as a pilot project in 1989 at Tirupati, the programme has emerged as a resource institution in promoting sustainable peoples' organisations of poor women in various social, economic and cultural contexts in India, spearheading the cause of poverty reduction through the enabling model of microfinance.

During this year the Kalanjiam programme focused intensively on strengthening the governance and financial systems at the peoples' organisations and enabling them to attain sustainability. All the peoples' organisations across the country laid high emphasis on advancing livelihoods of the members with localised interventions to enhance credit flow for existing livelihoods, increase the production and facilitate collective marketing of produces.

Expansion of Community Banking Programme

The Kalanjiam programme has been expanded to 11 new locations this year and promoted 4,366 new Kalanjiams in both new and old locations. Out of these 11 locations eight were initiated under CAIM-IFAD project and one location was taken over from the 'Karuna Trust' of Karnataka.

The Kalanjiam programme was able to reach an additional 214,029 poor families by organising them into SHGs and increased its outreach to 888,168 poor families organised into 45330 Kalanjiam groups.

DHAN as both implementing and resource organisation for the MAVIM was able to significantly contribute and guide the project. During the year 1,200 groups were promoted additionally making the total to 5700.

Computerization of all the groups' accounts has been initiated. In this project along with the community banking, awareness creation on gender issues, nutrition and legal awareness was integrated. As a RNGO, DHAN has submitted a proposal for tank rehabilitation, dairy development and rainfed farming for Sholapur district with a partnership arrangement with NABARD.

The self-growth within the federation has larger scope in the programme. More than 50 per cent of the new groups formed during the year were from existing federations. To capitalize this potential the programme devised a number of methods to motivate the people to spearhead the promotion of new groups. This has brought the momentum in people led expansion.

Graduation of People Institutions

The programme follows a protocol to register a federation of Kalanjiam SHGs. The location that achieved reasonable standards set out for the context it operates, would undergo a process of quality check to assess the systems and processes for people governance, professional management and attainment of growth standards. After this, the registration process would be initiated to register it as a legal entity. Senior professionals from the programme and experienced leaders from other federations would facilitate this process. During the year quality check was done for 21 locations and six locations have been registered as federations.

Self-management by the Community

The cost coverage as one of the mechanism for ensuring the sustainability of the federation was

given more rigor as usual. Out of 95 registered federations that are expected to cover the entire cost of management, 83 were able to meet the entire cost and the remaining 12 federations were able to cover more than 75 per cent of the cost. The remaining 99 locations are in different stages of cost coverage. During the year alone the people have contributed Rs. 74.7 million for covering the cost of management.

Auditing to ensure transparency

All the primary groups and their federations are audited by the chartered accountants every year, and the audit outcomes are shared at the annual general body meeting of the respective groups and federations. The programme sets standards for audit process, discusses with the auditors to evolve policies for scrutiny. During the year, the programme invested substantial time in refining the auditing process by involving the community in the audit process and make them to understand the procedure and their responsibility therein. The overarching goal was to assess the quality of system at field level and ensure the transparent accounting system. Teams consisting of leaders and field associates were constituted at location level, which has visited each of the group, provided orientation to members on audit and reconcile the passbook of members with the member ledger.

Making governance to take over

The Kalanjiam programme came out with a MoU to be executed between DHAN and the Federations to hand over the governance with clearly laid out roles and responsibilities. To make it relevant and functional the restructuring and redefining the roles of leaders were focused during the year on a campaign mode in all the registered federations. The focus of the restructuring was to decentralise the systems and responsibilities. Roles and responsibilities of the office bearers of the groups were evolved and they were oriented on those roles. Similarly processes for conducting businesses at the cluster and federation level were chalked out through a detailed consultation.



Financial Services

Savings

Poor people need to save what they can, to avoid slipping into real deprivation. Savings is the crux of Kalanjiam groups and it is the unique feature of enabling model of microfinance. Savings builds equity among the group members. It leads to institutional and financial sustainability of the group. The contribution by one member in terms of savings fulfils the credit needs of another member in the group. Thus savings promote mutuality on the group. Savings build their stake, while ultimately results in higher participation and vibrant democracy at the group level. Savings is the primary factor for leveraging resources from commercial banks. It makes distinction between the Kalanjiam Community Banking programme and other MFI pattern of lending. Every year growth in savings at the group level indicates the continued faith of the members on their Kalanjiam and nested institutions. During the year members saved Rs.611.8 million in their groups and making it cumulatively Rs.2883 million.



Credit

Internal lending is the lifeline of Kalanjiam groups as it meets the immediate credit needs of the members ranging from consumption to livelihoods. During this year in the initial part of the year there was less response from banks for linkages due to the macro market developments, during when this internal credit need among the members was met primarily from their own savings. Loan outstanding

at the end of the year with all the members was of Rs.4986 million. Specialised loan products introduced by the groups such as electricity, sanitation, house construction and up-gradation were well accepted by the members.

Loan Products	No of loans	Amount Rs. in Million
Toilet Construction	1056	16.02
Electricity Connection	4567	84.02
Housing up-gradation with electricity and toilet	3045	63.84
New House construction	8111	209.59

Linking with Commercial Banks

Efforts by all the locations to mobilise loans from local commercial banks under SHG- Bank linkage paid good results. Against the plan of mobilising Rs. 1500 million from commercial banks, the groups have reached linkages worth of Rs. 1583 million from the banks. This is a milestone in the growth of the Kalanjiam programme. Despite this achievement, which was done more in southern India, still getting Kalanjiam groups loans from commercial banks in northern India was a challenge for the programme. The loan outstanding with the banks was Rs.1586 million with 18,189 groups by end of the year.

Insurance Cover to Poor Families

The programme continued its thrust on promoting life insurance services to all the eligible members and spouses through insurance literacy. As on March 2013 as many as 6.29 lakhs members have been enrolled with LIC – JBY. Coverage under health insurance in Universal Health Insurance Scheme was 1,89,723 households during the year. Micro-pension initiative has an enrolment of 9925 members. As a support to insurance services, a secondary care hospital with operation theatre facility and inpatient care was promoted in Salem. This hospital provides service to the Kalanjiam members and the public. In addition to insurance support hospital provides the services at 30 per cent less cost when compared to the market. So far three hospitals with secondary care have been promoted.

The benefit realized by the covered people during the period was Rs. 2.5 million. Livestock insurance was extended to 12044 cattle.

Advancing Livelihoods

All the groups have paid attention on lending to livelihoods. During the year over 40 per cent of loans were issued by the groups to members to initiate or strengthen their livelihood activities. For dairy activities 7,643 loans were disbursed to the tune of Rs.169.9 million and 1,373 loans were disbursed for goat rearing to the tune of Rs.13.5 million.

Purpose	Loans	Amount Rs. in Million
Asset Creation	8,123	173.6
Business	33,016	589.1
Agriculture	26,745	3,22.6
Education	25,358	3,31.0
Total	93,242	1416.3

Dairy as a potential livelihood

With stabilised price the dairy activity is getting stabilised in many locations. Emphasis was given for promotion of Dairy Producer Groups (DPGs) with a primary focus of increasing the productivity through trainings and support services. As a result, 3,421 members were organized in to DPGs and 133 training were given to the members in their existing groups on various areas of the value chain. In all the rural regions there was a potential for scaling up the dairy activity. Hence the entry programmes have been started in many of the federations. Training



were organised to the members in selected clusters on animal management, fodder management, veterinary services and clean milk production to gain the experience and to initiate the linkage with the departments. The need for insurance was also stressed.

Farm based livelihoods



Agriculture interventions aimed at making the farmers to adopt suitable techniques to increase production and to make them allocate the available water and land resources more prudentially to get sustained income. Focus during the year was to organise the community for agriculture, linking them with the department for getting technology and inputs for farming at subsidized price. Agricultural producers groups have been promoted with 1000 farmers at Kottampatti in Madurai. Field demonstrations on integrated farming system and SRI method were organised.

In collaboration with Tamil Nadu Women Development Corporation and INAFI a workshop on farm based livelihoods was organised at Chennai where the women farmers from Kalanjiam locations have participated and shared their experiences. As a result of the workshop the government has agreed to open service centres with farm equipments in major Panchayat of all districts.

In Koraput location of Odisha cash crops such as ginger, turmeric and maize were introduced. In partnership with Odisha Tribal Empowerment and Livelihoods (OTELP) Project, a pilot for to demonstrate integrated farm pond based livelihood model with crop, orchard farming, livestock and

fish rearing was tried. Fish rearing was done in 25 farm ponds. In partnership with Department of Horticulture and Agriculture the programme has linked 1080 farmers for getting seedlings on subsidized price. Farmers got seedlings of mango, lemon, tissue culture banana, papaya and drumstick. Under MGNREGS the individual field based work was facilitated. Two big orchards covering about 150 acres and 100 farmers were supported. With high potential for the growth of oyster and paddy straw mushroom varieties, 150 members in Koraput were facilitated to take up mushroom cultivation, each has set up 2-3 units.

The programme could link 65 members with 33 acres for Ragi and another 33 members with 18 acres for little millet with centre for pulses Research (CPR), Berhampur for front line demonstration. It has helped the members to get quality seed and fertilizers. Around 30 members were trained in transplanting Ragi crop, which was new to them. They have got an average yield of around six quintals in finger millet which was 2-3 quintal higher than the normal yield.

During the year the Ratlam location had initiated Kharif Maize Stabilization programme. The programme aims for productivity enhancement to ensure the food security for the tribal famers. This pilot has been done in two blocks of Banswara district as Kushalgarh and Bagidora, because of high number of tribal households, high incidence of migration and low productivity and price of maize. Before sowing, pre-cultivation practices were ensured in which more focus was given on deep ploughing before sowing. The seed treatment was also done with Carbendizine, Chloropyrifos and Azatobacter culture. The dibbling method of seed sowing practice was introduced which helped the farmers to maintain the plant population. Earthing-up operation was also carried out during the season for better establishment of the crop. Six weeding were done in all the plots. The split dose of fertilizer was aliped with 15-20 days gap. The project benefited 100 families each cultivating half an acre land. The results were encouraging. The yield increase was ranging from 2.5 to 3 quintals per acre with additional income of Rs. 2700 to 3300 per acre.



Skill Building through LIFE centres

LIFE Centre imparts livelihood oriented skills to the poor women and men, particularly youths through vocational education. The expected outcome was to make them employable and capable of becoming an entrepreneur and thereby enabling them to come out of poverty. The major courses offered were computer training, beautician, tailoring, zardhosi making. Through these skill building programmes around 2500 members got trained.

Building Capacity of Members and Leaders

During the year 99 training programmes were organised for the field associates benefiting 3673 associates, another 125 training events were organised for the leaders, by which around 8252 leaders were trained on various aspects of governance. Similarly 36 training programmes were conducted for members from 14456 groups. Depending on the age of the groups, locations and regions, training programmes were designed and offered.



Community Health Programme

The Kalanjiam health initiatives always revolved around four important components to achieve the expected outcomes from all the target groups. The four components were promotion and nurturing self-health governance; establishing the linkage with the mainstream institutions; facilitating the behavioural change communication; and case management and referrals.

Promoting and Nurturing Self Health Governance

The Self Health Governance forms foundation for any health intervention. There are 2614 health forums promoted covering 40,993 members and their families are benefited out of the health initiatives across eleven federations, where anaemia reduction programme was launched. All the Kalanjiam groups were promoted as the health forums in these locations. Apart from group level forums, 114 cluster level self-health governance covering 1026 executive members and 11 federation level self-health governance forums have been promoted covering thirty three members.

Similar Health Forums were promoted in the tribal hilly blocks such as Kolli hills and Kalvarayan hills. The processes of dissemination of the health messages in the regular group meetings were streamlined and nearly 5936 members covering 297 groups in both the tribal hilly blocks were given module wise health education. The secretaries of the groups look after health activities.

Establishing linkages with the Mainstream institutions

The Kalanjiam health intervention has been built on the foundations of collaborative action with the public healthcare systems at village, Panchayat, block, district and state levels. These collaborative efforts help the community to get more access to the services available at the public healthcare systems as a matter of entitlement. In order to make the collaboration effective, steering committees have been constituted in nine locations involving the district, block, Panchayat level health officials including Deputy Director of Health Services and Medical Officers. These committees met periodically and convergence of activities between the federations and the public healthcare systems were



reviewed. Orientation training was organised for the Panchayat presidents of one tribal hilly block where the concepts of the health programmes, strategies, mechanisms with the expected outcomes of anaemia reduction programme were clarified to them.

Facilitating Behavioural Change Communication

The health education given to the target groups by the health staffs was aimed at bringing about changes in the knowledge, attitude, behaviour and practice among the target groups. The peer educators training among the adolescent girls were organised to explain them about their roles and responsibilities in the adolescent girls groups. Nearly 1095 peer educators from 377 adolescent girls groups have been trained to facilitate behaviour changes and practices among their peer. The strategy of promoting the peer educator system among the adolescent girls will ensure the sustainability of the programme.

A mid-term evaluation of anaemia reduction among the intended target groups was done. There was a reduction in the anaemic status up to 27.8 per cent from the base line of 85.7 per cent among the adolescent girls. The baseline was taken for 10,439 adolescent girls and 764 pregnant women. During this year, nearly 3,258 adolescent girls have been newly enrolled to cover the entire villages of the implementing area and 158 pregnant women were covered through the ANC clinic of PHCs.

Case Management and Referral Service

Nearly 43 general medical camps were conducted covering 3424 members and their families. Out of which 821 have been identified for further treatment

and sent to the primary health centres and SUHAM for further treatment and follow up. There were specialty camps like cardiac and paediatric camps conducted covering 285 members and nearly 12 members have been identified for further investigations at the government hospitals.

Twenty one general medical camps have been conducted in six locations covering 2,567 members and their families. Out of which six hundred and forty two were identified as referrals and sent to Government hospital and PHCs. Nine eye camps conducted covering 958 members and 49 members received spectacles and 56 referred for cataract surgery. Three dental camps were conducted covering one 192 members. Two cancer camps conducted with 128 member's participation and two were referred for further investigation and surgery. One mega camp conducted in collaboration with the

Arogyashree programme of Government of Andhra Pradesh to address gynaecological issues with the participation of more than 700 members and 38 were referred for further treatment. Artificial legs were given to three members.

Civic Initiatives by the Federations

The differently abled people were assisted to get their entitlements. Nearly 1814 differently abled persons have been identified from five locations in Tamil Nadu and 652 have received the National Identification Cards. Under civic initiative of the federations, the remedial education centres have served 2,347 primary school going children in 15 tribal locations of Madhya Pradesh, Odisha, Rajasthan and Jharkhand. Efforts were made on involving parents in understanding the attainment levels of their children.

Status of Kalanjiam Community Banking Programme

Particulars	2011	March 2012	2013
Reach			
No of Families	619,439	674,139	888,168
No of Primary Groups	31,780	40,618	45,330
Cluster Development Associations	1193	1451	1593
No of Blocks	184	209	220
No of Federations	122	122	130
No of Villages	8,074	9,336	10,299
No of Districts	46	48	49
No of States and Union Territories	12	12	12
Finances (Rs. in million)			
Total own funds	2,554	2,819	3,658
Total savings	1,987	2,421	2,883
Reserves and surplus	567	398	775
SHG Bank Linkage (for the year)			
No. of branches involved	320	322	322
No. of banks involved	34	36	36
No. of loans mobilised	8,649	7,617	7,793
Amount mobilised	1,100	1,195	1,583
Loan outstanding with members	3,734	4,175	4,986
Total credit generated	13,580	16,856	20,773



Vayalagam Tank-fed Agriculture Development



DHAN's Vayalagam Tank-fed Agriculture Development Programme completed its two decades of engagement in promoting community-led conservation and development of small scale water resources in India. Started as an action research project in 1992, the programme has emerged as the largest water programme by integrating micro finance, insurance, agricultural technology extension and tank based watershed development reached over 3800 Villages in six Indian states. The programme started to work on isolated tanks has now transformed into a resource institution in basin level water resource development in the country.

Building Social Capital for Conservation

The focus of Vayalagam programme was on conserving tank ecosystems to promote sustainable tank-fed agriculture development. Tanks have multiple uses and serve diverse communities and these tanks are facing threat of getting extinct in different eco-systems, which need to be conserved for the sake of future generations. The programme has been working at grassroots to revive the traditional water common and establish local management through building social capital at hamlet level and governed through hydrological basis nested institutions from micro water to basin level.

Three new locations have been identified during this year for expanding the Vayalagam programme in Kolar district of Karnataka with the support of IWMP and in Latur location of Kanchipuram district in Tamil Nadu the programme has been expended with the support of BPCL. Preliminary screening and feasibility study for promoting Vayalagam Programme in these locations has been done.

Vayalagam is the grassroots level primary institution promoted by organising the farmers and landless

to address the livelihood, environmental and allied development issues through their participation. This year, 395 new Vayalagams have been promoted with 24,214 member households and networked into seven Tank Cascade Associations. The programme has been able to reach 256,644 farm households organised into 3375 Vayalagams. Almost all the Vayalagam Federations have convened Annual General Body Meeting and fulfilled the legal compliances. As part of Strategic Plan Processes, the community institutions were involved in extensive consultations and most of the federations have undergone to explore their future search. Within the newly promoted Vayalagams, 347 Microfinance Groups (MFGs) were formed with about 4500 members.

Conserving Water Resources to Ensure Food Security

The Vayalagam programme's approach for conservation entails empowering the local farming community with continued persuasion and sensitization to conserve small water bodies on hydrologic units such as cascade, sub-basin and basin level. The programme facilitates rehabilitation and renovation of water resources for varied purposes such as irrigation water, drinking water and domestic use by facilitating funding from mainstream agencies, corporates and donor agencies.

During this year, all the locations together implemented Rs. 104.9 million worth of rehabilitation works at the tank, watershed and sub-basin levels. These works were implemented in Gundar, Pambar-Kottakariar, Kountinya and



Mahanadhi basins, four Integrated Mega Watersheds and 14 NABARD supported watershed development works are in different stages of implementation.

To assess the impact and usefulness of conservation works to the primary stakeholders in addressing livelihoods and enhanced incomes two external evaluation studies were commissioned by Axis Bank Foundation and Hindustan Unilever Limited. The evaluations revealed the effectiveness of programme outreach and sustainable mechanisms led to success of the programme's specific and overall objectives.

Facilitating Microfinance for Farm-based livelihoods

While the rehabilitation and renovation efforts on water resources secure water for livelihoods of the poor and marginal farmers, facilitating credit and insurance services at an affordable rate was considered as a key strategy to eradicate financial reasons of poverty. Therefore microfinance services have been embedded in to the Vayalagam Associations since 2000. During the year, microfinance groups in Vayalagams could facilitate their members to save Rs.21.7 million and created access to institutional credit from commercial banks to the tune of Rs.98.4 million. The farmers could avail Rs. 182.3 million worth of loans from their groups for various production and consumption needs. Even though, the acute drought situation prevailed during both South West and North East monsoons, the repayment by the members to financial institutions have not been affected.

Enhancing Productivity of Tank-fed Farming

Both south west and north east monsoons failed and country wide droughts added misery to farmers and landless. Amidst this precarious situations nation-wide, few tanks and project locations managed by the Vayalagam programme has provided respite by facilitating entitlements from mainstream institutions.

The Kolar region in Karnataka facilitated setting up of a vermin compost pits with the support of a scheme under National Horticultural Mission to six farmers. Another eight vermi-compost pits were established for the farmers in Hutturu Hobli of

kolar location with the support of Raitha Samparka Kendra. Pomegranate and Mango seedlings were distributed to the beneficiaries in one of the villages in Pavagada location. In collaboration with state agricultural department 14 tons of vermi-compost was distributed to 27 farmers in Kolar location.

The Magadi region in Ramanagara district of Karnataka has established poly tunnel green house for Magadi Vayalaga Vegetable Growers' Souhardha Cooperative Society Ltd, a producer company of farmers. A nursery was established and started rising of seedlings.

Under National Seed Programme, 150 farmers were distributed hens and another 300 farmers were issued groundnut seeds at subsidised rates. Seed treatment demonstrations were done in 5 villages where the seeds distributed. Demonstrations were also conducted on application of neem seed kernel extract on Paddy, Brinjal and Tomato crops to control pests and diseases. Two training programmes in association with departments of agriculture, horticulture, sericulture and veterinary care were organised, in which about 110 farmers got benefitted in Magadi. The Vayalagam associations in Magadi have also facilitated bulk purchase and distribution of 275 quintals of fertilisers to farmers at lower cost.

Providing access to Safe Drinking Water at Household

Household water treatment is one of the significant and successfully demonstrated methods of overcoming impurities and eliminating waterborne vectors as it attempts to break the chain of water getting impure between from source and use. Biosand filters are proven very effective and economically fit for poor communities to thwart the water contamination issues at household level.

Nine trainings were given to users on bio-sand filter usage, troubleshooting and maintenance in which 184 participants got benefitted from Tanjore, Salem, Madurai, Tiruppur and Pudukottai districts in Tamil Nadu. During this year, about 250 filters were distributed to the villages and installed 259 filters at Thanjavur, Tuticorin, Salem, Tiruppur and Pudukottai districts. Besides, installation of filters



in Tamil Nadu, training on installation of bio-sand filters was organised to masons and technicians from Shramik Bharati, a Kanpur based NGO at Chittoor district Biosand filter production unit for four days and bio-sand filters mould were developed and supplied to them.

Inland fishery for towards nutrition security

As a result of failure of north east and south west monsoon in the working areas, inland fishery in tanks and ponds by farmers could not pick up well



as planned. However in Sailana and Koraput regions of Odisha, inland fishery was taken up. In Tamil Nadu, impact realised from the last year fishery taken up from farm ponds, motivated the farmers to take it up in 13 farm ponds with the support of KVK, Kundrakudi. Fresh water prawn culture was demonstrated with carps in a farm pond in Singampunari. Apart from the seeds, harvesting nets were given to six farmers in Manamadurai block. During the year, 133 water bodies were stocked with fish seeds. Two trainings were conducted on inland fish rearing during this year. In Dasmantpur, with the support of Odisha Tribal Empowerment and Livelihoods Programme (OTELP), Odisha, 30 farmers were trained on fish rearing in farm pond.

Inland fisheries were taken up in 33 ponds in Mayurphanj and Sailana regions of Odisha by 33 Kalanjiam SHGs covering 500 women members. In Betnoti location, 23 SHGs have taken up fish rearing in village ponds. 370 members were benefitted from it. Fish rearing by women SHGs yielded good results this year, which has unleashed the potential for developing inland fishery in other areas as well.

Social Security for Mitigating Risks of Farmers

Vayalagams ensure social security to their members by covering them under different insurance products for different risks. Life insurance cover under JBY of LIC of India, rainfall index based crop insurance, crop insurance with Agricultural Insurance Corporation, Universal Health Insurance Scheme, livestock insurance sponsored by the Government schemes, mutuality based micro pension were the different risk covers made available

to the Vayalagam members. Around 28747 members availed insurance for the risks related to their life, crop, health and livestock. More than 1 Member also took up crop insurance from AIC for the subsidized premium of Rs 75 per acre for paddy in Tamil Nadu. Out of 6367 members enrolled in crop insurance for 2390 acres of crops, Rs. 1.53 million worth of compensations were issued to the members. Also 31 death claims and 32 health claims were facilitated this year. Another 910 students availed scholarship benefits attached with the JBY Policy taken up by the members.

Awareness on Water

Save Vaigai Campaign by Vayalagam Movement

River Vaigai is one of the important rivers originate from Varusanadu hills of western Ghats in Theni district and flows through Dindigul, Madurai, Sivagangai and Ramanathapuram district about 350 Kilometre before getting confluence at Gulf of Mannar in the Bay of Bengal. The river is a main source of livelihoods of more than 5 lakh farmers in its delta and also source of drinking water supply to major cities and towns including Madurai. This river in the recent past had been severely polluted by untreated industrial wastes, sand mining, extensive growth of water hyacinth, water sharing conflicts and so on.

The villagers living on both sides of the bank across the river Vaigai are the worst affected because of such environmental issues. The Vayalagam Movement took the agenda of promoting awareness and action among the stakeholders for protecting the river. The campaign involved a rally



by women and farmer leaders, clean up drive in the river Vaigai by voluntary physical labour, an awareness programme on preservation of river Vaigai. The members of government departments took part in the campaign and shared their views. The resolutions made by the people were sent to the district administration to inform the state government. The places where the campaign held were Kadamalaikundu at Theni district, Nilakottai at Dindugal district, Arapalayamin Madurai city and Paramakudi at Ramnad district.

Celebrating World Water Day

On March 22, 2013, the Vayalagam Programme organised an orientation programme to the all the field workers to come together, discuss on issues pertaining to water, made pledge to motivate the poor community to access safe drinking water, hygiene and sanitation. It was resolved to facilitate their entitlements through government schemes and corporate social responsibility.

Global Hand Washing Day

The United Nations Children's Fund declared 15th October is Global hand washing day. The Global Hand washing day (GHWD) was initiated to reduce mortality rates related to diarrhoea diseases by introducing simple behavioural changes, washing their hand with soaps which is a effective and simple method to reduce the diarrhoea. The Vayalagam programme through its Centre for Urban Water Resources (CURE) took up a campaign on the Global hand washing day through promoting hand washing to school children's and parents. Over 4000 students were reached and they were trained on hand-washing.

Centre for Urban Water Resources (CURE)

In the year, CURE an exclusive expertise centre which focuses on urban water management facilitated the dissemination of Decentralised Water Treatment (DEWATS) technology. Experience notes were shared in the website of BoRDA. CURE also facilitated a Development Management Programme on appreciation of Used Water treatment using DEWATS for making greener environment for Development management students and NGO staffs at Tata Dhan Academy. As part of engaging Local

Panchayat Raj Institutions under total Sanitation initiative, 20 Panchayat leaders and Ward members from Tirumanagalam block and Manamadurai block were given exposure to DEWATS units at Panaiyur Panchayat. Community Radio Station, Kottampatti has made a Programme on Used Water and Recycling so as to create an extensive awareness on DEWATS.

Resource Centre for Tanks and Watersheds Development

Seminar on "Water Bodies (irrigation tanks) & Sustaining Food Security

DHAN participated and organised a parallel Seminar in India Water Week 2012 on "Water Bodies (Irrigation Tanks) & Sustaining Food security". Shri Jairam Ramesh, Hon'ble Minister for Rural Development inaugurated the seminar and released a manual on "Ahar-Pyne rehabilitation in South Bihar". In his inaugural speech, he highlighted the contributions of MGNREGS in creating water assets in rural India. The seminar reiterated the necessity of enforcing strong conservation laws and rolling out a massive Tank fed Agriculture Mission. Many experts from the fields of water resources conservation and DHAN's professionals presented papers on the subject.

Participated in the Seminar on water security in Bundelkhand region organised by Parmarth SamajSeviSansthan at Jhansi, Uttara Pradesh and presented about experiences of the organization related to renovation of Tanks for water recharging purpose in South India, He shared the methodology adopted in revitalizing irrigation tanks (Ponds) for ensuring water & food security.

Attended the workshop on "Tank rehabilitation: Issues and relevance in the Context of Water Security and Climate Change" organised by Welthungerhilfe (Foremrly called as German Agro Action) and its partner organization, ParmarthSamajSeviSansthan in Bundelkhand. The focus was on demonstrating the impact of reviving Chandela tanks on rural lives and livelihoods in Bundelkhand region of Madhya Pradesh. Experiences of Vayalagam programme and its model was showcased at the workshop.

As a member of Oversight Committee, Central Planning commission, DHAN represented at the Oversight Committee constituted by the Planning Commission, Government of India for implementing 12th Five year plan (Water Resources). The meeting focused on developing a road map for each sub sector of water resource management covered in the 12th plan and guide the implementing authorities to achieve the desired objectives with optimum utilization of financial resources and suggesting corrective measures for scheme improvement and target achievement. DHAN expressed its views that all 13 Centrally Sponsored Schemes besides their salient features and outlay should have outcome indicators with accountability, and stressed on community governance. The seasonality nature of the Water Resources in Monsoon based country like India should improve its implementation rigour by prompt allocation of funds from the beginning of financial year.

The Principal Secretary, Water Resources Organisation, Government of Tamil Nadu has set up a working group as part of one of eight national missions to evolve a State action Plan for Climate Change Report, with Institute of Water Studies, Chennai playing the secretariat role and GIZ as a National consultant. A chapter on “Water Sector Approaches to Combat Climate Change in Tamil Nadu State – An enabling Framework for State Action Plan for Climate Change (SAPCC) was shared by DHAN.

DHAN, as a Governing Body as well as Executive Committee member of India Water Partnership attended the Global Water Partnership Network meeting and Consulting Partners Meeting at Stockholm in Sweden on August 26, 2012.

Studies and Documentation

Research Study with Babha Atomic Research Centre (BARC), Mumbai

The Programme has commissioned two extensive exploratory researches with the technical expertise and guidance of Bhabha Atomic Research Centre, Mumbai on tracing the environmental isotopes $\delta^2\text{H}$ and $\delta^{18}\text{O}$ and for radon (^{222}Rn) to impact

the ground water recharge in the rehabilitated tanks. The study includes environmental isotope investigation to understand the groundwater recharge from irrigation tanks, Thirumal area, Madurai as well as Aipur and Velimenadu tank cascades in Chityal Mandal, Nalgonda. The preliminary results in both studies are very encouraging. Due to monsoon failure during the reporting period in the two research sites, the research is extended by one more year to conclude the results.

A study by IoWA State University, USA

A two year research study on “Monsoon Harvest: Assessing the impact of distributed storage tanks on the vulnerability of subsistence level of Agriculture in Southern Tamil Nadu, India”. In this two year study led by Dr.Nandita Basu along with two other Professors of IoWa State university and 6 Post graduate students and doctoral students were involved to take up the activities such as installation of electrical sensors in 20 of the tanks for water level measurement; measure of tank bathymetry; analyse and triangulate with existing data bases on water level, ground water depletion and water governance. A Preliminary visit was made in the project sites to understand the multiple roles played by tanks in sustaining agriculture and allied livelihoods. Besides this study, two interns Ms.EriOke from Australia and Mr.NickHalliwell from UK have done socio-techno-economic assessment of a renovated tank cascades in Gundar basin.

Evaluation Study on the “Efficacy of Soil & Moisture Conservation / Water harvesting works taken up under MGNREGS in Andhra Pradesh on Pilot Scale”:

DHAN has taken up the evaluation study on the “Efficacy of Soil & Moisture Conservation / Water harvesting works taken up under MGNREGS in Andhra Pradesh on Pilot Scale” in three districts namely Srikakulam, Chittoor and Adilabad. Interview, focussed group discussions and case studies methods were deployed to study this. An interim presentation was done.

Status of Vayalagam Tankfed Agriculture Development

Particulars	2011	March 2012	2013
Spread of the programme			
a) No. of States	6	6	6
b) No. of Districts	22	25	30
c) No. of Vayalagams	2,673	2,980	3,375
d) No. of Cascade and watershed associations	155	187	194
e) No. of Federations	31	37	37
f) No. of Members	212,879	232,430	256,644
g) Command area benefited(in ha.)	60,800	75,000	78,950
Value of Physical works implemented during the year (Rs. in million)			
a) Through Farmers Contribution	12.56	21	21
b) Through Govt. and other agencies	37.67	80	84
c) Agriculture Credit support through MFGs	114.3	291	182



Coastal Conservation and Livelihoods



Organising the Coastal Communities

The programmes focus during the year was to add primary groups of women, coastal farmers and fishers in the existing locations to give a critical size for the federations to manage their operations. The programme has promoted 617 new groups by organising 11837 families. All the federations have completed their legal compliances such as auditing all the groups and federations and annual general body meetings of federations.

Facilitating Financial Services

Savings at the primary groups forms foundation for leveraging resources from commercial banks. The programme continued to persuade the members to enhance their savings, which paid a result this year. All the groups have mobilised savings to the tune of Rs. 86.9 million this year and cumulatively reached Rs. 400 million.

Similar drive was given on mobilising resources from commercial banks under SHG-Bank linkage. During this year Rs. 95.8 million worth of loans have been mobilised by 615 groups. With increased savings and lending activities, the groups were able to meet the cost of operations of their groups and federations to the tune of Rs. 8.8 million. Seven out of 33 locations in the programme meet the entire cost of operation on their own and the remaining are in different stages of reaching financial self-reliance.

Conservation and Development Works

With the lessons learnt from the European Union sponsored water harvesting programme, creation of farm ponds was seen as a potential intervention for sustaining livelihoods of the coastal farmers. By way of mobilising philanthropic support, the programme helped creation of 13 farm ponds and four irrigation tanks.

Advancing Livelihoods

An executive development programme was offered to the executives in CALL Programme to create an in depth understanding on livelihoods, designing and implementing livelihood interventions. This programme helped them to train the local teams to design location specific livelihood interventions.

Financing Existing Livelihoods

Locations tried to consolidate the loans given for livelihoods and advised the primary groups to make needed changes in their lending policies. Lending to the existing livelihoods of members was given high priority. Ramnad region alone issued 2118 loans to around 18 types of activities currently undertaken by the members.

Dairy farming

Dairy farming has always been treated as a subsidiary livelihood by the farmers and landless households in rural areas. With an established dairy plant, at Cuddalore in Tamil Nadu, the programme works to further strengthen this livelihood by encouraging households with one cow to buy second and third to promote a mini-dairy unit at household level. For most of the women supported, dairy animals turned as their primary source of income-generation. During this year 53 households were supported to initiate dairy activity and in the last three years, 581 households were supported for dairy activity. The primary groups mobilised Rs. 9.4 million from commercial banks for promoting dairy activity and the groups shared Rs. 2.6 million from their group funds for dairy activity. To protect animals from any uncertainty, the programme made all possible efforts to insure all the purchased animals.

To enhance performance of these dairy farms, the programme arranged extension services after purchasing animals. Artificial Insemination service, fodder promotion, organising animal camps and calf shows were the services made available to the members' households. Artificial insemination has been promoted rigorously in all the locations. During this year alone 1637 animals owned by 1546 households were provided artificial insemination.

Integrated farming

Under the National Agricultural Innovation Project, in Cuddalore district 70 farmers have been supported for wetland integrated farming on an experimental basis. Each farmer has received cage and pillars, which were erected in the field and they received 20 chicks and 100 fingerlings of different varieties - top, bottom, and middle feeders, to generate additional income. Farmers from this district have participated in a policy workshop organised at Chennai, in which the farmers shared the impact of integrated farming system. So far, DHAN has supported 2200 farmers under this project.

Tailoring

Tailoring was another major activity preferred by the members. Four locations did a thorough survey with all the members for tailoring activity. Along with training, the members were assisted to collectively purchase tailoring machines at lower cost from wholesale agencies. During the year about 375 members were assisted for their tailoring activity.

Skill Building

By organising need based skill development programmes at the federation level, the programme assisted over 200 members to acquire skills on embroidery, herbal gathering, and simple chemical preparation, candle making. With the loans availed from their groups, all these members have initiated these activities.

Collective Marketing

The programme promotes collective marketing of farm inputs and outputs through the primary producer and marketing groups to reduce the income drainage. During this year farmers' federation in Nagapattinam facilitated collective purchase and supply of 140 bags of groundnut seeds. In addition to financial benefits the farmers were able to get quality seeds. Also the PPGs motivated the farmers to store 850 bags of harvested groundnut in the community warehouse being maintained by the federation to fetch better price.

Similar efforts were taken in Ramnad district to facilitate fish marketing through the Kalanjiam Meenavar Sangams.

Value Addition, Branding

The Anandham Dairy Unit in Cuddalore made efforts to increase the volume of milk being processed at the Centre. Presently 2000 litres of milk is handled each day. With the support of Switzerland based CARITAS, 581 households were supported to initiate dairy activity and 52 PPGs were promoted in Cuddalore district.

Civic Interventions

Neithal Vattara Kalanjiam established SUHAM hospital to provide medical treatment to their members and non-members this year. With a lab and pharmacy, the hospital provides treatment at an affordable cost to the member and non-member families.

In collaboration with Ramnad district administration, the programme is implementing Vazhikattuvom project, a special project implemented for the mentally and physically challenged people. As a matter of ensuring entitlements for the challenged people, the programme facilitated ID cards to the identified members. The programme also maintains four Vocational Training Centres promoted by the Government. These centres provide physiotherapy and build vocational skills to the physically challenged. It also facilitates welfare cards, bus pass, scholarship, ensuring natural death compensation, marriage stipend, pregnancy welfare fund, activity loans to individuals, old age pension for differently abled, and maintenance grant for care takers of mentally retarded people, tricycle and provision of equipment.

The programme continued its nutrition garden programme by distributing seeds. Around 10000 seed packets were distributed in Cuddalore district, which was well received by the communities. The families received Rs. 300 to 1000 worth of vegetables out of nutrition garden raised in their backyard.

Health camps were held in many locations on specific health issues such as eye care, dengue fever, diabetes and HIV AIDS, in which over 2000 people got benefited. The federations have also participated in the polio elimination camp organized by the government to reach every child.

Federations in Tuticorin, Cuddalore and Kancheepuram districts promoted toilets at household level as a measure for sanitation. Over 530 families were supported to construct toilets in their homes during the year.

In past one year 6027 students have received Rs. 6.6 million worth of educational scholarship benefits as a result of insurance coverage under Janashree Bhima Yojana of LIFC of India.

Disaster Risk Reduction

The locations too have given more importance for insurance coverage. So far 36,052 members and 22,009 spouses were covered under JBY. Also 15,894 families have been enrolled in Universal Health Insurance Scheme of this scheme, which provides Rs. 30000 worth of coverage for Rs. 150 premium.

The Kalanjiam samuga Vaonli established at Nagappatinam played an active role during Cycle Nilm, by providing early warning information to the households living in the coastal area. Also the Station provides programmes on disaster preparedness, livelihoods, local best practices, women and children, health, education and farming.





Tata-Dhan Academy



The Tata-Dhan Academy, an institution for Development Management is the result of a partnership between the DHAN Foundation and Sir Ratan Tata Trust, Mumbai. The Academy was begun in December 2000 and aims at becoming a Centre of Excellence in Development Management. The core purposes of the Academy are inducting and grooming fresh graduates as Development Professionals through specially designed programmes, and building capacity of the development practitioners.

The Academy has completed 12 years of its experience. It has advanced its core activities such as teaching, research, training and short duration education programmes, and consultancy by collaborating with NGOs, Government and other academic institutions.

Post Graduate Programme in Development Management

Eight students from PDM 11 after successful completion of their course were placed in four designated lead NGOs such as AKRSP, FES, DHAN Foundation and Charutar Arogya Mandal. A new batch of 10 students has been inducted in PDM 13 and they are currently in Term II. They represent the states of Karnataka, Andhra Pradesh, Odisha, UP, Gujarat and Tamil Nadu. Admission process to place PDM 14 has been commenced.

Knowledge Generation and Dissemination

The Academy has three Centres, which act as knowledge management platform on the sectors such as mutual insurance, water and disaster risk reduction. The Advanced Centre for Skill and Knowledge in Mutual Insurance (ASKMI) has brought out a policy brief on universal health insurance scheme and shared with organisations of relevance for policy change. The research council meeting was conducted to identify new researches



on micro insurance particularly the crop insurance.

The Advanced Centre for Disaster Risk Reduction (ACEDRR) has revisited the proposal submitted to National Institute for Disaster Management (NIDM) and held discussions with authorities concerned. An Advanced Reflective Training (ART) on DRR was designed and would be rolled out soon.

The Water Expertise and Training Centre (WETC) revisited its purpose and added irrigation water in to its area of focus. A study was conducted on farm ponds in Savariarpattinam village in Ramnad, where there are more than 400 farm ponds created in the same village.

Research

A research project on migration for INAFI through PREM was completed and the findings were presented. The research steering committee was constituted, which has met regularly to evolve research agenda. The baseline study on small millets for the IDRC sponsored RESMISA Project was completed and the findings and learning were presented to the partner organisations in a review workshop organised in Nepal. Further the areas for gender related studies for the RESMISA project were identified and the support has been extended to concretise them during the workshop held in Krishnagiri. The research team extended its regular technical support to the project holders in the Centres as part of research capacity building.

Courses for management institutions

A Development Immersion Programme (DIP) was designed and offered for the second year MBA students of Thiagarajar School of Management (TSM) in which more than 100 students participated. It has been institutionalised as a repeat programme in the Academy. The programme sensitised the students about the poverty, livelihoods and social issues of marginalised communities. For the first time similar kind of DIP was offered by customising in the context of horticulture farming for the final year students of B.Tech from Tamil Nadu Agricultural University, Coimbatore. It was well received by the students as well as by the institute. It is decided to institutionalise the programme as part of Rural Agricultural Work

Experience in TNAU. A half credit course on microfinance was offered as an elective course for second year students of TSM.

Workshops and Seminars



A seminar on “Development in Africa – Perspectives, Challenges and Prospects” was organised for students, faculty members and staff in the Academy to build the development perspectives about the African continent. A three-day workshop on “Case teaching and preparation of teaching notes” was conducted for faculty members. Prof D V R Seshadri has facilitated the workshop. The Academy also organised Union budget watch and Reflection for 2013, in which about 80 participants representing Academia, Press, NGOs and Private attended.

Development Management Programmes

Development Management Programmes are organised for the professionals working at the



grassroots to build perspectives and skills in a specific field. During this year, the academy organised a national training on micro-insurance, state level training on micro-insurance at Bangalore, 10th edition of advanced reflective training on micro-insurance, participatory evaluation and monitoring techniques for government officials, and LEAD for professionals in DHAN.

Institutional Events

The Academy for organises institutional and academic events such as Independence Day,

Teachers' Day, Sports Week and get together with students of other academic institutes. Heritage 2012 was organised by the students, which was an inter-collegiate event conducted with a heritage and cultural perspective. It was organised in a village, wherein the village community and the student community met together and exchanged their perspectives and experiences through a number of competitions and events. The event received an overwhelming response from the students of other academic institutions in Madurai.



Panchayat Development



Democratising Panchayats was launched as a theme in 2003 to strengthen the grassroots democracy for addressing the issues of poverty. It was started as a pilot 25 Panchayats of seven blocks in five districts. The pilot phase focused on identifying and introducing new practices in Panchayat management, capacity building, and integrating functional groups into Panchayat administration. The experience gained from the pilot during this past one decade was more significant and it could advocate many changes for deepening democratic practices in Panchayats.

The programme evolved new democratic practices like Panchayat parliament, multi-year micro plan for Panchayats, social audit, integrating MDGs into Panchayats, social security to all the families within Panchayats and so on. Its efforts to include SHGs functioning in the Panchayats into its decision making processes brought good results. With experience gained from the experiments, the programme emerged as a resource centre in Panchayat governance. It has provided training to about 4000 Panchayat representatives. A distance learning programme on Panchayat Management was designed and offered to SHG leaders, Panchayat representatives and aspirants. Compiling its experience gained from a decade of its engagement, the programme came out with a Working Manual on Panchayat Administration, which is a significant contribution to the sector.

Scaling up of Panchayat Programme

The focus of the year was to expand the program in another 553 Panchayats headed by women. The support from the European Union sponsored project for empowering women Panchayat representatives was timely to accomplish this plan. From these Panchayats, basic orientation has been organised to 553 women Presidents, 1167 Ward members and 247 SHG leaders. The focus was on



assessing the capacity needs, organising capacity building programmes, planning and introducing development interventions, mobilising peoples' participation in the Panchayat governance. Support extended by the district administration in all the working districts was encouraging.

Efficiency of administration at the Panchayat level has a direct bearing on the poverty reduction among poor and vulnerable families. The programme undertook to reach at least 200 poor families who are in desperate need of support. By way of organising various entitlements meant for them, the programme would work with them closely to address the issues of poverty specific to each of these families. The programme has reached to 40,300 poor families.

Deepening Democratic Functions of Panchayats

Mandated functions

All the Panchayats are expected to perform their basic functions like organising gramasabha, Panchayat council meetings and other democratic practices. Constant steps have been taken in the existing 25 Panchayats for strengthening those democratic functions, which could bring positive changes among these Panchayats. The Mandatory meetings have been regularised in all the Panchayats.

People Planning

People plan was one of the good democratic practices advocated by the programme in all the working Panchayats. They have been given

sufficient hands on training in conducting people planning processes. All the working Panchayats were motivated to follow up with their annual plan and monitor them. As a result, the Panchayats have accomplished more than 50 per cent of their plan. Out of Rs. 142 million plan outlay, the Panchayats could ensure works worth of Rs. 78 million during the year.

Panchayat education to the community

Providing Panchayat education to the community was expected to promote democratic practices at grassroots level. Steps were taken to enrol potential people into DPM course to provide formal Panchayat education and 301 persons have been enrolled in DPM course during this year. Secondly the focus was on SHG leaders, for whom structured training programme on functioning of Panchayats was provided. Around 1870 persons attended those trainings; thirdly the village youth were given attention. Around 760 youth and 1142 school students were trained on Panchayat system. This programme is arranged in their school itself.

Social security initiatives

Social security programmes have been introduced in all the Panchayats. The JBY of LIC of India was promoted in all the Panchayats, which has been availed by the local communities continuously over the past five years. In this insurance programme 7631 members have been enrolled and 49 deaths occurred this year and 46 cases were compensated. More than 1000 school going children have got scholarship benefit to the tune of Rs. 1.25 million in all the 25 Panchayats.

Ensuring Employment Guarantee

One of the largest and centrally sponsored programmes for the grassroots - Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) was seen as an entitlement for the poor and vulnerable sections of the local population. Panchayats have a greater role in implementing this programme. Panchayat programme initiated experimentation in five Panchayats and various steps were taken for improving the quality of the programme. During the year, nearly 8000 people were enrolled or renewed. It could ensure work

for all; especially it provided employment for the women and aged. The average working day per person in this year was ranging from 28 – 87 days and the average wage earning per person per day was Rs. 68 – Rs. 100.

Voter list updation

Voter list is an important document that ensures democratic rights of all the people to participate in the elections. Since it is being used once in five years, the voter list is not properly updated in most of the places. The programme took initiatives in all 25 Panchayats to update the voter list regularly with the participation of the public. The Panchayats took responsibility and facilitated additions and deletions of voters. By this effort, in all the working Panchayats, the polling percentage was maintained above 90 per cent.

Entitlements support to needy people

Panchayat as formal institution at grassroots level, it has a role to ensure the entitlements to the needy people. All the working Panchayats were motivated to focus on it. During the year, efforts were taken in all locations to access entitlement services to the needy. 135 persons got Old Age Pension, 42 women got marriage assistance and 28 families got other supports like family cards.

Mainstreaming Micro Justice

With the experience gained from Vellaiyampatti Panchayat, where a legal aid clinic was initiated on

an experimental basis, the programme has planned for mainstreaming it in 90 new Panchayats. Three clinics have already opened in Madurai district. Every month, hundreds of people took part in the clinic and got benefit out of it.

Publishing of Panchayat Manual

Bringing Panchayat Manual for Tamil Nadu Panchayat Administration was a significant contribution by the programme. This manual has all the basic information about the Panchayat act, rules and procedures for day to day functioning of the Panchayats. It can be used as a reference material for all the Panchayat representatives and staff. This manual has been distributed all the women headed Panchayats, where the programme has been expanded this year.

Mainstreaming Youths in Panchayat – an experiment

With the support of RGNIYD, the Panchayat programme initiated an action research project on mainstreaming youth in Panchayat institution in Pillaiyarkuppam Panchayat, Villianur commune of Puducherry state. Through this project, the youth in Pillaiyarkuppam Panchayat were organised, series of events were organised for them to bring good understanding on youths role in Panchayat. The programme resulted in promotion of a youth club, updation of voter list, promotion of a reading room and tree plantation. This would be emulated in other Panchayats as well.



Rainfed Farming Development



Rainfed agriculture plays a crucial role in India, covering 68 per cent of the total net sown area. Uncertainty in production due to fluctuations in rainfall and its distribution, and decrease in relative productivity in rainfed lands affect the livelihoods of the poor and marginalised farmers. DHAN foundation has launched the Rainfed Farming Development Programme (RFDP) to make the rainfed farming viable by improving the total factor productivity through location specific interventions.

Reach and Coverage

Rainfed Farming Development Programme is implemented in 14 locations among the rainfed farmers in 11 districts of Tamil Nadu, Karnataka, Andhra Pradesh and Maharashtra, Odisha and Jharkhand. In Andhra Pradesh, the programme is working with Integrated Watershed Management Programme (IWMP) of the State and in Maharashtra it works with the Convergence of Agricultural Interventions, Maharashtra (CAIM) programme of the State. In Karnataka, it works with Green Foundation. After the project period, now the programme continues to work independently there. In addition, the programme is implemented as a cross cutting theme at Vedaraniyam in Tamil Nadu and in Koraput and Mayurbhanj districts of Odisha with other programmes in DHAN.

Revalorising Small Millets

RESMISA (Revalorisation of Small Millets in the Rainfed Regions of South Asia) project is for 42 months, started in the month of March 2011. The RFDP is implementing this project in five locations of three states. Peraiyur, Anchetty, Jawathu Hills are the three locations in Tamil Nadu. The other two locations are Semilguda in the State of Odisha and in Bero location of Ranchi district, Jharkhand.

This year, a baseline report has been prepared for the project. Various kinds of trials such as mother



trial, baby trial and RCBD were conducted in all the five RESMISA locations. Soils of the project sites were tested and on-farm experiments were taken up to address various agronomic constraints. Recipe contests were conducted in all the project locations and trainings on recipe preparations with small millets were conducted with support of Tamil Nadu Agricultural University. Half yearly and annual review meetings were facilitated with all the project partners and stakeholders.

Organising Rainfed Farmers

The programme focuses on organising the farmers into UzhavarKuzhu (Farmers' Group), building nested institutions of Rainfed Watershed Association, Uzhavar Mandram and federating them into Uzhavar Mamandram. During the year the programme has promoted 259 groups. So far reached 19,326 members through organising 1004 groups and networked into 75 associations.

Rainfed Farming Development Works

During this year Rs. 21.3 million worth of natural resource management activities such as creation

of farm ponds, dug our ponds, check dams, recharge pits, graded bunding, land levelling, tank silt application, stone bunding, Loose boulder structures, rock filled dams and water absorption trenches taken up. Major works were done in Uttoor location of Andhra Pradesh, which was ranked first among the organisations implementing IWMP watershed projects in the State.

With the NWDPRA revolving funds, Rs. 0.6 million worth of land development works such as land levelling, stone bunding, ring bunding, earthen bunding, bringing waste land under cultivation, tank silt application in the agricultural fields and farm pond construction in Nattarampalli location. Under CAIM Project Rs. 1.35 million worth of NRM activities such as farm pond and graded bunding works have been done in the Shirolu cluster.

Different kinds of rainfed farming activities were taken up in Koraput, Borigumma, Semiliguda, Betnoti and Moroda locations in Odisha. Creation of farm ponds emerged as the most wanted activity among the farmers as it provides lifesaving irrigation of their paddy crop.

Large scale plantation of dry land horticulture trees, fodder trees and agro forestry trees have been taken up in Uttoor, Nattarampalli, Gudiyatham, Tirumangalam and Peraiyur locations. In collaboration with the government departments, diesel pump was purchased and given to the farmers for lifting water from the pond to irrigate rice and other vegetables. In Betnoti, the members were trained in mushroom cultivation and it is picking up well. Back yard poultry become the most preferred activity of the members in this location.

A CSR project of Cotton Corporation of India, Coimbatore has been implemented for the third year at Sengapadai village of Tirumangalam. Totally Rs.2.5 lakhs worth of Neem cake and urea was supplied to the cotton farmers to control the stem weevil of cotton and for getting the increased yield. Department of Science and Technology, Government of India sanctioned a proposal titled "Stabilising the livelihoods of marginalized community through integrated approach' for Betnoti valuing Rs. 2.65 million.

Capacity Building

Village Information Centres have been established in the entire Gilla Parishads of Gahatanji project. Farmers training and agricultural demonstrations were conducted in the working villages of CAIM. All the Krishi Doots were trained through PDKV Agricultural University, Akola.

Meet expert programs were conducted for the 50 Farmers Clubs of NABARD in Tirumangalam and Peraiyur. Agricultural training and demonstration were organized for these clubs.

RFDP played active role in the Walkathon event which was conducted in 20 places of five southern States. The content including the exhibition materials were prepared on 'Agricultural Biodiversity and Food Security' with the focus on small millets and exhibited. Pamphlets on importance of small millets and different recipes of small millets were and distributed to the participants.

Mitigating Risks in Rainfed Farming

Insurance is an indispensable component in the rainfed farming programme as it encounters a number of risks associated to crops, livestock and life of farmers. The programme continued its rainfall indexed crop insurance product. This year 145 farmers were covered under deficit rainfall insurance program for cotton, maize and for paddy in Tirumangalam and Peraiyur locations and 379 farmers were covered under Mutual Crop Income Insurance in Nattarampalli and Gudiyatham locations. Life insurance was done with 4569 members and health insurance was done for 813 members. Another 256 members are enrolled in the micro pension scheme in Tirumangalam location.

Communication and Information Technology for Development (CIT4D)



There exists a great divide between access to and use of information and communication technology (ICT) between urban and rural, rich and poor, for-profits and charities. DHAN Foundation has taken up ICT for the poor as a new theme to experiment, develop and implement socially-relevant ICT programmes through the ICT based people's organisations built at the grassroots. It has become a cross cutting theme to complement the microfinance, water, rainfed farming themes.

Community Organisation Model

The Primary groups of the CIT4D theme are called "Inayam" Groups in Tamil, also known as "INformation Technology Enabled Rural NETwork" (INTERNET) Groups. The users of the Village Information Centres (VICs) are organised as Inayam Groups based on the services used and their need for information and services from the Village Information Centres. These Inayam groups would be organised according to their nature such as women, farmers and youth. These groups are the primary groups of the theme. The main purpose of these Inayam Groups is to use ICT as a tool for their development. The byelaws have been evolved and introduced for adoption at the group level. The primary Inayam groups would be networked as Inayam associations and Inayam Federations.

The first Inayam Federation being promoted in Kottampatti will serve the ICT needs of five Kalanjiam and Vayalagam federations comprising of 114 Inayam Groups. These groups would receive services from 20 VICs.

ICT Services by VICs

The Village Information Centres are offering different services like computer courses, e-school,

e-governance, health diagnostic services and mobile based services. The current usage pattern of VICs shows that there exists a great demand for computer education programmes, followed by e-school and e-governance services. The VICs have a clear business model, and with the fee charged on these above services, the VICs generate incomes to sustain its operations. Presently these centres cover about 40 per cent of its operational costs.

Community Colleges

Four Community Colleges have been promoted in the hilly locations of Kolli Hills, Javathu Hills, Erkadu and Kalrayan Hills under PudhuVazhvu Programme. Another Community College was initiated in Kalpakkam with the support of Madras Atomic Power Station. All these centres have started offering computer related skill building programmes to the children from poor families. The programme team provides support to maintain all the ICT infrastructure in DHAN's programmes.

Community Broadcasting

ICT as a Cross Cutting theme supports the Community Radio initiative of Madurai District Tank Farmers Federation at Kottampatti in Madurai district. The Vayalaga Radio completes its first year of broadcasting. The Vayalaga Vanoli broadcasts five hours of programme every day. The live programme with the community has picked up well. Agriculture is the core programme, which is being broadcasted for an hour daily. The users of live programme are getting increased and it has increased the number of listeners.

The live programme on agriculture was organised jointly with agriculture department and animal

husbandry programme was done jointly with the Tamil Nadu Veterinary and Animal Science University. The live programme on animal husbandry has got good reception among the villagers and the impact was observed after the programme. Around 27 sessions on goat farming and 25 sessions on cow farming have been prepared. Live Programme is also being provided once in a month for the benefit of the farmers to interact directly with the veterinary doctors.

Developing Software for Enhancing Effectiveness of Programmes

DHANAM Software version 4 has been developed and ready for use. This version of software has integrated life and health insurance module. Similarly software for Vayalagam programme and Kalanjiam Development Financial services (KDFS) have been under preparation.

FAST software has been developed for financial management at the Federations level, which could aid in generating budget vs actual statements and reconciliation statements. SIM Software for Social Impact Measurement has been tested with new questionnaires in Gangai and Palamedu federations. A new version of SHE Software for MAVIM has been developed based on their requirements and modifications suggested on the old version.

Rainfall analysis software is developed with the coordination of Spatika, Bangalore, which provides back end assistance for maintenance of rainfall data from the rain gauges installed in the project locations in DHAN. The programme manages all the 159 rain gauges installed in 23 locations.

Tourism for Development

DHAN Foundation's Tourism for Development theme is an outcome of the four-year pilot project 'Endogenous Tourism for Rural Livelihoods' implemented by it in Karaikudi and Kazhugumalai in Tamil Nadu with the support of United Nations Development Programme and Government of India. One of the key learnings of the project was that the diversified livelihood opportunities exist in the tourism sector can contribute in poverty reduction. 'Tourism for Development' is a crosscutting theme to facilitate DHAN's programmes working in the locations of tourism importance to capitalize the emerging opportunities in the tourism sector. It would be a multi-stakeholder and inclusive approach with all the stakeholders in tourism including the poor communities.

Advancing Tourism Interventions

Focus of programme for the year was advancing the tourism interventions in Karaikudi and Kazhugumalai locations. A working model for food activity group, tourism hospitality group, community organised tour; convergence in village tourism development committee were evolved during this year. Along with the support from District Administration of Tuticorin, Tamil Nadu Tourism Department a presentation was made to the advisory committee on world heritage site



tentative list committee of India (ACWHM), which was recognised by the committee. A pilot project was attempted to promote community organised tour. Efforts were made to position Kazhugumalai at the 25th year celebration of Tuticorin district, a special float on Kazhugumalai and other important heritage sites of Tuticorin was organised at the rally organised as part of the celebration.

In Thirupudaimaruthur location of Thirunelveli District, rural tourism software activities under the rural tourism promotion project of Tourism Ministry, Government of India was completed. A multiyear Micro plan prepared to promote tourism based livelihoods development was shared to the tourism department to mainstream it.

Heritage and Tourism Promotion Events

Heritage Walks

Twenty two Heritage walks were organized in Madurai and Thirunelveli and strengthened the collaboration with INTACH Madurai Chapter, Tourism Department and Travels club of Madurai. A set of 23 brochures were prepared on Heritage sites and was promoted during the heritage walks. Heritage Walk in Pudukottai district was initiated with the support of district administration.

The programme entered a MoU with the History Department of Fatima and Lady Doak Colleges in Madurai to have long term collaboration to promote heritage literacy among the students. Subsequently two special heritage events at Samanarmalai and Madurai city heritage sites were organised.

Round Table on Tourism Skill and Community Engagement

On invitation by the City and Guilds Centre for Skill Development London, U.K and EQUIATION a premium Tourism research organization of Bangalore, DHAN participated in the Roundtable to discuss on effective approaches to skill development and community engagement in the Indian tourism sector.

Madurai Heritage Exhibition

The programme took part at the Madurai Heritage Exhibition in Thamukkam Grounds organised by MADITSIA to highlight the rich cultural heritage of Madurai. The display of heritage sites and villages where the heritage walk were organised attracted the visitors. A quick survey on heritage tour among the visiting participants was done. This exhibition provided a lot of visibility to the tourism initiatives of DHAN.

Development Tours

Eleven developments tours were completed for the Friends of DHAN , Housing for All, Accenture Team of Netherlands, France, UK, Japan , USA and Australia. Two village cultural immersions Programme for Postal Trainees of Madurai Postal Training Centre were organised.

World tourism Day

World tourism Day on September 27 was celebrated with Tamil Nadu Tourism Department and the district administration of Madurai and Sivagangai. As part of this events Heritage walk was organized for students of Madurai and Sivagangai districts.



New Themes



Mothering Development Innovations

DHAN's core philosophy is mothering development innovations. DHAN is always on the lookout for emerging new opportunities for the poor; design a theme around the issue, experiment for few years to evolve a replicable and adaptable community organisation model in different contexts, and then consolidate the experience to launch it as a programme for scaling up. The criteria for evolving a new programme are its potential to impact large number of poor for their better living and its replicability indifferent contexts.

New Themes: Migration, Youth Development and Climate Change

DHAN has been launching new themes for piloting in the beginning each decade. In the beginning of 1990s, Kalanjiam Community Banking and Vayalagam Tank-fed Agriculture Development were launched to work on microfinance and water as tools for poverty reduction. At the dawn of the new millennium, in 2000 DHAN initiated four more themes - Tata-Dhan Academy for Development Education, Rainfed Farming Development, Information and Communication Technology for the poor, and democratising Panchayats. In the beginning of third decade 2010, the Foundation has launched new development themes on migration, youth and climate change adaptation. The idea of launching these three new themes came up in the 23rd Consultative Forum Meeting held at Kerala Institute of Local Administration (KILA), Trissur between 2nd and 4th April 2009.

Promoting New Themes

Promotion of new theme in DHAN has a typical schema. Initially, a think-tank will be formed with

senior staff to sound various ideas on initiating a new theme. To explore further and to give concrete shape to the ideas a core committee would be formed with senior staff. The core committee would take up a detailed study, field visits, and consult experts in the relevant field. Subsequently an advisory committee would be formed with experts and practitioners for giving technical advice and suggestions to the core team for initiating the programme in a few locations initially.

The programme would be piloted intensively in a few locations of different contexts such as rural, urban, tribal and coastal contexts for 5-6 years. By the time, programme design and components would be evolved and standardized according to the context. The Peoples' Organisation model and development intervention components would be discussed in detail in the Consultative Forum of DHAN, which includes senior professionals and programme leaders. Based on the inputs from the Forum and consolidation of experiences by the programme team, the programme would prepare itself for scaling up.

DHAN would promote separate thematic institutions for scaling up such matured themes. Both water and community banking have emerged as largest themes and DHAN has promoted exclusive Foundations for taking up expansion of these themes. Four more themes are in different stages of scaling up, such as rainfed farming development, ICT for poverty reduction, democratising local governance, development management education, and coastal conservation and livelihoods. Now the new themes on migration, youth and climate change adaptation are engaged intensively in piloting in select locations and reflecting periodically on their outcomes.

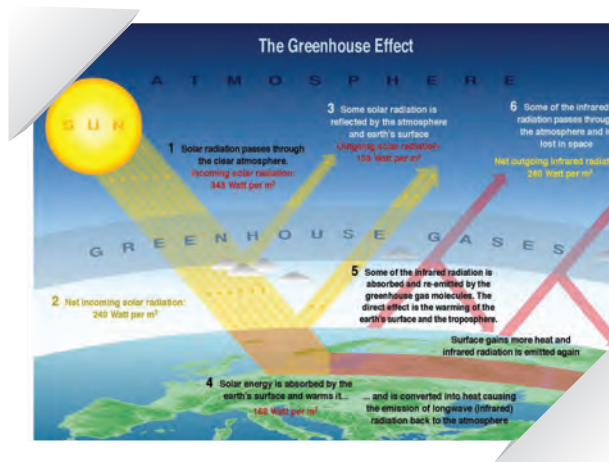
Climate Change Adaptation

The Climate Change Adaptation Theme (CCA) has chosen to work on agriculture and climate change adaptation with sub sector focus of biodiversity, afforestation, soil and water, agriculture, risk reduction and social security measures. Also the theme will have a specific focus on renewable energy. All these focal areas would be studied scientifically and based on their relevance in the existing themes of DHAN, those interventions would be deepened. For contextualizing the climate change adaptation, the theme will be piloted in four ecosystems detailed in the Sangam literatures of Tamil namely Kurunji (hill and forest – tribal), Mullai (Grass land with livestock- Rural), Marutham (Irrigated farming – Rural) and Neithal (Marine and inland coastal farming – coastal).

The CCA theme initiated its pilot with the support of GIZ (German Technical Cooperation) in T. Kallupatti block of Tamil Nadu. The theme is also piloted in S.Pudhur location in Sivagangai district. Both the locations are characterised by rainfed farming. Experiments are currently being done in 54 villages in these blocks.

A study on season change (pattam) due to climate change was conducted in select villages based on traditional knowledge of the local farming communities. The study revealed that the farmers deserted cultivation of groundnut and kodo millet in the past twenty years. Maize has become an alternative crop in few areas for the past five years, which has high risk in terms of investment and marketing. Seven village climate change adaptation associations have been formed in T.Kallupatti block covering 755 families.

Creating awareness and making the community to take action against climate change has been taken as an important intervention in this theme. Providing orientation and promoting debates prior to introduction of any adaptation measure has been made indispensable. Twenty two such orientation



programmes have been offered on social security, livestock insurance, tree plantation, and leadership.

Erratic rain fall is a major climatic stress in the project area and in farm lands with alkaline soil are not suitable for mixed cropping under rainfed condition. Framers have been traditionally cultivating wetland paddy, which was a risky venture with scanty rainfall. Farm ponds were found to be a solution for such areas to harvest rain water and use it as lifesaving irrigation. Seventeen such farm ponds created in three villages.

Failure of monsoon prevented raising horticultural tree plantations. Only eight acres of land was planted with tree saplings where there was an assured availability of water to irrigate it. Though the farmers have perceived application of tank silt as an adaptation measure to rebuild the soil to mitigate the climatic stress on soil and water, the administrative hassles discouraged the silt removal. The team is making efforts to persuade the government administration to permit it.

The theme also promoted social security products to mitigate the shocks of climate change. Over 500 members have been enrolled in life insurance and 270 animals have been covered under livestock insurance products. The theme is monitoring the processes and outcomes of these interventions through an innovative method of systematisation.



Migration and Development



Organising Distressed Migrant Families

Migration and Development (M&D) theme has chosen to promote primary groups of distressed migrant families and their networks to enable them address the issues of poverty and vulnerability pertaining to migration. The M&D theme identified Tirupur in Tamilnadu and Dharur in Beed district of Maharashtra as pilot locations.

Initial studies were taken up in these locations to look at possibilities for piloting. An approach note for designing a community organisation model was prepared based on the existing experiences of other themes in DHAN. Pledges for members, byelaw for migrant SHGs, participatory learning methods for assessing issues of migration were evolved. Seven SHGs with 105 distress migrants have been promoted during this year.

Reducing Distress with Interventions on Livelihoods

Generating sustainable livelihood opportunities and ensuring entitlements from mainstream institutions through awareness on their rights are the twin strategies of the theme. During this year, to extend development services to distress migrants, Service Centres for Migrants (SCMs) have been promoted to provide employable skills and facilitate their entitlements in collaboration with relevant departments. Also, these centres will offer services required to stabilise their livelihoods.

In association with the Rural Self Employment Training Institutes of Canara Bank, the SCMs have

provided skill building for 65 migrants of which, 22 were placed in various garment companies; two health camps were organized in which 250 migrant families got benefited.

The M&D theme made an arrangement to work with the MEETPU Trust, a migration rescue organisation to work on the issues to international migrants from poor families in India. During this year, support was extended for rescuing 32 migrants from Malaysia.

The theme also started working on improving agricultural productivity through watershed programmes in Beed, Maharashtra as a strategy to build livelihoods at the places of origin. Efforts have been made to get WADI based livelihood intervention project for the Dharur block of Beed district in Maharashtra.

Generating and Disseminating Knowledge from Pilots

One of the mandates of the new themes in DHAN is building knowledge based on experiential learning from the pilots and disseminating across programmes within DHAN for integrating relevant knowledge for deepening the existing themes. An exclusive issue of Innovation Matters – a Knowledge product from the new themes was published focusing on migration. An abstract followed by a paper on youth migration in Tirupur was prepared and presented at Rajiv Gandhi National Institute of Youth Development (RGNIYD).

Youth and Development

The theme on 'Youth and Development' focuses on bringing youth in to the development arena and shaping them as more vibrant and productive force of the society. This theme perceives that when the youths take right choice of livelihoods with appropriate skills, attitude and knowledge in their early ages, then can avoid from falling into cycle of poverty. The theme is now on experimentation to understand and appreciate the lifestyle and opportunities of today's youth and to evolve interventions around them.

As RGNIYD plays a major role in building the youth, the theme entered into a Memorandum of Understanding with it to work in unison for designing and coordinating youth development programmes spread across various states of the country.

The theme evolved a set of participatory learning methods to study the phenomenon of youth development. It was piloted at Yellapatti village in Alanganallur block, Madurai district. The study revealed that no youth was idle in the village; either they are on studies or on employment within or outside the village. They exhibited a reasonable level of concern towards development of their village. Another study was done in C. Pudur village of the same block.

A micro planning exercise was done with the youth groups in A.Pudupatti village in Alanganallur block to understand the development issues of the youth and make them plan for overcoming such problems. Focus areas of the exercise were health issues of adolescent girls, sports engagement, and support facilities such as playground, electricity in homes, library, and guidance for higher studies and employment, changes in behaviours such as addiction to alcohol and smoking.

The Y&D theme facilitated a training programme for the tribal youth from Yercaud, Kalrayan hills, Javvathu and Kolli hills in Tamil Nadu with the support of RGNIYD. Over 150 youth participated in

those personality development training that focused on sensitizing the youth towards understanding and appreciating their personality aspects, understanding core areas of life skills and behavioral changes needed to shape their personality and evolving an action plan for personality development.



A paper on youth and MDGs was prepared and presented at the national conference on youth and volunteerism jointly organized by RGNIYD and UNV (United Nations Volunteers) unit, New Delhi.

An exercise was done at Kilankulam village in T.Kallupatti in Madurai district to create a baseline of youth in that village, with specific reference to their education and employment. Case studies of three progressive young farmers, who are taking up farming under the guidance of elders, were prepared. Despite uncertainties in agriculture they felt farming as a noble livelihood and determined to continue this for generations.

On the National Youth Day – January 12, a workshop “Milestone for Kalrayan hills -Youth Achievements and Challenges” was organised. Nearly 130 youth from eight Panchayat have participated in the workshop, which focused on assimilation of the best practices of youth and plan for skill building. As a result, Kalrayan hills block level youth coordination committee was promoted.

The Y&D theme also facilitated registration of 16 federations as vocational training providers (VTPs) with the Directorate of Employment and Training (DET) in Tamil Nadu.



Centres for Integration



DHAN has a number of integrating mechanisms such as Strategic Forum, Consultative Forum, retreat, task forces and working groups for specific purposes. Besides bringing in a common culture, vision among all the members, these mechanisms help build collective leadership.

All the Programme leaders, Regional Coordinators and anchors of the Centres have met at the Monthly Institutional Development and Integration Meetings (MID-AIM) to review operational issues and plans and to workout mechanisms for integration across themes and institutions. Knowledge building workshops were organised on select themes with them. The Consultative Forum met twice during the year. It has reviewed all the programmes of DHAN collective. The Strategic Forum met several times during the year to review the growth and set the directions for it.

Foundation Day

DHAN celebrated its sixteenth Foundation Day on October 2, 2012 at its new office premises. Shri. K. Shanmugam IAS, Principal Secretary, Finance to Tamil Nadu Government felicitated the celebration and released a “Manual for Panchayat Administration” published by the Working with

Panchayat theme of DHAN. One lakh people were declared out of poverty themselves as a result of development interventions done by DHAN’s programmes. In a dialogue session organised in the afternoon Dr K. Ramasamy, Vice Chancellor of Tamil Nadu Agricultural University dialogued with participants on agricultural bio-diversity and Dr K. Palanisamy, Director, IWMI-Tata Water Policy Centre dialogued on Tanks and Irrigation Management. Ms. Jean Watson from New Zealand and Ms. Annett Houtekamer from the Netherlands were awarded for their yeoman service to the humanity.

Annual Retreat

Annual Retreat is an annual get-together of all the DHANites, who will meet for four days at the end of the year. It is a self-renewal process, where all the staffs occupy an equal space and opportunity, look critically at the growth in their self, community and DHAN; participate in the visioning and future search process of the institution. This year, 15th retreat was organised at Indian Institute of Youth Welfare in Nagpur, Maharashtra. Declaration of strategic plans for 2012-17 by all the themes and institutions in DHAN Collective was the focus.

Centre for Human Resource Development

Attracting and Grooming Professionals

Through an intensive selection process DHAN identifies and places socially concerned and competent development workers in its field programmes. The identified professional undergoes a structured HR growth process, who starts his/her engagement in DHAN as an explorer and subsequently gets graduated into successive stages of learning, performance and leadership. DHAN has been in regular touch with designated educational institutions, from where it attracts professionals every year. During this year DHAN placed 176 professionals into its programmes.

Volunteering and Internships

Institutions and programmes promoted by DHAN provide ample opportunities and scope for the graduate students and research scholars from across the globe to volunteer or take up short duration internships in their areas of interest. DHAN facilitates their placement in different programmes, provides structured guidance and support to enrich their learning and contribution. Last year alone 42 such interns were placed in DHAN.

Enhancing Managerial and Leadership Capacities of DHANites

As an HRD institution, DHAN continues to invest on its staffs, who are spearheading its development interventions at the grassroots. It offers a series of customised capacity building programmes to enhance managerial and leadership capacities of its professionals working at the peoples' organisations at different levels.

For the regional coordinators, who are anchoring field programmes at the district level, a leadership development programme - LEAD was organised. This programme helped them identify their leadership style, institutional and sectoral dimension of leadership, visioning for the institutions and teams they are leading.

A write-shop was organised for the project executives to enhance their skills in documenting and writing the impacts created at the grassroots. The programmes gave them hands on experience in writing human interest stories, which can enhance effectiveness of their communication products.

For the project executives, who are implementing programmes at the grassroots, a training programme on project planning and management was organised. This programme helped them understand the nuances of conceptualising ideas, developing projects, raising resources, implementing and monitoring them.

A series of training programmes were organised for the community accountants in financial management. These programmes helped them acquire operational knowledge in planning, budgeting and managing finance; cost control and financial indicators for review and monitoring.

DHANites at all levels have undergone performance enabling programme (PEP), an annual HRD event, wherein individual staff peer reviewed their performance in their teams, reviewed their roles and responsibilities, reflected on their personal and professional growth against expectations.

DHAN People Academy

Building capacities of leaders, members and field associates in the peoples' organisations is imperative for self-management. DHAN invests substantially to promote leadership in the local institutions. Dhan People Academy was initiated to provide learning environment for the leaders, members and field associates.

Capacity Building for People Leaders and Field Workers

With the well-furnished training infrastructure, the Academy designs appropriate pedagogy to facilitate learning. It organises exposure visits to encourage



cross learning of the best practices among peoples' organisations. Through workshops and seminars the people's leaders share their experiences and widen their perspectives. Need-based certificate programmes and distance learning programmes are designed and offered by the Academy. Trainers' Trainings are organised on various themes. The Academy offers customized trainings to other NGOs and Peoples' Organisations on demand. It facilitates setting up of Community Colleges – Livelihood Initiative with Functional Education (LIFE) to provide a variety of location-specific and tailor-made livelihood skill building programmes for the youths from the poor families.

During this year the Academy could train 504 persons in microfinance, 303 persons in water conservation and management. Another 1012 persons have been trained in a variety of livelihood skills. Three batches of field associates were given structured residential training on promoting and managing community organisations. Four training programme were organised for the Secretaries of Primary Agriculture Cooperative Credit Societies and Joint Liability Group (JLG) members on the concept of SHGs and microfinance.

Diploma in Panchayat Management

The Academy offers a Diploma in Panchayat Management through a distance learning programme for Panchayat leaders, aspirants, leaders and field workers of SHG and farmers federations. With simple self-learning materials on Panchayat acts, provisions, functions and systems of governance, the course builds perspectives of the participants in Panchayat management. This year 987 Participants enrolled in the programme which includes 252 women Panchayat presidents. In the 2nd convocation organised by the Academy, Sri Naresh Gupta, former Chief Electoral Officer of Tamil Nadu conferred diplomas to the passed out students of the Diploma programme.

Centre for Development Communication

The Centre for Development Communication facilitates documentation and dissemination of field learning within and outside the organisation in both print and audio visual formats for information sharing and advocacy. The Centre supports the People's Organisations to setup and run community media centres with the combination of community radio, video and web based technologies. It has also promoted a Forum for Development Journalists to make them see, reflect and write on issues pertaining to development. The Centre also undertakes thematic campaigns combining digital and folk media for fostering Behavioural Change Communication.

Communicating Grassroots Experience

The audio-visual and publication units in DHAN have prepared and shared a number of documentary films, visual presentations, posters and booklets on

various themes in DHAN Collective for training and promotional events. Both print and electronic media gave attention on the programmes being implemented at the ground and featured a number of stories highlighting success stories of the local communities and their institutions. Development Matters, an in-house magazine of DHAN published the experiences of field programmes and aided cross learning across DHAN Collective institutions.

A Festival to Celebrate Development Films

DHAN has been organising "Development Film Festival" every year on selected development themes. The 8th edition of Development Film Festival was organised on "Climate change and Food Security". The festival witnessed an overwhelming response from film makers within and outside the country. A jury comprising of journalists, film makers and academicians selected films for award.



Community Radio

DHAN operates a Community Radio Station – Kalanjiam Samuga Vanoli in Nagapattinam and provides support to other two Stations promoted by farmers' federations in Madurai (Vayalaga Samuga Vanoli) and Punganur in Andhra Pradesh (Karshaka Vaani). All these three stations worked on enhancing community participation in programme production and community ownership in governing the stations, which is the soul of community broadcasting.

Centre for Finance

The Centre for Finance is an integral part of the central office, collating financial functions across programmes, centres and thematic organisations of the DHAN Collective. The Centre places greater emphasis on building a transparent and fool-proof financial management system at all levels. The Centre evolves financial policies for the Foundation and other Institutions in DHAN Collective and Peoples Organisations. It ensures online accounting system with the support of accounting software packages and builds the capacity of accountants and finance managers for it.

DHAN has developed and implemented sophisticated accounting and internal control system. The system strikes a fine balance between decentralized accounting and centralized monitoring through the use of Financial Responsibility Centre (FRCs). The FRC is a very unique concept which has been introduced to accentuate the decentralised decision making process.



Folklore Cultural Campaigns for Creating Awareness

DHAN has organised awareness campaigns emphasising on avoiding use of plastics, protecting water resources, sanitation and solid waste management in villages and slums. Folklore artistes trained in above themes were engaged in these campaigns. Over 65,000 participants were reached out through the cultural programmes organised in 227 places during this year.

Accounts are maintained using specialized accounting software. An internal audit department headed by Chartered Accountants undertake quality assurance audit on a quarterly basis. Lucid manuals have been developed for the financial, personnel and administrative systems in DHAN. These are collectively reviewed annually and changes are made if necessary to match emerging needs.

In order to ensure effectiveness and transparency in financial management, the accounts of the People Organisations, starting from primary groups to federations are audited by the Independent Chartered Accountants. Audit reports are presented in the annual general body meetings of Federations, and ratified by the members.

A national level Auditor's workshop was organised at Madurai, which focused on accounting policies for the year for auditing all the peoples' organisations promoted by DHAN and evolving terms of reference for the auditors. Twenty five audit firms across the country attended the workshop.

Centre for Facilitating Philanthropy

The Centre for Facilitating Philanthropy has been set up to promote philanthropy with the members of the poor communities that DHAN is working with, engaging the general public in development work in a more meaningful way, building corporate partnerships for social development, setting up Friends of DHAN networks in other countries to support DHAN's work.

Contributions worth of Rs. one million was mobilised from individuals for specific development projects such as creation of farm ponds and drinking water ponds, and renovation of irrigation tanks. These projects were facilitated to villages in Tamil Nadu and Andhra Pradesh.

The 2013 edition of Madurai Walkathon focused on 'Agriculture Bio-diversity - Food and Nutrition Security' was organised in 20 places across 6 states. Science City of Tamil Nadu partnered in creating awareness on importance of nutrition and reviving the legacy of production and consumption of small millets. Culinary preparation contests were organised to emphasize the importance of wholesome food in daily routine for a healthy living.

The Centre facilitated support from Madras Atomic Power Station, Kalpakkam for renovating a drinking water Oorani and assisted to set up a vocational training centre to provide computer education to children from poor families.

Centre for Policy and Planning

DHAN's Centre for Policy and Planning supports the programmes and institutions in DHAN Collective to evolve, develop and modify their policies and plans to accomplish their goals. It provides frameworks and tool kits to the programmes in planning, review and monitoring performance in line with the perspective plan of DHAN Collective. It works with the programmes for advocating pro-poor policies by helping them undertake studies and policy research; organise policy seminars, publish policy briefs and policy notes on specific issues on respective themes. It also ensures gender mainstreaming in the DHAN Collective by building gender perspectives among the staff through capacity building programmes, evolving and assessing gender policies in practice.

During this year, the Centre has published a policy brief on Tank silt Application to advocate changes in policies as well practices related to issuing permissions to the farmers to lift silt accumulated in the tank beds and apply in their farm lands as a measure of soil enrichment.

The Centre organised a consultation workshop on "Systematic Integration of Gender in the Project

Revalorising Small Millets in Rainfed Areas of South Asia" at Krishnagiri, Tamil Nadu. This workshop helped the project partners to draw an action plan to integrate gender in this project. Gender assessment study was taken up for the project sites with custom built tools and methods. The study assessed the current status of gender in small millet production, constraints and strategies to overcome.

Review of existing policies on Small Millets in India was done with respect to cultivation, consumption, conservation and commercialisation at the national level and state level for Tamil Nadu and Andhra Pradesh. The Centre also facilitated a policy review of public food programs and the feasibility for introducing small millets in public food distribution systems in relation to nutrition.

A consultative workshop was organised with the Vice-chairperson, Tamil Nadu State Planning Commission and relevant secretaries of the departments to support millet mission in Tamil Nadu. It was deliberated to pilot substituting selected small millets for rice in ICDS supplementary food.

Centre for Research

The Centre for Research facilitates field-based research on issues common to the sector and DHAN. It undertakes sector specific research on microfinance, tank-fed agriculture and other rural and urban development issues in addition to taking up impact studies of DHAN projects as part of knowledge management strategy of DHAN. The Centre facilitates micro-studies and action-researches on the issues at implementation to come out with operational solutions to improve the performance. It works with educational and research institutions, and universities on common research interests to exchange expertise and to bring academic rigour to the research outcomes.

The Centre succeeded in getting Madurai Malli included in Geographical Indication Registry of Government of India. With continuous efforts at the ground with farmers and at the relevant departments, the Centre finally accomplished its

goal of getting GI for the Madurai Malli entitled to Madurai Malli Farmers Association.

A study on finding an optimum number of rain gauges required in a region to generate reliable data to be used as a basis of rainfall indexed crop insurance was facilitated by the Centre.

As a follow up of the diagnostic study taken up for Department of Cooperatives, Tamil Nadu, a training programme for sensitizing the staff and executives of Cooperative Societies on participation and involvement of Joint Liability Group members and need for promoting federations of JLGs.

Micro studies have emerged as an important strategy of the Centre to assist the field programs. During this year about 15 micro studies were taken up by the Centre on topics such as evolving lending policy for the groups, exploration of human development dimensions for SHGs and assessment of nutrition security in urban and rural contexts.



Financial Statements



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KARNATAKA

Tel.: 91-80-25364740 / 25368228 Fax: 91-80-25367711

Email: k_sheshadri@yahoo.com

FORM NO.10B

Audit report under section 12 A(b) of the Income Tax Act, 1961 in the case of
charitable or religious trusts or institutions

We have examined the balance sheet of **DHAN (DEVELOPMENT OF HUMANE ACTION) FOUNDATION, 1A, VAIDYANATHAPURAM EAST, KENNET CROSS ROAD, MADUARI 625 016, TAMIL NADU** - [name and PAN of the trust or institution] as at 31/03/2013 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the abovenamed trust visited by us so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below:

Non confirmation of balances of certain loans and advances, bank balances, donor balances and current liabilities.

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view.

- i) in the case of the balance sheet, of the state of affairs of the above named trust as at 31 March 2013 and
- ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31 March 2013

The prescribed particulars are annexed hereto.

for SUNANDA & SHESHADRI

Chartered Accountants

Firm Registration Number: 4191S

Sd/-

K.SHESHADRI

Partner

Membership Number: 020956.

Place: Bangalore

Date: 13/08/2013

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

	Schedule	March 31, 2013	March 31, 2012
ASSETS			
FIXED ASSETS			
Written off as per contra	1	97,765,895	100,805,585
Land and Building funded from DHAN Corpus	1	56,295,685	32,144,517
INVESTMENTS	2	99,251,372	103,155,300
CURRENT ASSETS, LOANS AND ADVANCES			
Bank Balances	3	22,205,441	37,084,647
Loans and Advances	4	8,390,821	9,684,484
SPECIFIED FUNDS	6	45,224,673	30,220,947
Total		329,133,887	313,095,480

LIABILITIES

CORPUS AND CAPITAL FUND	5	152,056,504	150,266,267
SPECIFIED FUNDS	6	67,946,182	60,046,060
CURRENT LIABILITIES	7	11,365,306	1,977,568
FIXED ASSETS WRITTEN OFF AS PER CONTRA	1	97,765,895	100,805,585
Total		329,133,887	313,095,480

Notes on Accounts 11

Schedules 1 to 7 & 11 form an integral part of the Balance Sheet

Sd/-
ChairmanSd/-
TreasurerAs per our Report of even date
For Sunanda & Sheshadri
Chartered Accountants
Firm Registration Number : 004191SSd/-
Executive DirectorSd/-
K.SHESHADRI
PartnerMadurai
June 22, 2013

Membership Number: 20956

DHAN (Development of Humane Action) Foundation

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

(in Rupees)

FOR THE YEAR ENDED	Schedule	March 31, 2013	March 31, 2012
INCOME:			
Grants Received	8	174,270,913	181,458,839
Other Receipts	9	16,636,854	14,377,181
Total		190,907,767	195,836,020
EXPENDITURE:			
Community Banking Programme			
Programme Implementation		52,140,525	47,158,568
Capital Expenditure	1	682,187	903,013
Tank fed Agriculture Programme			
Programme Implementation		50,438,762	51,981,627
Capital Expenditure	1	181,655	227,365
Rainfed Agriculture Programme			
Programme Implementation		27,654,986	18,401,356
Capital Expenditure	1	1,126,315	573,869
Coastal Agriculture and Livelihood Programme			
Programme Implementation		14,176,051	27,628,217
Capital Expenditure	1	-	497,350
New Themes and Other Programmes			
Programme Implementation		35,045,740	40,485,572
Capital Expenditure	1	6,000,921	1,404,587
Central Support System			
Programme Implementation		11,768,367	12,983,281
Capital Expenditure	1	709,626	51,445
Excess of (Expenditure over income)		(9,017,368)	(6,460,230)
Total		190,907,767	195,836,020
Appropriation of Excess of (Expenditure over income)	10	(9,017,368)	(6,460,230)
Notes on Accounts	11		

Schedules 1 & 8 to 11 form an integral part of the Income and Expenditure account

Sd/-
Chairman

Sd/-
Treasurer

As per our Report of even date
For Sunanda & Sheshadri
Chartered Accountants
Firm Registration Number : 004191S

Sd/-
Executive Director

Sd/-
K.SHESHADRI
Partner

Madurai
June 22, 2013

Membership Number: 20956

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2013

(In Rupees)

Schedule I: Fixed Assets		G R O S S B L O C K A T C O S T			D E P R E C I A T I O N		N E T B L O C K	
Particulars	As on 01.04.2012	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2013	As on 01.04.2012	for the year 31.03.2013	As on 31.03.2013	As on 31.03.2012
Community Banking Programme								
Freehold Land	2,016,436	-	-	2,016,436	-	-	2,016,436	2,016,436
Land & Building	11,889,764	-	-	11,889,764	3,498,715	839,105	4,337,820	7,551,944
Furniture and Fixtures	1,085,868	466,807	-	1,552,675	628,969	92,371	721,340	831,335
Office Equipments	415,531	11,925	-	427,456	288,626	20,825	309,451	118,005
Professional Equipments	5,065,580	3,375	-	5,068,955	4,844,948	134,405	4,979,353	89,602
Electrical Fittings	372,467	50,284	-	422,751	260,568	16,219	276,787	145,964
Vehicles	5,486,225	-	-	5,486,225	3,800,785	252,816	4,053,601	1,685,440
Staff Vehicles	472,978	149,796	296,745	326,029	-	-	326,029	472,978
Plant & Machinery	1,304,686	-	-	1,304,686	721,285	87,510	808,795	583,401
Total I	28,109,535	682,187	296,745	28,494,977	14,043,896	1,443,251	15,487,147	14,065,639
Tank Fed Agriculture Programme								
Freehold Land	176,689	-	-	176,689	-	-	-	176,689
Furniture and Fixtures	711,035	59,768	-	770,803	369,116	40,169	409,285	361,518
Office Equipments	349,816	-	-	349,816	229,580	18,036	247,616	102,200
Professional Equipments	4,471,016	58,078	-	4,529,094	4,177,644	210,870	4,388,514	140,580
Electrical Fittings	194,381	7,650	-	202,031	126,095	7,594	133,689	68,286
Staff Vehicles	147,945	56,159	50,125	153,979	-	-	-	153,979
Vehicles	1,773,575	-	-	1,773,575	1,209,848	84,559	1,294,407	479,168
Plant & Machinery	1,323,300	-	-	1,323,300	1,189,074	20,134	1,209,208	114,092
Total II	9,147,757	181,655	50,125	9,279,287	7,301,357	381,362	7,682,719	1,596,568
Rainfed Agriculture Programme								
Furniture and Fixtures	38,175	31,960	-	70,135	3,818	6,632	10,450	59,685
Office Equipments	22,035	14,500	-	36,535	3,305	4,985	8,290	28,245
Professional Equipments	512,959	485,950	-	998,909	307,775	414,680	722,455	276,454
Electrical Fittings	700	6,905	-	7,605	70	754	824	630
Plant & Machinery	-	587,000	-	587,000	-	88,050	88,050	498,950
Total III	573,869	1,126,315	-	1,700,184	314,968	515,101	830,069	258,901
Coastal Agriculture and Livelihood programme								
Freehold Land	6,977,521	-	-	6,977,521	-	-	-	6,977,521
Land & Building	22,007,184	-	-	22,007,184	8,782,793	1,322,439	10,105,232	11,901,952
Furniture and Fixtures	1,190,415	-	-	1,190,415	474,073	71,634	545,707	644,708
Office Equipments	837,169	-	-	837,169	509,511	49,149	558,660	278,509
Professional Equipments	6,343,515	-	-	6,343,515	6,185,734	94,669	6,280,403	63,112
Electrical Fittings	389,864	-	-	389,864	207,233	18,263	225,496	164,368
Plant and Machinery	11,291,517	-	-	11,291,517	5,397,281	884,135	6,281,416	5,010,101
Vehicles	5,703,756	-	-	5,703,756	3,949,977	263,067	4,213,044	1,490,712
Total IV	54,740,941	-	-	54,740,941	25,506,602	2,703,356	28,209,958	26,530,983
Total	93,468,107	1,808,157	546,870	95,712,134	45,864,855	4,730,074	50,747,007	47,334,807

DHAN (Development of Humane Action) Foundation
SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2008

(In Rupees)

Particulars	G R O S S B L O C K A T C O S T			D E P R E C I A T I O N		N E T B L O C K	
	As on 01.04.2012	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2013	As on 01.04.2012 for the year	As on 31.03.2013	As on 31.03.2012
New Themes and Other Programmes							
Freehold Land	2,470,674	-	-	2,470,674	-	-	2,470,674
Building	51,452,800	2,827,000	-	54,279,800	4,378,136	14,876,577	40,954,359
Building work in Progress	-	-	-	-	-	-	-
Furniture and Fixtures	1,808,913	213,123	-	2,022,036	109,692	1,034,805	883,800
Office Equipments	764,333	30,500	-	794,833	44,653	541,804	267,182
Professional Equipments	8,217,753	792,327	-	9,010,080	640,429	8,583,127	275,055
Electrical Fittings	532,543	35,790	-	568,333	332,722	356,283	199,821
Vehicles	2,121,431	-	-	2,121,431	1,351,027	1,466,588	770,404
Staff Vehicles	47,056	-	(4,389)	51,445	-	-	47,056
Plant & Machinery	3,132,721	2,102,181	-	5,234,902	641,010	1,602,512	2,171,219
Total V	70,548,224	6,000,921	(4,389)	76,553,534	5,953,042	28,461,696	48,039,570
Central Support System							
Freehold Land	5,983,156	-	-	5,983,156	-	-	5,983,156
Furniture and Fixtures	218,347	28,660	-	247,007	11,442	144,026	85,763
Office Equipments	91,630	69,310	-	160,940	12,731	88,797	15,564
Professional Equipments	618,526	3,650	-	622,176	5,756	618,339	5,943
Electrical Fittings	84,924	540,160	-	625,084	55,919	121,814	19,029
Vehicles	1,764,313	-	-	1,764,313	165,058	828,985	1,100,386
Staff Vehicles	150,895	67,846	150,895	67,846	-	-	150,895
Total VI	8,911,791	709,626	150,895	9,470,522	250,906	1,801,961	7,360,736
Total (I+II+III+IV+V+VI)	172,032,117	8,700,704	493,376	180,239,445	11,247,018	82,473,550	100,805,585
Office Building Funded from Own Corpus							
Free hold land	2,094,344	-	-	2,094,344	-	-	2,094,344
Building	-	54,201,341	-	54,201,341	-	-	-
Building work in Progress	30,050,173	(30,050,173)	-	-	-	-	30,050,173
Total	32,144,517	24,151,168	-	56,295,685	-	56,295,685	32,144,517

Madurai

June 22, 2013

Sd/-

Chairman

Sd/-

Executive Director

Sd/-

Treasurer

DHAN (Development of Humane Action) Foundation**SCHEDULES TO CONSOLIDATED BALANCE SHEET**

(in Rupees)

March 31, 2013 March 31, 2012

Schedule 2: Investments

Ford Foundation Corpus Fixed Deposits :

Housing Development Financial Corporation	9,700,000		9,700,000
REPCO Bank	18,153,282		19,312,583
City Union Bank	12,500,000		12,500,000
Pandiyam Grama Bank	7,738,459		7,039,345
Canara Bank	943,537	49,035,278	872,483

Sir Dorabji Tata Trust Corpus Fixed Deposits :

Post office - Kisan Vikas Patra Scheme	7,500,000		7,500,000
Fixed Deposit with REPCO Bank	19,969,542		17,917,642
Fixed Deposit with Pandian Grama Bank	479,417		3,957,423
Fixed Deposit with City Union Bank	8,863,990		-
Govt. of India RBI bonds	-	36,812,949	8,636,000

DHAN own/ Other Corpus Fixed Deposits:

Pandiyam Grama Bank	1,500,000		2,805,673
Others	-	1,500,000	1,451,772

Community Risk Reserve & Other Funds Fixed Deposits:

Pandiyam Grama Bank	8,669,857		8,229,091
City Union Bank	3,233,288	11,903,145	3,233,288

Total	99,251,372	103,155,300
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Schedule 3: Bank Balances

In Savings accounts	18,302,973	18,652,850
In Fixed Deposits	3,902,468	18,431,797

Total	22,205,441	37,084,647
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Schedule 4: Loans and Advances

Advances Recoverable:

Project Advances to staff	921,010	339,082
Deposits	1,359,400	1,504,844
Other Advances Recoverable	6,110,411	7,840,558

Total	8,390,821	9,684,484
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Madurai
June 22, 2013

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

SCHEDULES TO CONSOLIDATED BALANCE SHEET

Particulars	"Opening Balance as on Apr 1, 2012"	"Amounts not included in Income and Expenditure account Receipt / (Advance)"	Appropriation from Income and expenditure a/c		Transfers	"Closing Balance as on Mar 31, 2013"
			Income	Surplus / (Expenses)		
Schedule 5 : Corpus and Capital Fund						
Corpus Fund						
Ford Foundation	46,382,301	-	6,343,050	(2,655,907)		50,069,444
Sir Dorabji Tata Trust	34,304,729	-	2,351,258	(1,821,562)	-	34,834,425
DHAN Foundation Own	14,520,079	3,250,000	7,849,693	(1,468,604)	(24,151,168)	-
Tata DHAN Academy	2,000,000	-	120,000	(120,000)	-	2,000,000
DHAN Foundation Own Building Corpus	32,144,517	-	-	-	24,151,168	56,295,685
Total	129,351,626	3,250,000	16,664,001	(6,066,073)	-	143,199,554
Central Support System						
	20,914,642	-	-	(12,057,692)	-	8,856,950
Total	150,266,268	3,250,000	16,664,001	(18,123,765)		152,056,504
Schedule 6 : Specified Fund						
Donors' Account - Net	2,948,890	(96,799)		(12,157,475)	372,866	(8,932,518)
Sir Ratan Tata Trust (SRTT) Revolving Fund	376,000	-	-	-	-	376,000
Other Revolving fund returns	8,568,051	550,799				9,118,850
Community Risk Reserve Fund	14,769,342		3,954,505		(372,866)	18,350,981
Book Fund	412,419	-	-	-	-	412,419
Vehicle Fund	2,750,411		960,198	(314,832)	-	3,395,777
Total	29,825,113	454,000	4,914,703	(12,472,307)	-	22,721,509
Less: Donors' account net balance included above	2,948,890					(8,932,518)
	26,876,223					31,654,027
Add: Donors' account Surplus balances	33,169,837				36,292,155	36,292,155
Donors' account Deficit balances	30,220,947				45,224,673	
Total	60,046,060					67,946,182

Madurai
June 22, 2013

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

SCHEDULES TO CONSOLIDATED BALANCE SHEET

(in Rupees)

	March 31, 2013	March 31, 2012
Schedule 7: Current Liabilities		
PGB - Overdraft A/c	3,191,101	-
Payables etc	8,174,205	1,977,568
Total	11,365,306	1,977,568

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

(in Rupees)

	March 31, 2013	March 31, 2012
Schedule 8 : Grants Received		
From Foreign Agencies		
Rabobank Foundation, The Netherlands	27,871,166	21,672,642
HIVOS - The Netherlands	13,984,165	21,103,800
Micropension Foundation	10,216,544	4,805,750
International Development Research Centre (IDRC)	16,504,368	5,100,583
Caritas, Switzerland	5,802,800	3,718,700
Population Service International - USA	636,662	238,020
International Labour Office - Switzerland	1,614,561	2,693,840
Karunai Illam Trust, Newzealand	2,972,829	2,173,235
Consortium of DEWATS dissemination Society	283,296	105,600
GIZ, New Delhi	1,025,500	1,025,500
HOPE international	652,370	798,629
Delegation of the European Union of India	5,926,750	-
Donations for Tank renovation works	556,391	254,400
Friends of DHAN - The Netherlands	284,707	-
Others	904,039	30,956,780
From Indian Agencies		
Hindustan Unilever Limited	13,000,000	12,000,000
National Bank for Agriculture and Rural Development (NABARD)	5,282,800	8,445,379
Sir Dorabji Tata Trust	4,798,000	5,000,000
Navajbai Ratan Tata Trust	723,500	1,446,500
Tamilnadu Pudhu Vaazhvu Project - GoTN	11,467,270	4,202,607
National Agricultural Innovation Project (NAIP), Govt. of India	340,603	1,856,431
ITC Rural Development Trust	3,396,000	2,429,000
Jala Samvardhane Yojana Sangha - GoK	1,047,342	3,467,101
DWMA / APCBTMP , Govt. of AP	8,036,597	2,492,730

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT*(in Rupees)*

	March 31, 2013	March 31, 2012
MAVIM, Govt of Maharashtra	21,434,822	13,778,848
CAIM Project , Govt. of Maharashtra	1,627,100	900,000
Bharat Petroleum Corporation Limited	1,093,846	11,609,233
Grants for Madurai Marathon	995,000	2,147,755
Department of Science and Technology	1,404,452	-
Madras Atomic Power Station, TN	465,000	-
Hindustan Petroleum Corporation Limited	500,000	-
Nuclear Power Corporation India Limited	1,919,704	-
Oil Industries Development Board	1,723,083	-
Petroleum House	600,000	-
Salem District Disability Dept	886,950	-
Tamilnadu State Health Society	1,212,000	-
Chicago Balaji Temple Trust	985,000	-
Others	2,095,696	17,035,776
Total	174,270,913	181,458,839

Schedule 9: Other Receipts

Interest from Investment of Corpus and other funds	9,532,529	8,079,240
Other Interest from Banks	2,466,550	1,763,639
Other Income	2,416,040	1,597,900
Donations	2,221,735	2,936,402
Total	16,636,854	14,377,181

Madurai
June 22, 2013

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

SCHEDULES TO CONSOLIDATED INCOME & EXPENDITURE ACCOUNT*(in Rupees)***March 31, 2013****March 31, 2012****Schedule 10 : Appropriation of Excess of (Expenditure over income)**

Excess of (Expenditure over Income)	(9,017,368)	(6,460,230)
Transfer :		
From Investment income		
Ford Foundation Corpus Fund	6,343,050	3,595,318
Sir Dorabji Tata Trust corpus Fund	2,351,258	2,259,090
DHAN Foundation own Corpus Fund	618,358	980,601
Tata Dhan Academy Corpus Fund	120,000	151,726
Revolving Fund		
Community Risk Reserve Fund	839,505	974,519
Community Risk Reserve Fund from Grant Income	3,115,000	3,172,866
Vehicle Fund	960,198	1,942,000
DHAN Corpus from other Income	7,231,335	10,000,000
Of Expenses to Corpus funds		
DHAN Foundation Own	(1,468,604)	(1,652,417)
Sir Dorabji Tata Trust	(1,821,562)	(1,577,060)
Ford Foundation	(2,655,907)	(2,821,888)
Vehicle Fund	(314,832)	(269,809)
Tata Dhan Academy Corpus fund	(120,000)	(151,726)
Of Surplus / (Deficit)		
Capital Fund - Net (Deficit) / Surplus	(12,057,692)	1,995,864
Donor's account - (Deficit) / Surplus	(12,157,475)	(25,059,314)
Total	(9,017,368)	(6,460,230)

Madurai
June 22, 2013

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

**Schedules to Balance Sheet & Income and Expenditure Account -
Consolidated for the year ended March 31, 2013**

Schedule 11 Notes on accounts:

1. The guiding principles that are fundamental to the Trust are:
 - 1.1 High quality human resources will be engaged in grassroots work. The focus of the work will be on enabling rather than delivering through direct action.
 - 1.2 Value collaboration with mainstream institutions and government to demonstrate new and effective ways of development intervention and to build viable linkages between people and mainstream.
 - 1.3 Promoting people's organisations at various levels, with focus on one particular theme for sustainability.
 - 1.4 The strategy for growth is towards enriching the themes and retain subsectoral focus.
2. In pursuance of its objects and based on the guiding principles set out in para 1 above the Trust:
 - 2.1 Undertakes projects and facilitates government and private local institution sponsored projects for promotion, renovation and maintenance of irrigation systems, and of natural resources, by land treatment, watershed management, afforestation, waste land development and management and also housing/housing finance for the needy.
 - 2.2 Promotes women's mutual credit and savings groups, associations of such groups and federations of such associations to enhance the savings and borrowing power of the poor to promote income generation activities for their livelihood.
 - 2.3 Works with the poor through locally active groups, informal and otherwise, in the accomplishment of its objectives.
 - 2.4 Provides technical and management assistance to similar voluntary agencies, institutions, government departments and funding agencies involved in developmental work in India. The reimbursement of cost/services are accounted under the head Techno Managerial service receipts & other receipts.
3. In the course of implementing the development projects the Trust facilitates the mobilisation of substantial resources from various rural development schemes of the government and banks and through participants' own contribution, which are directly channeled to the participants. These have no monetary impact on the accounts of the Trust. This is in keeping with the Trust's policy of progressively strengthening the capability of the weaker sections to deal effectively with development agencies and to manage development activities themselves. The administrative overheads incurred on account of the technical/managerial support extended are charged as expenditure of the Trust.
4. In the case of informal savings and credit groups and other income generation activities flowing therefrom, the Trust provides inter alia revolving fund grants & interest free working capital loans, as per the mandate of the donors to the beneficiaries and the same are separately accounted for through the Balance Sheet, held in Trust and administered. All other grants (except corpus grants), including capital grants, are taken as revenue receipts of the Trust in the year of receipt.
5. The Trust follows cash basis of accounting.
6. Fixed assets are written off in the year of acquisition as expenditure in the income and expenditure account subject to Note 7 below.

However to present a more realistic picture of the value of assets appearing in the balance sheet, depreciation at the rates provided in the Income Tax Act, 1961 is being reduced from the cost of the fixed assets on the written down value method. Written down value of assets so arrived at is shown as contra on both the assets & liabilities side of the Balance sheet.

Where land and buildings are purchased for a consolidated consideration without break-up, depreciation has been provided on such consolidated amount.

No depreciation has however been provided on staff vehicles as they are deleted when transferred to the employees at cost on their repayment of the loan taken to acquire the vehicle.

Professional equipment includes computers, projectors, cameras etc., and have been depreciated at the rate applicable to computers.

7. Office building funded to the extent of Rs.56,295,685 /- (including opening balance of Rs. 32144517 /-) from own corpus has been retained as a separate item in Schedules 1 and 5 to ensure the disclosure of the corpus and the corresponding utilization against it. Depreciation on this office building, though occupied towards the close of the year, will be provided from the next financial year as it was completed in all respects then.
8. Fixed deposits of Rs. 207,990 (Previous year Rs 1,57,990) are under lien with Banks as 100% margin for the bank guarantees issued by them in favour of CAPART and Government of India.
9. Overdraft of Rs 31,91,101/- (previous year Nil) from Pandyan Grama Bank is secured against hypothecation of fixed deposit of Rs 64,70,895/- (previous year Nil).
10. Previous year's figures have been regrouped / reclassified wherever necessary.

Madurai
June 22, 2013

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer



Acknowledgement



...Working in partnership towards a common goal generates new learning and solutions. We cherish collaboration as our core value because the collaborative process enables DHAN and our partners to combine our complementary knowledge, skills, and resources, making it possible for us to accomplish much more than we can on our own. The development of a partnership is a continuous process which demands active input from both sides. An effective partnership provides a greater chance of continuity, consistency and sustainability for development.

We are deeply indebted to the contributions and continued support rendered by our institutional partners, collaborators, resource institutions, philanthropists and well-wishers in the progress and achievements of the DHAN Collective.

Our Institutional Partners

Sir Ratan Tata Trust, Mumbai
Sir Dorabji Tata Trust, Mumbai
Oxfam Novib, the Netherlands (Oxfam India)
Hivos, The Netherlands

Our Overseas Partners

American Service to India - Rural Learning Journey India Participants, USA
Anand Charity, USA
Canadian International Development Agency (CIDA)
CARITAS, Switzerland
Consortium of DEWATS Dissemination Society
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), New Delhi
Ekal Vidhyalaya Foundation of India
Eureka Achmea Foundation, The Netherlands
European Union
FondsFamilie van Beek, The Netherlands
Ford Foundation
Green Foundation
HealthNet TPO, Cambodia
HOPE International
Huguenin Ralapalli Foundation, USA
International Development Research Centre
Karunai Illam Trust, New Zealand
Klein Hofwijck Foundation, The Netherlands
Micro Insurance Association Network, The Netherlands

Micro Pension Foundation, The Netherlands
New Zealand High Commission, New Delhi
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Pension and Development Network, the Netherlands
Population Service International, USA
Rabobank Centraal Twente, The Netherlands
Rabobank Haarlem, The Netherlands
Rabobank Hage-Beek, The Netherlands
Rabobank Maas en Waal, The Netherlands
Rabobank Regio Schiphol, The Netherlands
Rabobank West-Zeeuws-Vlaanderen, The Netherlands
Rabobank Zuidwest-Drenthe, The Netherlands
Stichting Vrienden van DHAN , The Netherlands
United States Agency for International Development(USAID)
Westberg Foundation, The Netherlands
WorldGranny, the Netherlands
ZLM Verzekeringen, The Netherlands

Our Water Partners

International Water Management Institute – RUAF Foundation
National Agricultural Innovation Project–ICAR
Bhabha Atomic Research Centre, Mumbai

Our Indian Partners and CSR Foundations

Arghyam Foundation, Bangalore
Axis Bank Foundation
Bharat Petroleum Corporation Limited
Care Today Fund
Hindustan Unilever Limited
Hindustan Petroleum Corporation Limited, Mumbai
Hitech Arai Limited, Madurai
ITC Rural Development Trust
Madras Atomic Power Station, Kalpakkam
Rabobank Foundation, the Netherlands
Sitaram Jindal Foundation

State Government

Convergence of Agricultural Interventions (CAIM) Project, Government of Maharashtra
Commissionerate of Rural Development, Andhra Pradesh
Department of Tourism, Tamil Nadu
Department of Environment and Forest, Tamil Nadu
Fisheries Management and Sustainable Livelihood (FIMSUL) Project, Government of Tamil Nadu

Health and Family Welfare Department, Tamil Nadu
JalaSamvardhaneYojanaSangha (JSYS), Government of Karnataka
Madurai Corporation
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MAVIM-Maharashtra Women's Economic Development Corporation
National Watershed Development Programme for Rainfed Areas
Pudhu Vaazhvu Project, Government of Tamil Nadu
State Health Society, Tamil Nadu
State Planning Commission, Government of Tamil Nadu
Tamil Nadu State AIDS Control Society

Government of India

Central Planning Commission
Coir Board
Cotton Corporation of India
Council for Advancement of People's Action and Rural Technology (CAPART)
Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
Ministry of Tourism
Ministry of Urban DevelopmentCommercial Banks

United Nations Agencies / Projects

International Labour Organisation (ILO)
UNDP–New DelhiCommercial Banks

Commercial Banks

Andhra Bank
Bank of Baroda
Bank of India
Canara Bank
Central Bank of India
Corporation Bank
ICICI Bank
Indian Bank
Indian Overseas Bank
Karnataka Bank
Punjab National Bank
State Bank of Hyderabad
State Bank of India
State Bank of Mysore
UCO Bank
Union Bank of India
United Commercial Bank
Vijaya Bank

Regional Rural Banks

Andhra Pradesh GrameenaVikas Bank
Bangalore Rural Dstrict Central Cooperative Bank
Deccan Gramina Bank
KalapatharuGrameena Bank
NagarjunaGrameena Bank
PandiyanaGrama Bank
SaptagiriGramina Bank
Sri SaraswathiGrameena Bank
Sri VenkateswaraGrameena Bank
Sri VisakhaGrameena Bank
Thanjavur Central Cooperative Bank

Apex Banks

HDFC Limited
National Bank for Agriculture and Rural Development
Rabo India Finance (P) Limited

Insurance Companies

Agricultural Insurance Company
Birla Sun Life
HDFC Standard Life Insurance
Life Insurance Corporation of India
National Insurance Company
Oriental Insurance Company

Academic and Research Institutes

Anna University, Chennai
Indian Space Research Organisation (ISRO)
Indira Gandhi National Open University
National Institute for Disaster Management, New Delhi
National Institute of Agricultural Extension Management(MANAGE)
National Institute of Rural Development
National Remote Sensing Centre (NRSC)
Postal Training Centre
Rajiv Gandhi National Institute of Youth Development
Tamil Nadu Agricultural University

Above all, we acknowledge with high gratitude, the contributions by the communities with whom we are working, for their commitment, ownership and responsibility in the collective efforts for achieving the mission of poverty reduction

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Board of Trustees

MR. B.T. BANGERA

Mr. B.T. Bangera, Chairperson, DHAN Foundation is an MBA from Indian Institute of Management, Ahmedabad. He is currently the Managing Director of M/s Hi-Tech Arai Limited., an Indo-Japanese joint venture at Madurai. He has over 30 years of experience, holding senior management positions in reputed companies in India. He has been an office-bearer in the Management Associations and Confederation of Indian Industries (CII) at different levels. He is keenly interested in education and is a member on the Board of Governors and Board of Studies of a number of management and engineering institutions



MS. K. NOORJEHAN

Ms. K. Noorjehan, Vice Chairperson, DHAN Foundation is currently an Administrative member of Central Administrative Tribunal, Ernakulam Bench. She was the Chief Post Master General, Haryana Postal Circle and later became Chief Principal Post Master General of Maharashtra circle. She was subsequently promoted to the grade of Member, Postal Services Board. She has over 30 years of experience in different parts of the country. She was instrumental in computerising postal operations in the southern region, and in creating own infrastructure for several post offices. She is interested in women development, especially the poor and the disadvantaged.



MR. R.D. THULSIRAJ

Mr. R.D. Thulsiraj, Treasurer, DHAN Foundation is an MBA from Indian Institute of Management, Calcutta, is the Executive Director of LAICO-Aravind Eye Care System. For almost 20 years he had been the Administrator of Aravind Eye Hospitals. He was also the South-East Asia Regional Chair for the International Agency for the Prevention of Blindness (IAPB). He worked with the board of Seva Foundation (an U.S.-based NGO) for more than 15 years. He has a number of published papers to his credit, and has presented papers at international conferences on eye care.



DR. NIRMALA MURTHY

Dr. Nirmala Murthy is currently the President for the Foundation for Research in Health Systems. She holds a Doctorate from the Harvard School of Public Health. She has over three decades of rich experience in public health, involving monitoring and evaluation, research, and health information systems. She has taught at the Indian Institute of Management, Ahmedabad. She has worked at Massachusetts Institute of Technology (MIT), Massachusetts and Management Sciences for Health, Boston. She has been a consultant for various national and international health-related programmes of the Government of India and the World Bank. She has a number of papers and publications related to health, health policies, programmes and research to her credit. Her areas of interest are health information systems, and monitoring and evaluation of health and welfare programmes.



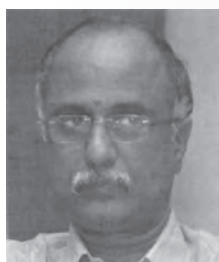
DR. PRISCILLA DANIEL

Dr. Priscilla Daniel holds two Master's degrees and a Ph. D. in Social Marketing of Health Education. She was formerly the Programme Executive in ECLOF International. She appraises large loan proposals, trains the staff and Boards of NECs. She worked as an educationist for more than 20 years and was the Founder-President of two NGOs (SUEB - Society for the Upliftment of the Economically Backward and SIRPI - Social Initiative for Rural Peoples' Integration) and a Board member of ECLO, India. Now she is in the Board of Management of Friends of India at Geneva, Switzerland. She was awarded the Ashoka Fellowship for Public innovators in 1991 for her contribution in the field of development.



DR. V. ABHAI KUMAR

Dr. V. Abhai Kumar holds Engineering Master's degree in Communication Systems. He received his Ph.D Degree from Indian Institute of Technology, Madras. Currently, he is Principal of Thiagarajar College of Engineering, Madurai. He is a senior member of IEEE. He has authored and co-authored a number of technical papers in reputed journals and presented papers at international and national conferences. He has more than two decades of research and teaching experience in microwaves, remote sensing, digital signal processing and image processing. His research interests include array signal processing and smart antennas.



MR. M. BALACHANDRAN

Mr. M. Balachandran is a post graduate in Agricultural Sciences and Certified Associate of Indian Institute of Bankers, currently living in Chennai. He has been a career banker for 37 years. He worked in India and abroad for over 33 years in Bank of Baroda, lastly as Chief Executive for the bank's American operations at New York. Thereafter he headed Bank of India and superannuated as its Chairman and Managing Director in 2007. Subsequently he headed Institute of Banking Personnel Selection and retired in 2012. He specialised in Agriculture and SME banking besides Corporate and International segments and Human Resource Management.

He was instrumental in founding the Star Union Dai ichi Life Insurance Co., a joint venture between Bank of India, Union Bank and Dai Ichi life insurance Co of Japan and was its founder Chairman for three years till 2011

Other committees where Mr Balachandran is currently associated are - Chairman, Committee for Review of Depositories System in India (SEBI); Chairman and Expert Group for Merger of Urban Co-op. Banks (RBI).



MS. N. SHANTHI MADURESAN

Ms. N. Shanthi Maduresan is a post graduate in Rural Economics and Extension Education. She has more than 20 years of experience in Microfinance. She was instrumental in promoting Federations of Kalanjiam women SHGs in Ramnathapuram and Tuticorin districts of Tamil Nadu. She is currently working as a Faculty in Tata-Dhan Academy, teaching Participatory Learning Methods (PALM), Building People's Organisations (BUD) for development and gender. She is also coordinating Development Management Programmes (DMPs) in the Academy on microfinance, livelihood, health and team building for NGOs. She is also serving as the Chief Executive of Indian Network of Federations of Microfinance Self Help Groups (INFOS). Her areas of interest are building community-based institutions and capacity building for development.



MR. C. SUDHAKAR



Mr. C. Sudhakar is a post graduate in Commerce and Intermediate in Institute of Cost Works Accountant (ICWA) of India. He is presently leading the Center for Finance in DHAN Foundation. He has about fifteen years of experience in the development sector. He handled management accounting and financial management courses for the Tata-Dhan Academy. He anchored training programmes for NGOs on Financial Management and on legal aspects. He is currently involved in setting up systems for financial accounting and monitoring in the people organisations promoted by DHAN Foundation. His areas of interest are building capacities of the community-based institutions in financial management and developing systems for monitoring and transparency in such institutions.

MR. M.P. VASIMALAI

Mr. M.P. Vasimalai, Executive Director of DHAN Foundation is a post graduate in Agriculture and a management graduate from the Indian Institute of Management, Ahmedabad. He has over three decades of experience in development work and one of the key people in setting up PRADAN. He was instrumental in setting up DHAN Foundation in 1997. He has specialised in community organisation, designing development interventions in the fields of natural resource management, livelihood promotion and institutional development. He has traveled extensively within and outside India and has participated/ presented papers on these themes. He is also holding various positions in national and international forums, working groups, task forces and missions of Central and State governments. His areas of interest are institution building, leadership development and promoting various development themes for poverty reduction.





DHAN Foundation - Addressess



Programme Offices

Central Office

DHAN Foundation (Development of Humane Action)

1A, Vaidyanathapuram East, Kennet Cross Road, Madurai 625 016. Tamil Nadu, INDIA

Tel.: +91-452-2302500 Fax: +91-452-2602247

Email: dhanfoundation@ghan.org Website: <http://www.dhan.org>

Kalanjiam Foundation

DHAN Vayalagam (Tank) Foundation

Kalanjiam Development Financial Services (KDFS)

INAFI-India

Kalanjium Thozhilagam Limited (KTL)

People Mututals

1A, Vaidyanathapuram East, Kennet Cross Road, Madurai 625 016. Tamil Nadu, INDIA

Tel.: +91-452-2302500 Fax: +91-452-2602247

Email: dhanfoundation@ghan.org Website: <http://www.dhan.org>

Tata-Dhan Academy

T. Malaipatti, Thenkarai (BO)

Mullipallam (SO)

Sholavandan (Via)

Madurai District-625 207

Tel: +91-4543-293405, 293406

Email: tatadhanacademy

@dhan.org

DHAN People Academy & INFOS

Pulloothu, Ellis Nagar Via

Madurai-625 016

Tel: +91-452-2475416, 2475305

Email: dpa@dhan.org

DHAN Livelihood Initiative with Functional Education (LIFE)

No: 55, Kennett Road

Ellis Nagar, Madurai-625 016

Tel: +91-452-2300084

Email: life_mdu@dhan.org

REGIONAL OFFICES

Tamil Nadu

Madurai Urban/Rural Region

1A, Vaidyanathapuram East

Kennet Cross Road

Madurai 625 016.

Tamil Nadu, INDIA

Tel.: +91-452-2302556 / 558

Email: kfmdu rural@dhan.org;

kfmdu urban@dhan.org

Madurai Vayalagam Region

DHAN Foundation

667/B7, Mohan Earth Mover

Complex, II Floor

Opp to PKN Boys School

Thirumangalam

Madurai District, Tamil Nadu

Email: vffrc@dhan.org

Madurai Rainfed Region

DHAN Foundation,

1-1/88-F3 Kurunji Nagar

Peraiyur

Madurai-625 703

Email: rfdpperaiyur@dhan.org

Dindigul Region

DHAN Foundation

1/198, Paradise House, AB Nagar

Opp. Govt. ITI

Natham Road, Dindigul-624 003

Tel: +95-451-2470909

Email: kfdindigul@dhan.org

Theni Region

DHAN Foundation

34, Sowdeswari Nagar, 1st Floor

Near PC Patti Police Station

Theni-625 531

Tel: +91-4546-264575

Email: kftheni@dhan.org

Ramanathapuram Coastal Region

DHAN Foundation (Reg. Office)
1/372, 1st street, Nehru Nagar
Collectorate Post
Ramnad-623 503
Tel: +91-4567-231676
Email: dc.re.ramnad@ghan.org

Ramanathapuram Kalanjiam Region

Kamudhi Kalanjia Mahalir Vattara Sangam
Mudhukulathur Raod
Kalanjia Nagar
Kottaimedu, Kamudhi
Email: kframnad@ghan.org

Sivagangai Vayalagam Region

DHAN Foundation
W-5/565, MDC Bank upstairs
Trichy Main Road
Kottampatti-625 103
Tel: +91-4544-230485

Thanjavur Region

DHAN Foundation
No. 19A, Upstair
Municipal Colony, MC Road
Tanjore - 613 007
Tel: +91-4356-240353
Email: kftanjore@ghan.org

Salem Region

DHAN Foundation
No. 49, Dr. Ramanathan Road
Near District Central
Cooperative Bank, Salem-636 001
Email: kfsalem@ghan.org

Kancheepuram Region Thiruvallangadu Vattara Kalanjiam

CMC Garden, Upstairs of
Saravana Welding Shop
Kanagammachatram
Tiruvallur District
Tel: +91-44-27880078, 27874368
Email: kfkanchi@ghan.org

Vellore Rainfed Region

DHAN Foundation
Mamallan Illam, C/O,Rajamani
Boopathy Goundar Street
Nattampalli-635 852
Vellore District
Tel: +91-4179-322020/254109

Cuddalore Region

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

Nagapattinam Region

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

Tuticorin Coastal Region

DHAN Foundation
2/603A, New Sundaram Nagar
Madhavan Nagar (W)
Sorispuram, Korampallam
Tuticorin-628 101
Tel: +91- 461-2341246

Thiruvallur Region

3/442, Bazaar Street
Kanakammachatram-631 204.
Thiruvallur District
Tel: +91-44-27874368
Email: vfthiruvalangadu@ghan.org

Tuticorin Vayalagam Region

DHAN Foundation
45, Keelakottaivasal Street
Sri Vaikundam-628 601
Tuticorin District
Tel: +91-4630-256980
Email: vftuticorinro@ghan.org

Kanchipuram Vayalagam Region

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

Krishnagiri Rainfed Region

DHAN Foundation
HIG 94, Phase II
Tamil Nadu Housing Board
Krishnagiri-635 001
Tel: +91-4343-226568
Email: rfdpkrishnagiri@ghan.org

PUDUCHERRY

Puducherry Magalir Vattaram

45, 4th cross street, Moogambigai
Nagar, 2nd main Road, Nainar
Mandapam, Puducherry
Tel: +91-413-6538865

ANDHRA PRADESH

Adilabad Regional Office Sri Indrayee Mahila Kalanjia Samakya

Beside Andhra Bank, Main road
Indervelly-504 346, Adilabad Dist.
Tel: +91-8731-277501
Email: kfadilabad@ghan.org

Hyderabad Region

DHAN Foundation
H.No:1-8-522/7
SISS Building 1st Floor
T.V.Meekshamma Memorial
Bhavan, Chikkadapally
Hyderabad-500 020
Tel: +91-40-65169017
Email: kfhyd@ghan.org

Chittoor Kalanjiam Region

DHAN Foundation
Sri Padmavathy Mahila
Abyudhaya Podhupu Sangam
D. No. 6/113, New House
Near Leprosy Hospital
Akkarampalli, Tirupati-517 507
Tel: +91-877-2283614
Email: kfchittoor@ghan.org

Chittoor Vayalagam Region

DHAN Foundation
6-310, Banker's Colony
Gudiyatham Road
Palamaner-517 408
Chittoor District
Tel: +91-8579-254123
Email: vfchittoorro@ghan.org

Vizag Region

DHAN Foundation
D.No.53-17-43/7, Beside
Mahendra
Automotive, Maddilapalem
Visakhapatnam-530 016
Tel: +91- 891-6578990
Email: kfvizag@ghan.org

KARNATAKA**Bangalore Region**

DHAN Foundation
C/o M. Ravindra Building
No.14, 2nd Floor
Subbaiah Reddy Road
Near Subramanya Swami Temple
Ulsoor, Bangalore-560 008
Email: kfbangalore@ghan.org

Tumkur Kalanjiam Region

DHAN Foundation
1st Floor, Shree Shyla
Near Chami Depo
Basavanapalya, Sirgate
Devarayadurga, Tumkur
Tel: +91-816-2212550
Email: kftumkur@ghan.org

Tumkur Vayalagam Region

DHAN Foundation
C/o. Ramamurthy, House No. 711
Veeranjaneya Nagar
Gokul College Road
Kolar-563 101, Karnataka
Tel:+91-8152-222171
Email: vftumkurro@ghan.org

Mysore Region

DHAN Foundation
1169, 1st Floor, Aarihara Nilaya
Near Vidyavardaka School
3rd Cross, Lalithadri Road
Kuvembunagar, Mysore - 571 323
Tel: +91-821-4242320
Email: kfmysore@ghan.org

Gulbarga Region

DHAN Foundation
C/o. Sri Kashinath Immani
Shasan Nilaya, Behind Thasildhar
Office, Vidhya Nagar
Jewargi, Gulbarga-585 103
Tel: +91-8472-250195
Email: kfgulbarga@ghan.org

MADHYA PRADESH**Sailana Region**

DHAN Foundation
Plot No. 38/39,Vivekanand
Colony, Kamala Nehru Marg
In front of MPEB
Sailana-457 550, Ratlam District
Madhya Pradesh
Tel: +91-7413-279153
Email: kfsailana@ghan.org

Yavatmal Region

DHAN Foundation
C/o Gangaram Ganpatrao
Navhate, Beside Jalaram Mandir
Ghatanji-445 301
Yavatmal District, Maharashtra
Tel: +91-80-55034914

ASSAM

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

ODISHA**Koraput Region**

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

RAJASTHAN & MAHARASHTRA**Solapur Region**

DHAN Foundation
Block No 9, 3rd Floor
145, Shiv Shakti Complex
Near Kothadiya Hospital
Solapur-413 004, Maharashtra
Tel: +91-217-6450203 / 2721535
Email: kfsolapur@ghan.org

JHARKHAND

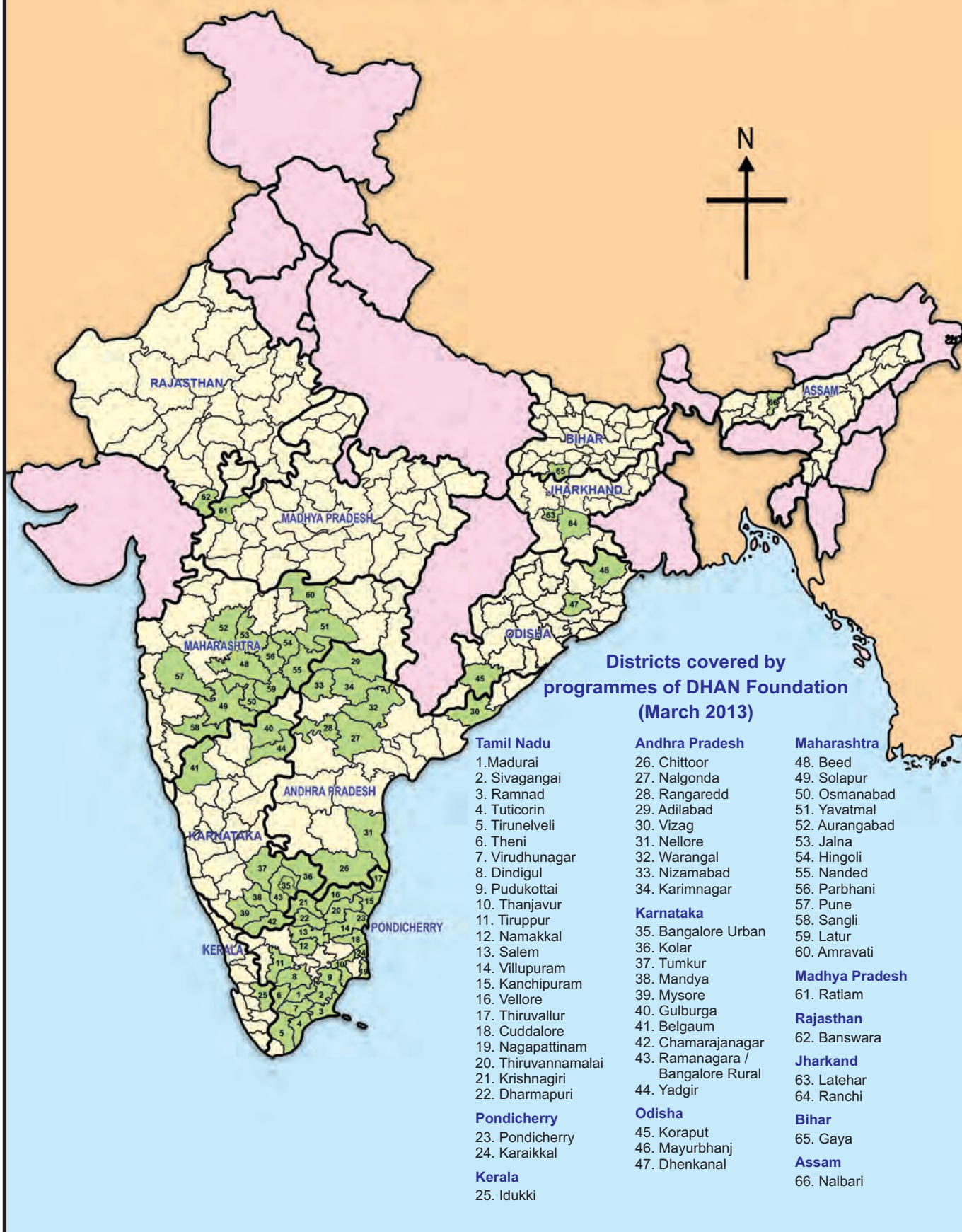
DHAN Foundation
House No. 122, Ward No. 6
Chatnahi (on Bye Pass Road)
Latehar-829 206
Tel: +91-6565-248423
Email: kflatehar@ghan.org

BIHAR

DHAN Foundation
C/o, Anand Prasad Singh
West Church Road
Opp. Khalish Park, Gayawal Bigha
Gaya District-823 001
Email: kfgaya@ghan.org



DHAN Foundation - Area of Operation - 2013





DHAN Foundation

1A, Vaidyanathapuram East
Kennet Cross Road
Madurai 625 016. Tamil Nadu, INDIA
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Email: ghanfoundation@ghan.org
Website: <http://www.ghan.org>