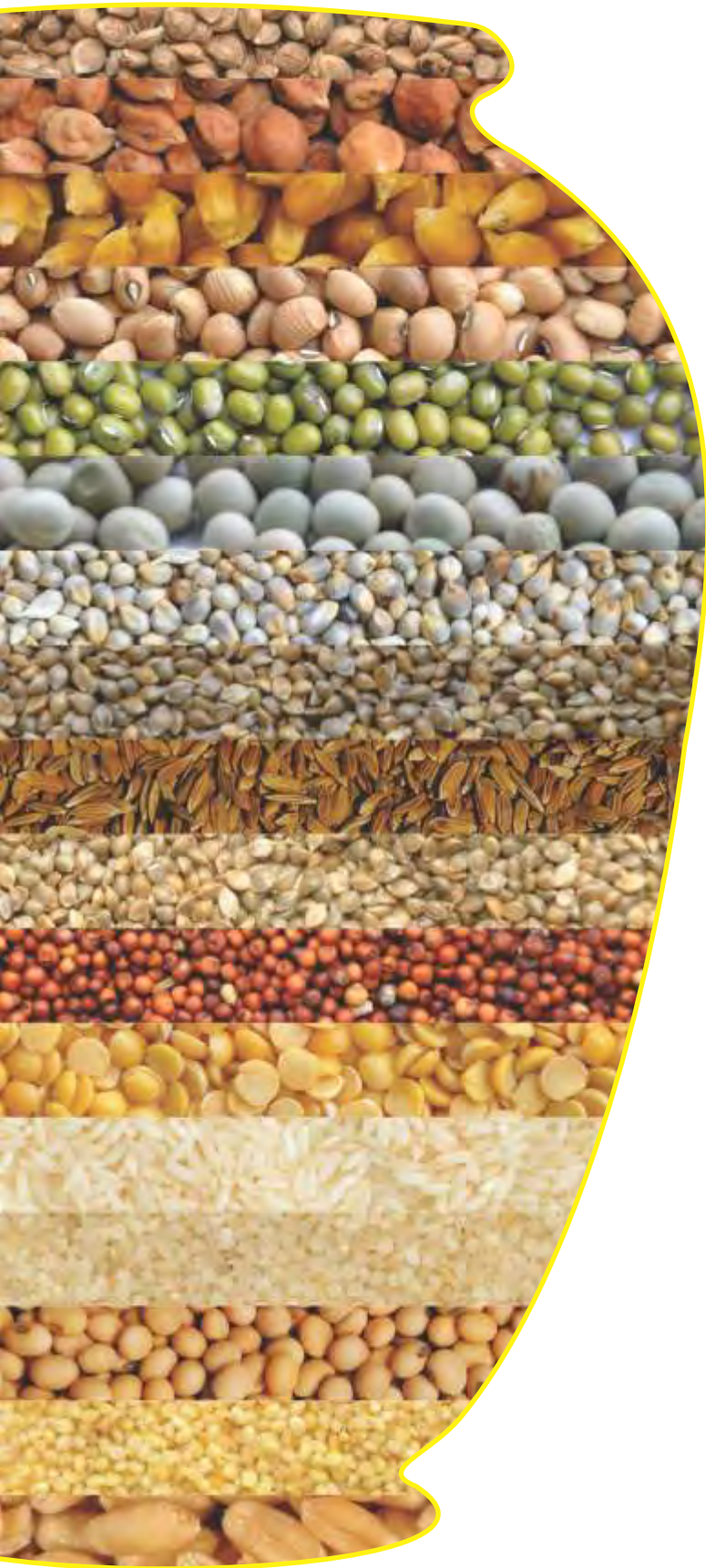


Food & Nutrition Security Matters



Annual Report 2014
DHAN Foundation

Annual Report 2014



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

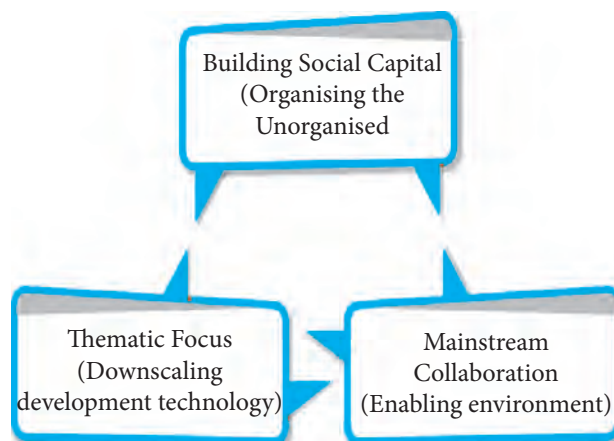
VISION

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

VALUES

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

DEVELOPMENT APPROACH



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

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

and its outcomes for ensuring their entitlements by acquiring bargaining power.

These Peoples' Organisations provide platform for nurturing innovations at the grassroots, scaling-down technologies and contextualising those technologies for addressing the issues of poverty, which are highly complex and contextual.

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

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

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

DHAN Collective

DHAN Foundation and its institutions form the DHAN Collective. It is to nurture and preserve

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

The Kalanjiam Community Banking Programme, one of DHAN Foundation's pioneering initiatives and its first institution, has evolved into an institution, the 'Kalanjiam Foundation', to take up the promotional role. It would scale-up the theme of Kalanjiam Community Banking and guide the people institutions. Vayalagam Tankfed Agriculture Development Programme has evolved into the Vayalagam Foundation to work on the theme of conservation and development of small scale water bodies and stabilise the livelihoods of the farmers dependent on them. 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.

Strategic Goals (2012-17)

Goal 1: Building social capital by organising the unorganised poor households including vulnerable, differently-abled, and ultra poor/poorest of the poor into sustainable community organisations and integrating them with local governance/panchayats for grassroots democracy

Sub goal 1.1 Organising additional one million poor households besides the existing one million including vulnerable, differently-abled, and ultra-poor

Sub goal 1.2 Building 500 nested institutions i.e. federations and movements and working with 200 panchayats to demonstrate grassroots democracy with local-governance

Sub goal 1.3 Grooming and nurturing 50,000 community leaders for sustaining the people organizations

Goal 2: Impacting to bring 0.5 million households out of poverty through enhancing livelihoods through thematic interventions such as

microfinance, agriculture, water and natural and coastal resource conservation and enabling access to entitlements related to social security, health and education services with gender focus.

Sub goal 2.1 Impacting 0.3 million farming households based on agriculture and livestock (dairy) interventions.

Sub goal 2.2 Facilitating access to financial services of significant scale (above Rs. 25,000) to one million families

Sub goal 2.3 Enabling additional one million families to access entitlements related to social security programmes including life, health, crop and livestock insurance and micro-pension.

Sub goal 2.4 Promoting community owned health, sanitation and educational initiatives among 0.5 million families

Sub goal 2.5 Building skills related to various livelihoods among 0.2 million families for promoting sustainable livelihoods

Sub goal 2.6 Creation of wealth of common assets such as common funds, reserves and surpluses, common resources with significant worth of physical works and strong social capital of 500 people organisations for their sustainability

Goal 3: Enhancing the resilience of communities in different ecosystems by catalysing conservation and development of natural resources to promote sustainable livelihoods, agro-biodiversity, food security and adaption to climate change through community banking, rainfed agriculture development, tank-fed agriculture development and coastal conservation programmes.

Sub goal 3.1 Restore and/or develop 2,000 water bodies to sustain productivity of 100,000 farming families

Sub goal 3.2 Integrated development through watersheds development programme in watersheds to enhance the productivity of the land

Sub goal 3.3 Bringing 10,000 acres under tree plantation both in private and public lands, and around water bodies to promote bio diversity

Sub goal 3.4 Development of 10,000 acres of land through context specific land, water and agriculture related treatments to enhance the productivity of the land

Goal 4: Contribute significantly to development sector by networking as knowledge centres with NGOs, academic and research institutions, corporate, people organisations, government and banks, and donor organisations through knowledge building by rigorous sub-sectoral development practice and dissemination, and through grooming and nurturing 2000 quality human resources for the sector.

Sub goal 4.1 Building knowledge centres on themes - promoting community organisations, microfinance, water, agriculture and micro insurance and evolving development models on youth, migration and climate change adaptation for impacting 0.5 million poor families

Sub goal 4.2 Offering short term and long term courses on development practice to 100,000 candidates for facilitating large scale development practice

Sub goal 4.3 Taking up 10 major national and international development research projects through academic and research institutions

Goal 5: Influencing sub-sectoral policies from the learning generated by large scale community led practice on microfinance, agriculture, water and micro insurance to have nationwide and worldwide impact

Sub goal 5.1 Facilitating community-led policy influence on microfinance, agriculture, water and micro insurance

Sub goal 5.2 Strategic collaboration with five mainstream stakeholders at national level such as NRLM, NRHM, JnNURM, etc on various themes

Sub goal 5.3 Creating and disseminating 30 policy briefs from development practice through national and international networks, various policy seminars and forums

Food and Nutrition Security Matters

Perspectives, Principles and Practices of DHAN Collective



Food and nutritional security has become central to the development agenda globally. Since the FAO (Food and Agriculture Organization) Conference on Food and Nutritional Security in 1974, it has been attracting global importance as a part of a strategy to address the most important goal of the MDG (Millennium Development Goal) (Goal No.1) to end poverty and hunger. Hence food and nutrition insecurity is a grave manifestation of poverty.

Food security and nutrition is everyone's business and not just that of key development stakeholders such as governments and civil society groups/NGOs. Nearly a billion people suffer from hunger and more than 200 million children under five years suffer from malnutrition according to FAO. The food crisis of 2007-08 is a stark reminder of the issues of availability and access to food and drew attention to the challenges faced by millions of families around the world to overcome hunger and poverty and seek livelihoods that support a just and dignified way of life. Despite the global efforts and commitments of the international community, persistent hunger and malnutrition remain a global challenge. Although India has come a long way from the food insecure situation in 1960, in increasing the food production and also targeted delivery through PDS (Public Distribution System) there are pockets of hunger and even where the food is available adequately malnutrition remains a pressing challenge. Paradoxically while India has achieved food self-sufficiency, whereas, our nutritional benchmark is much below the standards achieved by Sub Saharan African countries.

Food Security: Perspectives

“Food security exists when all people, at all times, have fiscal, social and economic access to sufficient nutritious food that meets their dietary needs for an active and healthy life.”

--FAO

Elaborating on the definition, we find that the availability of food is a precondition for access and

affordability for people to buy in adequate quantity. Then there is the issue of nutrition security which is closely entwined with the food security. Yet, food security is one thing and nutrition security is quite another. Just because adequate quantity of food is available, one cannot be under an illusion that nutrition security follows by default. We know that people's habits and behaviour with regard to food consumption is quite critical for nutrition security. What is important, while we discuss about the food security is the question of who is responsible to build food and nutrition security. Like charity, food security begins at home and household food security is crucial towards building an overall food security. This is at the fundamental level.

With the constraints and limitations of a given context, there is a realization that the food security cannot be left to households. Due to various factors, including vagaries of nature and human-induced problems, we face challenges in building foolproof household food security. Therefore, there is an indispensable need to complement and strengthen household food security (micro level) through the next level of intervention—at the meso level or community level. For instance, the village or slum or, in the DHAN context at the Federation level and at the macro or at the state or national level. When there is recognition at the household and community level about the need for food security, there is an ample space for making nutrition security as an essential part of food security. Governments at the states/federal level look at the macro level situation for food security and initiate policy measures. A good example of a macro level initiative in India is the Food Security Act which brings the entitlement element of access to certain quantity of food for larger segments of the population. It is the responsibility for the states to ensure adequate quantities made available, depending upon the population of the village, town and the number of households through the network of the Public Distribution System (PDS).

Micro level: Household Food Security

This is a critical requirement of each household, with each individual in the household collectively being mindful of food requirements of the family and tempering it with the nutritional needs. From

DHAN's perspective, it is important to look at household food and nutrition security for those segments of population with whom it works—poor women, small and marginal farmers, agricultural labourers, fishers and other marginalized people. Their profile is one of producer-cum-consumer or purely consumer. Therefore what are the challenges in building household security for these categories?

The challenge lies in devising appropriate food and nutrition security interventions which are essentially cross cutting. The food security and nutrition security package of producer-cum-consumer comprising of small and marginal farmers would be different from the package for 'only consumer.' Even more challenging is the need to balance the economic perspectives of the producer-cum-consumer i.e. own consumption needs, vis-a-vis the responsibility for contributing to the food security for consumers. In other words, there is a dual responsibility for producers in that they need to not only be conscious of their household food security being a producer but also being concerned about contributing to the food security of consumers (let us say by producing more or producing the right mix of nutritious food) both at the household level as well as at the meso level i.e. community level.

Meso level: Community and Village

In what certainly seems like a traditional practice, several communities be it rural, tribal, or coastal, have their own tradition of building a food security system. Many tribal communities have the several centuries-old village Food Bank concept. And in times of distress and famine, many rural and tribal communities have fallen back on the village level Food Banks to survive. Recently, although the state has taken a larger responsibility, (although there have been some negative effects in that this good practice of building community level food security system has seen an erosion) there is a realization that localized system of participative mutually inclusive practice of building food stock for rainy days has assumed greater importance and that at best the state's role could be a supplementary arrangement due to logistic and economic reasons. The mutuality and the sense of sharing among the people in communities have been reinforced and enhanced by this process.

Macro level: The Role of the State and the Nation

Globally, states have moved in to assume greater responsibility in building buffer stocks for food to ensure food security when agricultural production is affected due to natural factors of flood, drought or otherwise. Beyond building stocks as a welfare measure some nations have looked at it from a 'rights angle' for access to food with huge subsidy back up. By and large this has a universal coverage. In India, we now have the Food Security Act in place to ensure entitlements for larger segments of population. To ensure availability and ease of access the PDS is being strengthened and streamlined.

DHAN's perspectives on the issues of food and nutrition security have been anchored on its more than two decades of grassroots experience in addressing some of the structural causes of hunger and malnutrition.

Economic and production issues

Poverty and inadequate access to food arising from high unemployment, inadequate social production systems and unequal distribution of productive resources such as land, water, credit, skill and knowledge influence the household food security of the rural and urban poor. The primary reasons of food insecurity are:

- Inadequate agricultural production and productivity
- Insufficient investment in the agricultural sector (national and international) and rural infrastructure for small scale food producers
- Inadequate access to relevant technology inputs and institutions by the producers
- Continuing insecurity of land tenure and access to land, water and other natural resources particularly for women farmers
- Insufficient focus on livestock production
- Inadequate infrastructure to reduce post-harvest loss and high levels of food wastage

Demographic and social issues:

- Lack of focus and attention on the role and contribution of women and their special vulnerability with regard to malnutrition and

many forms of legal and natural discrimination. This includes nutritional vulnerabilities of children that are not often adequately addressed.

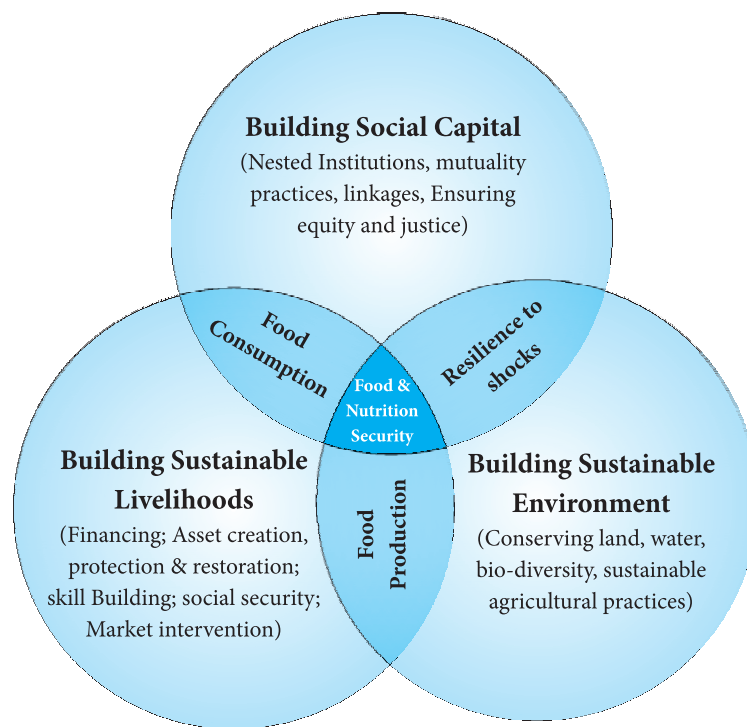
- Lack/inadequate social protection system including safety nets.
- Marginalization and discrimination against vulnerable groups such as indigenous people, refugees and social/cultural exclusion experienced by most victims of food insecurity and malnutrition.
- Prevention and treatment of diseases related to food and nutritional insecurity
- Inappropriate consumption and over consumption of food and more than that, that lack of essential micro nutrients can cause serious problems to health including malnutrition and obesity
- Low levels of education and literacy including harmful feeding and behavioural practices

Climate/environment:

- Degradation of eco-systems and depletion of natural resources especially bio diversity
- Unsustainable use of natural resources
- Inadequate attention to sustainable fisheries and forest management
- Inadequate disaster preparedness, adaptation and mitigation efforts
- Governance issues: transparency accountability, war, conflicts, political instability and fragile States
- Inadequate political commitment and lack of coherence in policy making with regard to funding to address hunger, malnutrition and food insecurity

Addressing Food and Nutrition Security: DHAN's Approach

The overarching goal of DHAN Foundation— poverty reduction— has a central emphasis on enabling the poor and vulnerable communities to enhance their social capital. With the strength acquired from their institutions, poor households gain visibility in the larger society, earn control and ownership over the processes and outcomes of various development interventions around



FOOD & NUTRITION SECURITY - DHAN's APPROACH

which they were organised. The interventions such as microfinance, water, and rain-fed farming development are seen as means of building sustainable livelihoods, which would in turn eliminate hunger and mal nutrition.

DHAN's development programmes try to address the issues of food security at the levels of producers and consumers. While the producers with whom it works are characterized by small and marginal land holdings that are low in productivity, influenced by the vagaries of monsoon, frequent loss of crop, fluctuating prices for produces, indebted to local money lenders from whom they borrow money at exorbitant rate of interest for cultivation, they are often perceived as non-creditworthy and kept

away from formal financial institutions. All these factors push them into viscous cycle of poverty and malnourishment.

DHAN follows an institution building approach, wherein the poor producers are organised into primary groups of producers and networked at different levels to address various issues in production. It intends to build a sustainable eco-system by conserving natural resources like water and land, creating or renovating water harvesting structures, promoting sustainable agricultural practices and conserving biodiversity of crops. In addition, small and marginal producers are assisted for accessing credit for cultivation at affordable rates, helping them to build new productive assets or enhance the performance of the existing assets, creating favourable market linkages to fetch better prices, insulating them against multiple risks through insurance cover for life, health and livelihood assets. Such interventions to build better environmental conditions and livelihood enhancement help the small and marginal producers to stabilise their production, mitigate adverse impact of natural and human-induced disasters. All these interventions would lead them to sustain their livelihoods with resultant household food security.



For instance, a small farmer, who opts for a farm pond and a pair of milch animals, can ensure life-saving irrigation for the crops at critical phases of growth and the milch animals would help in smoothening household cash flow, thereby addressing the issues of food security. In addition, if she opts for rearing fish in the farm pond, she can use the harvest for both consumption and raise income. She is also a member of a microfinance group, which would help her avail loan for purchasing farm inputs and other cultivation expenses. The microfinance group would also provide insurance cover for her life, health, milch animals and standing crop that would come to her rescue in times of loss.

Moreover, she is a part of an institution that would bring her the advantages of a collective strength and mutuality practices based on which all these interventions mentioned have been built. The social capital generated as a result of organized social infrastructure, which would always help her claim entitlements such as loan from a bank, farm based services, government support in times of loss of crop, drought and other social welfare measures meant for the poor. The social capital would build resilience at her household level to cope up with any kind of shocks.

The interplay of all these three components creates a safety net for the poor households, thereby promoting food security for the present and future.

DHAN's Principles

- Food and nutrition security is a basic right or entitlement of an individual.
- Gender equity is a pre-condition for achieving food and nutrition security within the household without disparity. Food and nutrition security of women and children shall be the priority of any intervention designed by the community organisations.
- Households at the survival category in the primary groups to be given priority in building resilience against shocks that would aggravate the food and nutrition insecurity.
- Provision of financial safety nets for the poor would insulate the investment credit or meagre productive assets owned by them from being

diverted for meeting consumption needs.

- Building social capital would sustain the food and nutrition security brought in by the interventions.
- Farm production and productivity can be raised with enhanced water availability, efficiency of use and technological interventions for sustainable cultivation.
- Multi sectoral approach for food and nutrition security involves interventions in agriculture, finance, health and sanitation, skill and capacity building, gender and governance.
- Addressing the issues of food and nutrition security need collaborative efforts of community organisations, government organizations, private business corporations and international organisations.

DHAN Practices in Ensuring Food and Nutrition Security

Substantive work is being done in this front through various programmes of DHAN. In particular, Kalanjiam Community Banking, Vayalagam Tank-fed Agriculture Development, Coastal Conservation and Livelihoods, and Rainfed Farming Development programme, either directly or indirectly, contribute towards building food and nutrition security. As a cross cutting agenda, it fits into all the programmes and in some programmes like the Kalanjiam, the food and nutrition aspect has been built in as a major intervention for women and children in anaemia control. However, it can also be argued that this is not a holistic intervention from food and nutrition security point of view. It brought home an important lesson that the family should be the





central focus. In other words, food and nutrition security at household level.

DHAN's new initiative, climate change adaptation and agro bio-diversity, integrates food and nutrition security from short term and long term perspectives. For instance, from a long term perspective, the bio-diversity focus could be of preservation and conservation of traditional varieties of food crops, fruits and vegetables, livestock and fisheries for breeding better varieties to enhance the yield with

desirable traits of resistance for pests and diseases. From a short term perspective, with reference to climate change adaptation there could be a change of cropping pattern keeping in view food and nutrition security.

Clearly ensuring entitlements for those with whom DHAN works which gives priority and how DHAN could be more effective in ensuring that the people have access to food as envisaged by the Food Security Act. The need of the hour is to

devise strategies for those objectives and bring to the attention of the policy makers the constraints and pitfalls in accessing food in terms of this Act. Equally important is that in whichever context DHAN works, there is a role/responsibility for the DHAN Collective to connect the micro, meso and macro levels for food security and ensure that these three systems interact and ensure availability and access.

Water and Food Security

Water is a key driver in achieving food security as the crop and animal husbandry sectors use the largest portion of available freshwater. Farmers' inability to access or control water will have an adverse impact on potential yields and income, which in turn will affect their food and nutrition security. The need of the hour is to augment capacities of traditional water harvesting structures, efficient use of harvested water, develop watersheds and river basins and promote smarter ways of enhancing crop production and productivity with less water.

Tanks and Food Security

Small scale community irrigation tanks have been the main source of livelihoods in many parts of India for centuries. The country experiences extreme climates within its geographical area. The arid and semi-arid climate that prevails over the country along with monsoon vagaries necessitated the creation of indigenous rainwater harvesting and storage systems like tanks and ponds. The Indian monsoons, the major contributor to agrarian economy, brings us rain in just about 100 hours in a year. Combined with challenges of climate

change, an imminent project action is needed to conserve, rehabilitate and sustain the performance of these traditional commons and empower local community to manage them.

Dwindling farm productivity from tank irrigated agriculture, extinction of small scale water bodies, decline of groundwater and other associated social problems were the major problems needed to be addressed as part of the European Union call for a full proposal. While at the all India level, the area under tank irrigation declined from 4.6 million ha to 3.3 million ha, the total area under tank irrigation in the three predominant states of Tamil Nadu, Andhra Pradesh and Karnataka together has declined from 2.4 million ha in 1960-61 to 1.7 million ha in 1996-97, a reduction of about 30 per cent [Narayanamoorthi 2002 and 2004; Janakarajan 1996].

Having realized the need to improve the livelihood of small, marginal and landless households which are dependent on tank and pond systems as a tool to address poverty reduction, DHAN has promoted an exclusive thematic institution—DHAN Vayalagam Tank Foundation—to upscale its water conservation programme with community participation and management by organising poor farming communities including women and landless, and empowering them to rehabilitate the small scale community water infrastructure with local management mechanisms and systems to safeguard irrigation assets to ensure food security and improve their livelihoods.

DHAN's approach includes enhancement of production at individual farm level by sourcing reliable seeds with appropriate germination ratio



for the members, demonstrating and making farmers to adopt water saving techniques like rice Intensification, micro irrigation, pitcher-pot Irrigation in the case of dry land horticulture plants, weather advisory mechanisms through Community Radio, crop based farm field schools, risk mitigation through weather-based mutual insurance programme, exposure visits to agricultural research stations and farms, encouraging members to go for cultivation of home based nutrition garden and other such allied interventions.

Secured Water for Sustaining Livelihoods

Through the Farmers' Organizations, DHAN facilitates rehabilitation of tanks for not only restoring the physical structures to their originally designed standard, but more importantly, facilitating proper maintenance, efficient water management and improved cropping practices in a sustained manner. DHAN has been consistently insisting on farmers to contribute one-fourth of the cost of rehabilitation through monetary or labour contribution. So far, DHAN has facilitated rehabilitation of 2000 tanks by mobilizing Rs. 580 million from government and private organisations, and individual philanthropies, and sharing Rs. 125 million as community contribution through cash and labour.

Rehabilitation of irrigation tanks to their original storage capacity increases availability of water for more areas for cropping. Through all the renovation drives, DHAN has ensured access to water in 81,665 hectares of command area through the rehabilitated tanks, thereby stabilizing agricultural production and securing livelihoods. Earlier all these tanks and the command area faced the problem of water shortage in the last cropping period as the tank



water was not adequate for even a single full crop. As a result of assured water, the farmers could harvest a yield of 20 to 25 bags per acre of command area without any loss. Most of these farmers cultivate paddy for their own consumption, which would assure them food availability if they were able to reap a successful harvest.

Tank-based Watershed for Enhancing Production and Productivity

An individual tank with its own catchment, water spread and command area is an integral part of a watershed within which it is situated. A cascade of tanks forms a micro watershed by itself as the tanks are interlinked, often by a common stream or by the surplus water of an upper tank feeding a lower one. An existing tank or cascade of tanks within a watershed captures the rainwater runoff and conserves it for later use, which would otherwise flow down the gullies and streams and mostly get evaporated or otherwise dissipated.

Over the last two decades DHAN has been constantly advocating inclusion of tanks in the conventional watershed treatment plan. Started on a pilot basis in Chittoor district of Andhra Pradesh in 1997, the tank-based watershed model demonstrated its impact, which has made the government to include it in the revised guidelines for watershed. DHAN has taken up Watershed Development initiatives in 100 Watersheds under various Central and State Government Schemes benefitting another 75,900 hectares of land through soil and moisture conservation practices. The farmers in these resource-scarce regions have been assisted to enhance productivity of their lands, thereby improving livelihoods and resultant food security at the household level.



Farm ponds for Saving Crops and Securing Food

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 the 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. DHAN has supported over 5000 farm families to construct farm ponds in their fields to provide life-saving irrigation to crops during critical phases of water need, thereby securing their livelihoods.

Enhancing Diet Diversity

Promoting Inland Fishery

Fish is a good source of protein, typically containing 15-20 g protein /100g fish. Fish also contains salts



and minerals, but may vary across species, their food habits and habitat. Fish are a source of Vitamin A and Vitamin D, while fish liver oils also contain Vitamin E. Fresh water fishes especially carps have lesser nutritional value than other inland carnivores and sea fish. However, availability of seeds, quicker growth and greater immunity, making the farmers inclined to rearing carps. Recently Tilapia and Pangassius varieties of fish have been reared by more fish farmers but yet to make it in water commons too. As a livelihood initiative for tribal communities, DHAN has initiated fishery in 120 farm ponds and 40 village ponds in Koraput and Nabarangapur in Odisha with the support of OTELP, Odisha. Besides, we have extended support to Barama block in Assam to improvise the activity with the support of HIVOS to 762 members having fish ponds. During 2013-14, DHAN has done inland fishery in 1076 water bodies including tanks, ponds, farm ponds and fish ponds covering 2800 members, who directly get nutritional fish as food in their reach. In 2014-15 DHAN has a special focus to get data on improved fish food at individual level on a study basis in Assam for 762 members by creating baseline for each member before and after DHAN intervention. Hopefully this will bring out the quantity of fishes consumed by individuals in 762 families. Even though all ponds were not harvested, it is assumed that more than 6000 family members of 2800 members get access to fresh fish.

Total stocked water spread area	202 Hectares
Fry/Fingerlings stocked (0.5 to 5 /m2)	1.1 million
Average survival	40 percent
Average growth	450 gms
Total harvest	198 tonnes
Gross income	Rs 17.82 million
Culture expenditure	Rs 10.05 million
Net returns	Rs 3.0 million (including 40 % taken for consumption)
Average consumption by members - two to four servings has been done through Phased harvest	80 tonnes consumed by 2800 member families, Average consumption is 28 kgs/family/year

Kitchen Garden for Nutrition Security

Malnutrition, particularly micro nutrient deficiencies, continues to be a global challenge that affects poor households, mostly the women and children. Every second women in India is reported to be anaemic, which is an expression of poor nourishment. Forty-seven percent of Indian children under three are underweight. In addition to this, 39 percent are stunted, 20 percent are severely malnourished and 80 percent are anaemic. Over 6,000 Indian children below the age of five die every day due to malnourishment or lack of basic micronutrients such as vitamin A, iron, zinc or folic acid. Increasing food price has a considerable impact on the quality of food consumption at the household level. While poor households often meet their staple food requirements from government-sponsored PDS at subsidised price, increasing their access to diverse and micro-nutrient rich foods is a major challenge.

Federations of poor women and farmers promoted by DHAN Foundation help the potential poor households to set up kitchen garden by supplying them certified seeds of ten types of vegetables that can come up well in south Indian soil and climate conditions such as bhendi, Brinjal, tomato, bottle gourd, ridge gourd, radish, Indian bean, cluster bean, chillies and amaranthus (green leafy vegetable). During 2012-13, over 100,000 poor households were supported to establish kitchen garden. By spending just Rs. 10 for the seeds, each household has harvested 60-70 kilograms of vegetables that could assure them daily supply of vegetables for at least six months in a year.

Every year, over 8000 adolescent girls, who have been organised into Health Groups by DHAN are maintaining kitchen gardens in their houses as part of action-centred health education for anemia reduction programme. It ensures healthy eating habits among them and has created a ripple effect among the neighbourhood to take up such activity.

The kitchen garden is as ancient as agriculture, practiced widely throughout the world. Kitchen gardens are maintained mostly by women which results in better use of resources and nutritional

outcomes within the family. Poor households possessing small pieces of land in their backyard can set up a kitchen garden. In urban areas this can be taken up on the roof tops as well. Domestic wastewater can be used to irrigate the plants. Vegetables provide essential vitamins and minerals, especially folate, vitamins A, E and C, minerals like iron and zinc that are important for protective functions of the body. Promoting kitchen garden among the poor households in the backyards might seem to be a simplistic intervention. But it can certainly make an impact in the nutritional status of the family.

Promoting Small Millets

Endowed with no perennial river, farming in the most parts of peninsular India is dependent on water available in seasonal river and, water conserved in a large number of tanks and ponds created across the topography. Traditional farming laid much emphasis on growing small millets, which can grow under completely rain-fed conditions in low fertile lands and therefore can support farming in the most challenged ecological zones.

The Green Revolution in the 1960s placed excessive importance on rice and wheat and therefore the cultivation of millets declined. This brought changes in the food habits of people. Consumption of nutritious millets declined and, rice became their staple food. Having lost the necessity to grow for food, millets have lost their area under cultivation.

The small millets, once staple food for the masses, which have now disappeared from their diets, include Finger millet (Kezhvaragu), Little millet (Samai), Kodo millet (Varagu), Foxtail millet (Thinai), Barnyard millet (Kudiraivali), and Proso



millet (Panivaragu). These small millets contain high proteins and fibre B-complex vitamins including niacin, thiamine, and riboflavin, essential amino acid methionine, and lecithin, and vitamin E. They are rich in iron, magnesium, phosphorous, and potassium. The grains are also rich in phytonutrients, including phytic acid, which is believed to lower cholesterol, and Phytate, which is associated with reduced cancer risk.

DHAN's action research project 'Revalourising Small Millets in Rainfed Regions of South Asia' aims to increase production and consumption of nutritious small millets and associated pulse and oil seed crops in rain-fed regions of India, Nepal and Sri Lanka. The project was supported by the Canadian International Food Security Research Fund (CIFSRF), promoted by the Canadian International Development Agency (CIDA) and International Development Research Centre (IDRC), Canada. The CIFSRF intends to support research partnerships between Canadian and developing-country research organizations to carry out applied research to find lasting solutions to effectively address hunger and food insecurity in the developing world.

DHAN has anchored this project in association with Canadian Mennonite University. It was implemented in India by DHAN with the Tamil Nadu Agriculture University (TNAU), All India Coordinated Small Millets Improvement Programme of the Indian Council of Agriculture Research and Watershed Support Services and Activities Network (WASSAN). In Nepal, LI-BIRD, Local Initiatives for Biodiversity, Research and Development implemented it and in Sri Lanka, Arthacharya Foundation implemented it. The Canadian Mennonite University, University of Guelph and the University of Manitoba shared their



technical and research expertise needed for this project at the ground.

The project focused on overcoming existing constraints related to production, distribution and consumption of small millets and associated crops. It pursues a multi-pronged research strategy related to conservation, productivity enhancement, value addition, post-harvest processing, promotion and policy action to raise the profile of small millets. The project has selected six research sites in the backward and tribal-dominated pockets of Tamil Nadu, Andhra Pradesh, Odisha and Jharkhand states of India and one site each in Sri Lanka and Nepal.

Promoting Public Awareness and Action

To engage the public in common causes, DHAN has been organising thematic walkathons. The event reaches out to thousands of people every year across India by involving them in "Walk for a Cause". In the 2013 and 2014 versions of Walkathon, the focus was 'Agricultural Biodiversity and Food Security—with a special focus on small-millets' and the event aimed at creating awareness about how promoting the cultivation and consumption of small millets can address the twin goals of improving agricultural biodiversity and food security.

DHAN had organised a month-long campaign to promote small millets ahead of the Walkathon, through various events like recipe contests, orientation to school and college students, essay writing, drawing, quiz and elocution contests for students on topics relevant to the theme of food security.

The winners of these contests were recognized during the Walkathon event. A film festival was also organised as part of the event. The Walkathon was organised in 26 places across Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra and Odisha. The event involved rallies of school students and farmers in the district headquarters followed by an exhibition and seminar on the theme. Over 200,000 people including farmers, women and school students participated. Various stakeholders like the National Biodiversity Authority, Agriculture department, Animal Husbandry department, Agricultural universities and KVKs (Kissan Vikas Kendra) were involved in the promotion. Various



public and private organisations supported the event and a number of promotional materials like booklets, pamphlets and posters were prepared in regional languages and distributed to the large number of people who attended the event.

Heritage of Food and Nutrition Security

Given the diversity in soil type, climate and farming, food heritage of the communities varies significantly and is influenced by the locally available spices, herbs, vegetables, and fruits. Indian food is heavily influenced by religious and cultural choices. Food as medicine is not something new to us; the basics of using certain foods to treat some illnesses have been well documented in our ancient texts. Our ancient wisdom on the medicinal and nutritional value of food, which has been an integral part of our culinary practice, needs to be preserved and passed on to the future generations. Promotion of traditional recipes based on small millets and associated crops through recipe contests, promotion of awareness on uncultivated greens through farmers' melas and biodiversity contests make them understand the need for increasing diversity of diet with locally available cheap source of food materials.



Rain-fed Farming and Food Security

According to the United Nations, 500 million small farms worldwide, most still rain-fed, provide up to 80 percent of food consumed in a large part of the developing world. Poor growth of agriculture, particularly rain-fed farming attracts widespread attention now days. Investing in those small and marginal rain-fed farms is an important means to increase food security and nutrition for the poorest.

There are strong, direct relationships between agricultural productivity, hunger, and poverty. Seventy percent of Indian farmers make their living from rain-fed farming. Hunger and child malnutrition are greater in these areas. Moreover, the higher the proportion of the rural population that obtains its income solely from subsistence farming, the higher the incidence of malnutrition. Improvements in agricultural productivity aimed at rain-fed farmers will first benefit the rural poor. Increased agricultural productivity would enable rain-fed farmers to grow more food, which in turn will translate into better diets and, with the facilitation of market support, into higher farm incomes. With increased income, they will diversify production and grow high-value crops.

DHAN has taken up rain-fed farming development as an important vehicle to enhance household food security. The rain-fed farming development theme of DHAN works on context-specific, multiple and interrelated interventions across agriculture, livestock and horticulture by way of land development, organic matter build up, crop production enhancement and livestock development. The rain-fed theme has evolved six approaches to poverty reduction of which some of them are specific and some are cross cutting.

- Asset development and it involves (i) asset up-gradation, such as land levelling through which the farmers try to realize the maximum productivity from the small parcel of land they have, (ii) asset creation, such as conversion of uncultivable land into cultivable one leading to increase in asset base, (iii) asset protection, such as insuring milch animal and (iv) asset restoration, like reinstating the Cynadon dactylon infested land to cultivable status.

- Reducing vulnerability in existing livelihood through biological activities, like seed treatment and seed hardening, physical activities, like land levelling and silt application and financial activities, like credit services, livestock insurance, crop insurance and life insurance.
- Improvement of existing livelihoods, through activities like supplying good seed stock and promoting suitable system of cultivation like Zero Budget Natural Farming and agronomical practices like nutrient spray and Earthing-up in groundnut.
- Diversifying livelihoods by diversifying from agriculture to livestock rearing, from annual crops to tree crops, from more water requiring crops to less water requiring crops and from more climate vulnerable crops to less climate vulnerable crops.
- Taking up activities as a package which might bring significant benefits to livelihood, such as plantation with farm pond.
- Increasing employment opportunities on temporary and/or permanent basis.

The package of interventions evolved as a result of more than a decade of intensive experimentation in select centres of rain-fed farming in southern India have been made into cross-cutting interventions with other development programmes working closely with the rainfed farmers. For example, Kalanjiam SHGs have started evolving loan products for construction of farm ponds, application of silt excavated from tanks into poor soil, application of farm yard manure to build organic matter content of the soil, livestock development and planting horticultural trees. Similarly the Vayalagam Tank-fed Agriculture Development Programme has taken up tank-silt application and farm-pond construction at the large scale.

Agricultural Bio-diversity and Food Security

Contemporary advanced agricultural production systems supported by intensive research and state sponsorship have eroded agro-biodiversity at both farm and agro-ecosystem levels. There is, however, a growing realization that crop varietal diversity, cultivated by small and marginal farmers has enormous public value for ensuring global food security, poverty alleviation, and building more

resilient and sustainable farming systems. This could be achieved by strengthening farmers' efforts to improve, use and conserve crop varietal diversity.

Climate Change and Food Security

Climate change may have significant long term implications on the quality and quantity of water, posing threats to farming through droughts, floods, and pest and disease outbreaks. Also this will have adverse impact on livestock, fishery and forestry-based livelihoods, which are key determinants of food and nutrition security. Building the resilience of people who are more vulnerable to these changes through supporting their adaptations would help them mitigate its impacts on their food and nutrition security.

DHAN has promoted a new theme—Climate Change Adaptation to pilot community-led adaptation measures, standardise and integrate the proven measures in the existing programmes within the DHAN Collective. Construction of farm ponds, application of tank silt in resource-poor soil, inland fishery and promotion of agro-forestry have emerged as potential activities for replication.

Livelihoods and Food Security

Food and nutrition security is built on four pillars: availability, access, use and stability. Enhancing livelihoods of the poor and vulnerable households brings them access to food and nutrition and also gives stability for their future consumption. Building sustainable livelihoods needs reinforcing people's capacities and self-help by organising them, enhancing their capabilities and assets, improving their access to resources and markets, contextualising priorities and livelihood interventions.



Building Financial Capabilities

As inadequate credit is assumed as one of the main reasons financial inclusion for inclusive growth is seen as a solution. Though this sub sector is very important for food security, bio diversity and nutrition reasons, it has been declining in the last two decades thereby affecting livelihoods of large numbers of families.

Many rain-fed farmers require financial services to restore their livelihoods and to develop further. Formal financial institutions do not lend money to rain-fed farmers because of the high risks attached to rain-fed farming livelihoods. Hence informal sources remain the predominant source of credit for this sector. There are no effective financial services to address the various crop-related risks faced by rain-fed farmers. DHAN has been promoting various context-specific financial products including savings, credit and insurance products as an integral part of enhancing rain-fed farming livelihoods. It has adopted the group mode with gap filling approach. It has also piloted mutual weather insurance and mutual pest insurance, both for the first time in India.

DHAN's experience indicates that context-specific products, vibrant community organization, necessary revolving fund and an enabling environment for mutual financial services are needed to offer effective livelihood financial services to small and marginal producers.

Micro-financing for Food Security

Food and nutrition security implies not just the availability of food but also enhancing the purchasing power of poor and vulnerable households. Limited by seasonality of income, they need financial support to access adequate and appropriate food in order to stay away from hunger and malnutrition. Creating a separate line of credit for consumption in the SHGs thus provides financial safety nets to the poor to obtain appropriate foods for a nutritious diet.

The SHGs of poor women, farmers and fishermen promoted by DHAN, with accumulated savings and loan from banks, have generated credit worth

Rs. 2600 crore for livelihood enhancement of their member households. Over 30 percent of these loans have been availed to meet the food and healthcare needs of the poor families. Skill building and market linkages have helped over 42,500 people to enhance their livelihoods, leading to household food security.

Social Security Measures

Type of Social Security Product	Reach (2013-14)
Life Insurance	8,02,152
Micro-Pension	11,440
Health Insurance	2,77,414
Lives stock Insurance	15,398
Crop Insurance	62,895
Total	11,69,299

Value of Coverage: Rs. 3210 crore
for premium of Rs. 17 crore

Accessibility of food is still a major concern, particularly for poor and vulnerable households. They are also more vulnerable to sudden economic shocks and fluctuations in income due to the risks associated with their lives, health and productive assets, which have a direct impact on their food and nutrition security. The prosperity built by long years of development interventions could be swept away if any of these high risk events occur. Hence social security program can mitigate the risks and insulate the households from food insecurity and malnourishment.

Entitlements for Food and Nutrition Security

According to Article 47 of Constitution of India, raising the standard of health and nutrition of the people is the primary duty of the state. People's food sovereignty includes people's right to nutritious and culturally appropriate food, accessible, sustainably produced by environmentally friendly and locally governed systems of production. Food and nutrition security is an entitlement of the poor and vulnerable people. This could be achieved only when their entitlement over access and management of land, water, seeds, livestock and biodiversity are protected.

The people's Organisations promoted by DHAN facilitate their member households to access the state sponsored employment guarantee scheme,

The 'working with the Panchayat' programme of DHAN facilitates enrolment of women in the Mahatma Gandhi National Rural Employment Guarantee (MNREGA) Programme, which ensures an assured employment for all rural households for 100 days a year. It is viewed as an entitlement for the jobless rural workforce. DHAN has taken up this initiative in 50 Panchayats from the districts of Madurai, Theni, Dindigul, Cuddalore and Nagapattinam. During 2013-14, the programme has ensured enrolment of 61,239 people, of whom 47,604 were women labourers. This constitutes 78 percent of the total enrolment and average wage availed by them on a daily basis was Rs. 106.

pension for the old age, destitute women and physically challenged, nutrition and health programmes meant for women and children.

Mutuality Mechanisms for Food and Nutrition Security

Social interdependence is a unique character of Indian villages. From birth to death, people are deeply involved with others through a closely knit social fabric. Economic activities, too, are intensely imbedded in a social network.. Various crucial horizontal linkages connect each village with many others and members of various groups exchange essential goods and services for one another. These social systems and traditions have many lessons in shaping modern institutions and practices. There was spontaneous solidarity of kinship which has since then been replaced by organized assistance between groups of people with common interests. Such organized mutual assistance systems are recognized and revered by the entire community. Community organisations in the villages ensure such practices and mutual sharing mechanisms are conspicuous in times of pleasures as well as in times of a disaster or risk are prevalent in the rural and tribal communities.

The Kalanjiam Movement by poor women, Vayalagam Movement by farmers and Neidhal Movement by fishermen nurtured by DHAN Foundation have devised a mechanism of collecting a "handful of rice" also known as Pidiarisi in

Tamil during their meetings. The collected rice is pooled at one place and offered to the needy and organisations of destitute people and orphanages.

Gender and Food Security

Food and Nutrition Security for Women

Throughout their lives, women are highly vulnerable to malnutrition because of social and biological reasons. Given the long hours of working and shouldering multiple roles in poverty situations, they are at risk of under-nutrition. Adolescent girls and pregnant mothers are at a high risk of malnutrition, facing chronic energy deficiency and disorders attributed to iron and iodine deficiency, that compromise the deposition of critical bone mass due to low calcium intakes. Women-centred nutrition and reproductive health programmes are critical to break this vicious cycle of malnutrition.

Addressing Iron Deficiency Anaemia

Anaemia, especially Iron deficiency Anaemia, continues to be a major problem among pregnant women and adolescent girls in India and in many parts of the developing world. According to the National Family Health Survey (NFHS 3) for 2005-06 in Tamil Nadu, around 53 per cent of the ever married women and pregnant women and 73 per cent of the children below the age of three years have been affected by anaemia. Anaemia may have detrimental effects on the health of women and children and may become an underlying cause of maternal mortality and pre-natal mortality. According to estimates, 20 per cent of the maternal deaths in India are due to anaemia.

DHAN took up an action research project "Anaemia Control among Adolescent Girls and Pregnant Women through Behaviour Change Communication as a Strategy" among 32,996 adolescent girls and 9,128 pregnant women from 502,426 households in five blocks of Tamil Nadu state of India. The project was supported by the State Health Society of Tamil Nadu under the National Rural Health Mission. The project focused on developing a replicable and scalable model for community-based anaemia control interventions towards bringing the nutritional security of gender. This intervention was intended to bring gender

equity in terms of nutrition security to fulfil the gaps in calorie intake during adolescence and pregnancy, especially micro nutrients like iron and folic acid.

Key Approaches

The intervention had followed four key approaches to attain gender equity and nutritional security. The major approach was to evolve a system to track changes in haemoglobin status and behaviour to monitor nutrition intake of target groups. The haemoglobin level was checked periodically and changes were recorded. Simultaneously, the individual's attitude, behaviour and practice were tracked using community monitoring, peer monitoring and MIS (Management Information Systems) by exclusive staff and governance.

Behaviour Change communication (BCC) was another approach followed to promote and sustain risk-reducing behaviours in individuals and communities by distributing tailored messages in a variety of communication channels. The third approach was peer counselling among adolescent girls to bring about changes in attitude and practice towards addressing nutritional security. The demonstration of nutrient rich recipes and competitions enabled the preparation and use of recipes. Finally, mothers were sensitised on gender issues, and the need to promote health seeking behaviour among adolescent girls and pregnant mothers to build healthy generations.

Outcomes and impact

Since the project was carried out among adolescent girls and pregnant women, the major outcome and impact was on gender and nutritional security. The major finding of the action research was a significant decrease in the prevalence of anaemia from 85.8 percent to 54.4 percent among adolescent girls indicating a decrease of 31.4 percent and there was a significant decrease in anaemia prevalence from 86.7 percent to 59.4 percent indicating a decrease of 27.3 percent of anaemia prevalence among pregnant women.

Adolescent girls and pregnant women demonstrated a significant increase in knowledge relating to anaemia such as signs and symptoms of anaemia, causes and consequences for adolescent girls and pregnant women, and measures to be taken

to prevent and cure anaemia. The knowledge on calorie needed, calorific values of different kinds of food, nutrient availability in each food item and nutritional security for women was imparted to women. Significant changes were observed in Ante Natal Care (ANC) registration, the number of ANC visits, periodical haemoglobin testing, Body Mass Index (BMI), hygienic practices and consumption of Iron and Folic Acid tablets

Good Health influenced by Food and Nutrition Security

Households can be said to be nutritionally secure when they lead an active and healthy life. However, it is important to remember that food and nutrition security can be achieved not just by dietary intake alone. Infections due to poor sanitation, poor health seeking behaviour, lack of safe drinking water, lack of dietary diversity and poor access to healthcare can greatly influence the nutritional status of the poor and vulnerable people. Prolonged morbidity affects the livelihood outcomes of the household, pushing them into further malnutrition and morbidity. The vicious cycle of morbidity, livelihoods and malnutrition unless intervened would aggravate the situation further. Health security in poor households is therefore intrinsically linked with their level of food and nutrition security.

Realizing the increased spending by the poor families on healthcare, DHAN nurtured an idea of promoting community owned and managed healthcare system, which would work on preventive and curative aspects of healthcare, at an affordable cost, accessible and available at their convenience.

SUHAM stands for Sustainable Healthcare Advancement, a collective health intervention





model evolved by the Community Federations promoted by DHAN. This model combines a community owned multi-specialty hospital with a mutual health insurance package for poor families, who are members in the primary groups promoted by DHAN, contribute mutually to cover the healthcare costs from primary care to advanced treatments.

The first hospital was started in Theni to meet the needs of 25,000 SHG member families. Following the success of the Theni SUHAM Hospital, the Madurai hospital was started in 2008 to reach out to over 40,000 poor families. Another hospital was started in Salem in 2012 to serve another 40,000 poor households. In addition to full-fledged hospitals, the Federations in Sayalkudi in Tamil Nadu, Tirupati and Vishakhapatnam in Andhra Pradesh have set up community health centres to work on primary healthcare.

The main objective of the SUHAM initiative 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 from national and international philanthropic institutions. These three community managed hospitals reach out to the healthcare needs of over 95,000 families at 30-40 percent reduced cost, with a backup of health insurance.

Water, Sanitation and Hygiene for Food and Nutrition Security

Creating Access to drinking water

In the water-starved southern region of Tamil Nadu, acute shortage of drinking water is a common

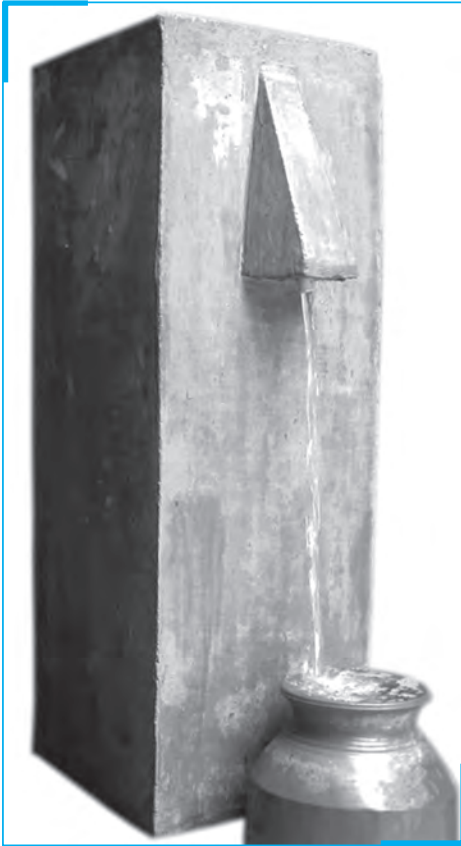


phenomenon every year. The ground water is saline and unfit for drinking and irrigation.

Traditionally, surface drinking water ponds (Ooranis) maintained and nurtured over generations by the local communities have been the source of water needs for the millions of people in this region. Each village has two or three ponds, one for drinking, another for domestic purposes and yet another for animals. Breakdown of community management and poor maintenance have made these water bodies lose their efficiency. People have to walk three to five kilometres to fetch water, and the burden falls mostly on women. Harvesting and storing the rain water is the only solution to the water crisis. Through Vayalagam Associations, DHAN has constructed drinking water ponds in 300 villages in drought prone districts of Tamil Nadu, and over 120,000 people have gained access to drinking water.

Safe Drinking Water through Household Water Treatment

Besides ensuring access to drinking water, DHAN addresses the issues of quality of drinking water, as more than 80 per cent of the diseases among poor communities are attributed directly or indirectly to unsafe water. Most importantly, at least 25-30 percent of family's income is diverted towards healthcare expenses. DHAN promotes low cost household water treatment technology. Bio sand filters, adapted from the traditional slow sand filter have been provided to over 2500 households. Another 10,000 families have been given ceramic candle filters coated with silver, a bacteriostatic agent with education on the need for safe drinking water, various ways to purify water at household



level, functioning of filters and their maintenance. Over 50,000 people benefitted from these filters. DHAN has promoted these scalable models of household water treatment methods in partnership with the Centre for Affordable Water and Sanitation Technology (CAWST), Canada, and Water4Life Foundation, The Netherlands. The impacts of this initiative are encouraging. There has been a significant improvement in the microbial quality of water and reduction in the episodes of diarrheal diseases.



Sanitation to Secure Good Health of Women and Children

Sanitation is another key focus area of DHAN. The foundation has evolved a community-led Water, Sanitation and Hygiene (WASH) strategy. An assessment made among the poor households revealed that only 29 percent of people have access to toilets in their home



and 60 percent of the households, who have not had toilets in their home expressed willingness to construct it if they get financial support. DHAN has facilitated through the Self-Help Groups it has organized, by it to evolve loan products at an affordable cost. During 2013-14 alone, 9,112 households were assisted to construct toilets with financial assistance of Rs. 157 million and another 1,895 families were assisted to install household tap-water connection with the assistance of Rs. 19 million. Both these interventions have benefited 51,200 people. Different models of toilets suiting different soil types and contexts were introduced with inputs from sanitation experts. Also, models of roof water harvesting and decentralised waste water treatment plants have been established at Madurai to educate the public and enthusiasts in these areas.

Addressing Childhood Malnutrition

One in three of the world's malnourished children live in India. Malnutrition in early childhood has serious, long-term consequences because it hinders sensory, motor, cognitive, social and emotional development. In addition to poor dietary intake it is also influenced by access to health services, quality of care for the child and pregnant mother as well as good hygiene practices. Critical interventions

needed for addressing childhood malnutrition are ensuring birth weight, providing nutritional supplements, bringing desired changes in behaviors related to feeding, sanitation and hygiene practices.

DHAN's Reproductive and Child Health programme has achieved significantly on the pre and post natal care of mothers, exclusive breastfeeding, initiating supplementary feeding from fourth month, adhering to the vaccination schedule, administering de-worming tablets and Vitamin A solution, sanitation and personal hygiene to prevent chronic infections that lead to underweight.

After a decade of intensive field experiments, Kalanjiam Reproductive and Child Health programme has evolved and accepted as a replicable model for caring for adolescent and maternal health. It has benefited over 383,000 women and 132,000 adolescent girls so far.

DHAN's Sustainable Healthcare Advancement (SUHAM) initiative promotes community governed primary and secondary healthcare services benefiting over 120,000 poor families.

Way Forward

Food and nutrition security assessment with poverty categories would be done and plans for each category to address the deficit could be evolved by each programme. Nutritional policies would be evolved in each group and food adequacy survey would also be conducted to ensure nutritious food for the entire family. Explicit design of food and nutrition security would be evolved and implemented with the existing activities discussed above. Food and nutrition security would be contextualised with family categories in tribal, coastal, rural and urban situations.

Bio diversity of agriculture and livestock in different ecosystem would ensure food and nutrition security. DHAN would work to promote diversity of crops in an eco-system with mixed farming to enhance resilient crop production. Seed production as a major income generating activity would be promoted to boost the yield with quality seeds. Increased productivity would make substantial availability of food grains and vegetables for household consumption. DHAN would continue to increase and stabilise agriculture production by promoting water harvesting structures like tanks, farm ponds, and soil-water conservation measures. Care would be given to monitor the increase of productivity for household consumption.

Increased income from livelihood activities would enable household to buy adequate food and nutritious materials for their consumption. Dairy, sheep, goat and poultry would complement nutrition security for poor households. Greater focus would be given for household consumption of milk and dairy products, meat from goat and sheep and poultry besides marketing them.

Villages in tribal areas have grain banks as their traditional custom. It could be strengthened in the villages where DHAN operates. Contribution to grain banks by every family would tide over the food shortage during drought period. Higher productivity would also lead to more storage in grain banks for food security.

Increasing the consumption of small millets would trigger more areas under production. Efforts could be initiated to make small millets availability in many federations with recipe for nutrition and healthy life. Member families would be encouraged to go for small millet cultivation in marginal lands. Seeds of local varieties could be stored and produced for distribution.

Annual Report 2014





Annual Report 2014

2013 was a watershed year for DHAN in many ways. The poor families, moved out of poverty, have declared themselves out of poverty in the DHAN Foundation Day celebrations on October 2, 2013. Community validation process has been initiated at the primary group level to confirm such self-declarations. It was a moving experience to listen from the community about what and how they achieved a poverty-free status.

Both Kalanjiam and Vayalagam Programmes of DHAN have crossed 25 years of engagement in microfinance and water resources development for poverty reduction. As resource centres in these themes, there has been an increasing demand from government and non-government organizations to share the expertise. By organizing and participating in various events at the national and international level, these programmes have started advancing their efforts in knowledge building and dissemination.

Support from Corporate Social Responsibility (CSR) initiatives of the industries and corporates for community-centred sustainable development

interventions shows new hope for development initiatives. DHAN has always shown interest in CSR partnerships from the corporate that are aligned with the mission of DHAN. Last year was a watershed for CSR partnerships, with corporates coming out with more opportunities for collaborative initiatives.

The initiatives of Ernst & Young Foundation, and Sampark Foundation, to support promotion of peoples' organisations to build sustainable livelihoods to impact poverty was a new beginning. Similar support from commercial banks, with whom the poor communities are engaged in business linkages, are in the offing.

The water initiative of DHAN, Vayalagam Programme, which works towards reviving community governance in water resources continues to enjoy high level of support from CSR. Support from CSR initiatives of the Axis Bank Foundation, Bharat Petroleum Corporation Limited, Hindustan Unilever Limited, Bank of India, and Madras Atomic Power Station, Kalpakkam, were noteworthy. Another big leap in coastal

conservation and livelihoods initiative of DHAN has been made through the support from Axis Bank Foundation to expand DHAN's programme to coastal Odisha.

Above all these external funding, the so called poor communities have emerged as the largest benefactor to meet a significant portion of our programme management costs, which underscores our commitment and accountability to further their interests. They not only meet the management costs, but also extend almost an equal amount of contribution for livelihood development interventions in the form of savings, sharing investment costs for conservation efforts, paying the cost of funds borrowed for livelihoods development and other allied responses. This has been a greater pride for the community that they are equal partners in the process of development.

Support from mainstream institutions like banks in the form of credit linkages has taken a new shape by way of linking SHGs in a large scale. Banks like the Corporation Bank, Bank of India and Indian Bank have shown a new way in forging SHG-bank linkages.

Achieving food and nutrition security with a specific emphasis on promoting agricultural bio diversity and small millets was a focus of all the programmes and institutions in DHAN Collective in the last year. A signifying event on this theme, the Walkathon, was organised across the states to educate and engage the public into meaningful action around

it. Such programmes have initiated the process of understanding the status of food and nutrition security at the household level, and broad base some of the proven interventions like anaemia reduction and nutrition gardens.

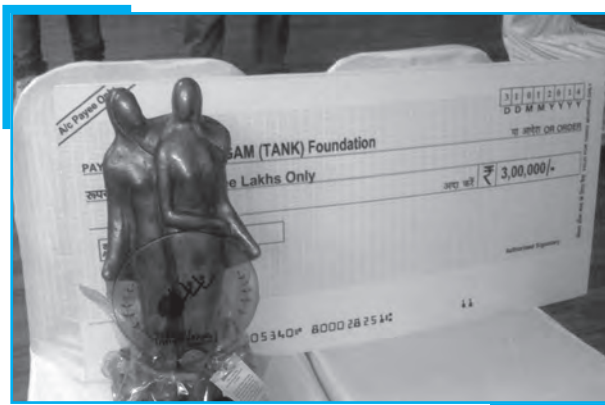
The annual retreat of DHANites, monthly institutional development and integration meetings, and consultative forum meetings spent considerable time in deliberating on the experiments, initiatives and lessons learnt from experiences on the theme of food and nutrition security.

An action research project—Revalourizing Small Millets in Rainfed Regions of South Asia (RESMISA) undertaken with the support of International Development Research Centre (IDRC), Canada, is getting ready for the second phase of consolidation and scaling-up of small millet consumption, cultivation and conservation. Converging with DHAN's food and nutrition security drive, the RESMISA Project offered a lot of insights gained from the action research.

The role played by DHAN's centres for Integration in responding to the needs of field programmes like human resource development, financial management, communication, research, policy and planning, mobilising philanthropy, training leaders and field workers was noteworthy. A few of the centres have expanded their services beyond programmes and started serving other development stakeholders.



Sarda Equal Opportunities Award



Bihar Innovation Forum Award

Particulars	2012	March 2013	2014
<i>Cumulative Figures</i>			
Reach			
No. of Families	10,47,924	12,48,038	13,53,582
No. of Primary Groups	45,525	50,379	54,998
No. of Clusters	1,728	1,855	2,091
No. of Blocks/Federations	303	314	395
No. of Villages	12,406	15,844	17,961
No. of Districts	66	66	73
No. of States/U.Ts	12	12	13
Staff			
No. of Professionals	331	356	312
No. of Programme Staff	430	438	415
No. of People Functionaries	2,261	2,140	1,831
Finances (Rs. in million)			
a) Programme Funds			
People	3,117	3,918	5,009
Banks (for the year)	2,644	2,998	4,386
Government and Donors (for the year)	245	148	120
Sub Total	6,006	7,064	9,515
b) Programme Management (for the year)			
People	79	85	111
Government	30	14	45
Donors	113	131	247
Sub Total	222	230	403
Grand Total	6,228	7,294	9,918



Kalanjiam Community Banking

Origin and Growth

DHAN Foundation initiated the Kalanjiam Community Banking Programme in 1990. Started as a pilot project in Tirupati, the programme, which has gone through various stages of development, took the shape of a people's movement. Over the years, DHAN established a replicable model of sustainable community organization for poverty reduction around the theme of community banking. Now the programme is viewed as a resource centre in the field of community-led microfinance initiative built on the premises of self-help, mutuality and local governance. The relevance of the Kalanjiam Programme has been proved in various social, economic and cultural contexts in India, spanning urban, rural, tribal and coastal landscapes.

To focus on the horizontal and vertical scaling-up of Kalanjiam Programme, DHAN has promoted Kalanjiam Foundation as a subsidiary organisation on October 2, 2002. By creating access to savings, credit and insurance services through the nested institutions it has built, the programme is able to relieve many poor people from the clutches

of moneylenders and arrest the income drain.

In addition, the programme helped members to enhance their income and create assets. Many older groups and federations go beyond financial services and meet the other social development needs of members. The initiatives include livelihood, issues of drinking water, health, education, housing, sanitation, basic infrastructure, alcoholism, gender and community development.

The Kalanjiam Foundation, as member of many policy making bodies on microfinance, strongly advocates refocusing of microfinance to address poverty and the empowerment of poor, especially women. In its role as a resource centre, many capacity building events and training programmes were organized for bankers, government officials and representatives of NGOs within and outside country.

This year, the programme focused on raising resources and bringing new partners to hasten the growth based on the strategic plan. It came out with a strategy of reaching out to poor in new areas by promoting new SHGs and saturating all the

existing locations by covering the poor who have been left out. The special focus on livelihoods was intensified and efforts were made on evolving an intervention design. Graduating the new locations as autonomous federations in Maharashtra was given high emphasis. Evolving a convergence model for replication and moving towards self-growth were also a priority of the Kalanjiam Programme.

Reaching out to Poor Women

The Kalanjiam Programme works only with women from the poorest households. The programme has been expanded to new locations like Madhugiri of Tumkur district and Vemagal of Kolar district in Karnataka; Thiruppathur of Vellore district in Tamil Nadu; Mohanpur in Gaya district of Bihar and Badasahi of Mayurbhanj district in Odisha. The programme promoted 184 groups covering 2,384 members. The four locations promoted with the support from Ernst and Young would initiate livelihood, health and education interventions from the second year onwards.

The locations initiated last year focused on institution building and reaching out to the poor who had been left out. These locations are moving towards achieving the programme standards. Both new and existing locations together have promoted 3,088 groups. The existing locations and Federations have spent own resources for adding the new groups. A total of 16,844 members were added in the new locations and 47,103 members added in the existing locations. All the existing groups paid attention to increase the membership at group level to reach 18, a viable size. The grading system introduced and intensified during last year has motivated the groups to achieve the programme standards.

Overall the programme has been able to reach out to 76,804 families through direct action and 200,000 families through resource support as on March 2014. The activities are spread over 233 blocks covering 11,043 villages/slums of 57 backward and drought prone districts of India. All these poor women have been organised into 49,402 primary groups, 1,773 cluster development associations and 139 autonomous registered federations, which are owned and controlled by the poor women.

Partnership with Mahila Arthik Vikas Mahamandal (MAVIM)

Kalanjiam-MAVIM project laid major emphasis on reviving the existing groups and promotion of federations for sustaining the initiatives. During the year efforts were taken to resolve the issues and streamlining of accounts in 4,700 groups revived last year. During the year households listed out in the PRA exercise was matched with the households included in the BPL (Below Poverty Line) list and the left out members were added in the BPL list by passing resolutions in the gram panchayats. Registration process was initiated for 22 federations.

Convergence of Agriculture in Maharashtra (CAIM)

Similar to MAVIM, under the CAIM project the emphasis was on reviving the existing groups and promotion of federations. All the seven Community Managed Resource Centres (CMRCs) were registered and the 1066 groups were revived with 12,897 members. During this year 186 new groups were promoted and 239 older groups were revived under this project.

Resource Support

Scaling-up through resource support to other organisations and government departments is another strategy followed by the programme to widen its reach. As a resource centre, the Kalanjiam Programme has provided training on Federation promotion and linkage for the coordinating officers of Priyadarshini programme of NABARD. As a result, the team has planned to integrate the sustainability model from the beginning of the programme implementation. Experiences were also shared in the programmes organized by the Bankers Institute of Rural Development (BIRD). Besides this exposure programmes were organized for SPS (Samaj Pragati Sahayog), an NGO from Madhya Pradesh and for NGOs from Tamilnadu. Exclusive training programmes were organized for the branch managers of Corporation Bank and Bank of India to hasten the linkage process.

Graduation of People Institutions

During this year, 45 Federations were registered after due processes. Out of existing 139 federations, 93 cover 100 percent of their cost of operations with defined institutional sustainability indicators.

People Planning

The planning process involving each of the members for households and for the group was facilitated at the group level. The emphasis was on livelihood planning, credit planning and declaration of the poverty status of members. The process was done in 130 locations during the year and the data was collected for 2.66 lakhs members. The members have declared their poverty status at the time of planning process. Out of 2.66 lakh members 88,477(33 percent) members have declared that they are out of poverty and another 1.05 lakhs (39 percent) members have declared that they have graduated from one level to the other. This process will be continued every year and will be recorded for further assessments.

Federation Auditing

The federation audit process was standardized with the perspective of facilitating the federations to have prudential financial management practices. Based on the experience the new policies were evolved for sustaining the initiatives. As a result of this process proper allocation of corpus and allocation of excess surplus towards the development activities was ensured. Field audit has been completed at all federations once in a quarter with the involvement of members and leaders.

Community Grading

The grading of SHGs, which was introduced last year, was an eye opener for members and leaders of every location. The members were able to understand the reasons for complying with the process and procedures.

Budget planning exercise with federation

Budget planning exercise was facilitated at the people institutions and it enabled them understand the sources of funds Vs expenditure, helped them to take a relook at the financial policy in existence and its relevance.

Governance Building

Last year, the roles of leaders were redefined and leaders were oriented on the changes and it was continued this year too. Regional resource centres

and Kalanjiam Movement took the responsibility for capacity building of governance. In all regions, the Federations have focused on forming different committees involving the women leaders on loan appraisal, conflict resolution and group promotion to bring greater involvement of governance in the growth and management of the location.

Capacity Building

With the support of Canara bank and International Network of Alternative Financial Institutions (INAFI) India, eleven financial inclusion trainings were organised for leaders of federations and promotional material for financial inclusion campaign were developed.

A mass campaign was conducted in all regions on the appraisal process of bank linkage application due to the mass loan applications to be submitted to the Corporation Bank and Bank of India. Improved systems for bank Linkage were introduced such as getting monthly statement of repayment via email, reconciling the bank repayment every month instead of annual reconciliation, assessing the excess charges and deductions of bank every month and sending reminder(s) to the bank officers concerned.

Financial Services – Enabling the poor

Savings

Creating access to finance for poverty reduction through internal and external resources is one of the primary activities in Kalanjiam community banking programme. Savings is a unique feature in enabling model of microfinance and it is a vital factor that ensures the sustainability at group level. The concept of “savings as equity” and “savings as security” is seeded to reach the equity of Rs.15,000 per member,



which will be available for rotation at group level and the excess funds would be transferred to fixed deposit at group level. The advanced and matured locations pay attention to reach the equity. In the Federation Mahasabha, awards were given to members who surpassed the savings mark of Rs.15,000.

Groups have mobilized Rs. 513 million as savings and the cumulative savings is Rs.3.39 billion. Continuous efforts were taken to improve the savings rate at Federations, with a special emphasis on new locations. As a result, new locations have set a bench mark of Rs. 100-150 savings per meeting. In the experienced Federations, members are reaching the stage of equity of Rs.15,000 per member.

Credit

Internal credit helps meet the immediate credit needs of the members ranging from consumption to livelihoods. As on March 2014, the Kalanjams have credit outstanding of Rs.6.28 billion by its members. Special credit products for electricity, sanitation, house construction and up-gradation have shown positive growth. With the support of water.org, an organization that works for safe water for all, the Kalanjiam Programme has intensified the sanitation and safe drinking water initiative.

Purpose of Loan	April – March 2014	
	No	Rs in million
Toilet construction	2,105	37.55
Electricity connection	7,308	201.78
Housing up-gradation with electricity and toilet	3,739	94.46
New house construction	7,586	240.10
Total	20,738	573.89

SHG-Bank Linkages

The programme made an effort to meet and convince the CMDs and CEOs of the banks to intensify the SHG-Bank Linkage. The Corporation Bank and Bank of India came forward to link SHGs at a large scale.

SHG linkage was systematised by pooling loan applications, grading the loan applications based



on the data in DHANAM software and assisting the branch managers in disbursement of the loan without bypassing the quality and rigour of assessment. Linkage orientation was given to 5,500 groups for Corporation Bank and Bank of India Linkage as a mass scale training programme. In one branch of Corporation Bank alone, linkage of 3,579 SHGs with a disbursal of Rs.439.9 million worth of loans were achieved. Overall this year alone 12,613 groups were linked with commercial banks and mobilized Rs. 2.66 billion worth of loans. To institutionalise the process at the level of the people's institutions, every month branch-wise and bank-wise steering committee meetings were regularized to ensure the 100 percent repayment. The Kalanjiam Programme also created a breakthrough in converting the term loan as Cash Credit loans, which has given a lot of hope for the poor people to sustain their livelihood activities. The programme has approached the National Rural Livelihood Mission (NRLM) for interest subvention for 8,730 groups.

Insurance

'Savings first, credit next and insurance is must' is the mantra of Kalanjams. Insurance is one of the important portfolios, which is done at a very large scale. As many as 6.60 lakh lives including the women members and their spouses have been covered under life insurance. Spouses alone have been covered to the tune of 2.56 Lakhs. Under health insurance, so far 2.05 lakhs family members have been enrolled in the Universal Health Insurance Scheme of National Insurance Company Limited, through People Mutuals, a social security initiative of DHAN.



Livelihood Interventions

Livelihood Financing

At the group level, out of Rs. 5,533 million worth of loans, the groups have mobilized for their members, Rs 2,184 million has been issued for promoting or strengthening livelihoods of the members, which works out to 40 percent of the loans issued. Classification of livelihood loans availed by the members are as followed.

Activity wise loan disbursement at Group Level	Loans	Rs. in Million
Asset Creation	10,579	257.49
Business	41,409	842.82
Agriculture	36,341	512.88
Education	33,616	570.53
Total	121,945	2183.72

For dairy based livelihoods 7,753 loans were disbursed to the tune of Rs. 182.33 million and 2355 loans were disbursed for goat rearing to the tune of Rs. 29.55 million, increasing focus on livelihood financing also resulted in issue of 218 loans for poultry activity to the tune of Rs. 2.46 million.

Activity Based Livelihoods

Dairy and agriculture based livelihoods were Dairy and agriculture based livelihoods were facilitated on a scale in select locations with the perspective of establishing the convergence model. The emphasis was on evolving the processes for building social capital for livelihood interventions. As a result, the members involved in similar livelihoods were brought together to increase productivity and collective marketing. The growth paths of the PPGs

have been defined in such a way that the group will first focus on productivity and then will graduate towards collective marketing once they reach the scale of production for marketing. In two districts of Tamil Nadu, 3,000 farmers were organised into PPGs for increasing the productivity and 1500 farmers have joined together for collective marketing. Due to price stabilization during the year, PPG members could get better price for milk and the income increase ranges from Rs.500-1,500 per month. The productivity for each animal has also increased due to the technical support provided by the federations. This model will be fine-tuned and replicated across the locations.

Similarly agriculture initiatives were undertaken in tribal locations to increase the yield of maize, millets and paddy. The results could be validated after two to three seasons. But the piloting has given insights for value addition and microfinance products for agriculture will be evolved for each of the context based on the present learning.

Activity groups on domestic help, auto drivers, and construction workers were promoted for improving their livelihood opportunities and linking them with entitlement programmes. The license for vendors and the skill building for the service sector were the focus areas. LIFE (Livelihood Initiatives with Functional Education), which aims at imparting livelihood oriented skills to poor women and men, particularly youth, through vocational education benefited 1,835 students from six regions by building employable skills on various trades such as computer, beautician and tailoring and millet recipe preparation. This initiative was supported by NABARD, Department of Employment and Training and the Tamilnadu Slum Clearance Board.

Nutrition Security through Community Health Programme

As a part of advancing microfinance initiative, community health programmes like reproductive and child health programme, anaemia reduction programme, sanitation, safe drinking water, primary and secondary healthcare activities are being implemented among the Kalanjiam member households. The major focus is on 'nutrition' which is considered as the core area of all the health



interventions with the community participation and mainstream linkages. The community health and nutrition programme is implemented in twenty-eight locations spread over eight states.

Anaemia Reduction Programme

The anaemia reduction programme is implemented in 11 locations with the support from Sir Ratan Tata Trust, across the states of Tamil Nadu, Andhra Pradesh, Karnataka, Odisha, Madhya Pradesh and Rajasthan. Community health programme is also implemented in 13 locations as a cross cutting theme across the programmes in DHAN Collective. Self-initiative by the Federations even after funding shows the involvement and ownership of the Federations. Salem region showed the way by taking up anaemia control programme in all the nine locations since 2013. The main objective of the programme is to address the issue of anaemia covering all the adolescent girls including the non-member households. Nearly 650 adolescent girls' groups have been promoted in all the nine federations by involving fifty two health associates and nine health coordinators. Nearly 22,552 adolescent girls have been covered in this programme.



Health Education to Adolescent Girls

Health education on anaemia, nutrition, personal hygiene, small millets consumption, toilet usage and related health issues were given to the adolescent girls through regular group meetings. Since 13 locations are newly implementing the anaemia reduction programme, the focus is on bringing changes in the behaviour and practices among the target groups through health education. The adolescent girls group meetings are conducted on fixed dates and time and the 100 per cent attendance is ensured. Anthropometric measures are used for the girls to assess the Body Mass Index (BMI) in order to give them health education on nutrition, nutrients and their importance. Peer educator system has been promoted in all the adolescent girls groups with three leaders each.

In the 11 locations supported by SRTT (Sir Ratan Tata Trust), to address nutritional issues, there was a special focus to promote nutrition gardens. Nearly 3,500 seed pockets were given to the adolescent girls and the Kalanjiam members for promoting nutrition garden. Nearly 29 medical camps were conducted covering 2,364 members, 256 members were referred for further treatment, and 42 members were under follow-up. Two special camps were organized for 312 adolescent girls to address their health related issues. Three girls were found to have sickle cell anaemia in Semiliguda location of Koraput region in Odisha and they were referred for treatment and follow-up. Continuous distribution of Iron Folic Acid and Albendazole tablets for the adolescent girls was ensured in Tamil Nadu, Andhra Pradesh and Karnataka.



Health Clubs for Adolescent Girls

Adolescent girls are reached through other means of communication by promoting School Health Clubs, wherein adolescent girls who show an interest in health issues are organized into Health Clubs. The concepts of anaemia were imparted to the club members. The club covers adolescent girls from non-member households and also from the nearby panchayats other than the working areas. There are seven school health clubs promoted in three Federations covering nearly 294 girls from standards sixth to ninth. The girls take up different aspects of health education for discussion at the club meetings. The Village Health Nurse of the panchayat concerned is invited for club meetings to impart health education and distribute iron tablets and sanitary napkins which is the part of the government schemes for the school children. The focus of the second meeting was to measure BMI by taking height and weight of the adolescent girls which was followed by the health education about the importance of breakfast. The school health clubs offer “Shramdhan” in the school premises and in the Primary Health Centres (PHCs).

Model Health Villages

In each Federation, one village is taken as a model village wherein all the health activities for the entire population of the village are taken up, demonstrated, fine-tuned and this can be replicated across other villages in the federation. Nearly 16 model villages have been selected across five Federations for demonstration. The initiatives will revolve around all the health aspects, starting from addressing the social issues like preventing marriages below 18 years, health issues related to anaemia, BMI, malnourishment, promotion of village health forum as the village health governance, nurturing the governance, building capacity of the governance, total sanitation and safe water for the whole village, promotion of kitchen garden, promoting the habit of savings among adolescent girls and individual counselling.

Health Camps

There is a special health camp conducted by the PHCs at the block level addressing multi-specialties under the Chief Minister’s health scheme. In



collaboration with 12 hospitals such camps were conducted in five federations in Tamil Nadu benefiting 4,562 people including 1,078 Kalanjiam members. Out of the 1,078 Kalanjiam members, 57 were referred for further treatment. The gynaecological screening was done for 212 members and one person was found with uterus fibroid and got operated in a government hospital.

Five block level steering committee meetings were conducted during the year in five federations to share the progress of the programme with the mainstream institutions and planning for joint work. Three coordination committee meetings were conducted with the ICDS (Integrated Child Development Scheme) for adolescent girls and their mothers in three Federations. Nearly 225 girls and 198 mothers attended the meeting. The focus of the meeting was on nutrition during adolescence and nutrition mix was given to all participants.

Awareness on segregation and disposal of bio degradable and non bio-degradable wastes and dengue incidence were imparted to the members. Inclusion of small millets promotion as healthy and nutritious diet among the members and the adolescent girls was included as an agenda in all the meetings. The importance of small millets as a nutritious food was highlighted to adolescent girls through group meetings.

Water and Sanitation Programme

Water, Sanitation and Hygiene (WASH) programme, which was started with the support from SRTT and Sir Dorabji Tata Trust (SDTT), identified a donor (water.org) to scale it up. Health education is given using the Behaviour Change Communication (BCC) materials to promote toilet construction, obtain

individual tap-water connections at the households and construction of rain water harvesting structures. Specialised loan products for toilet construction and household tap water connections have been promoted. Demonstrations on rainwater harvesting structures were done in a few Federations to make the members understand the concept. Nearly 9,112 members were helped for toilet construction, and 1,814 members were assisted for household water-tap connections. A rainwater harvesting structure was promoted in a member's house for demonstration.

Education Programme

In Ratlam, Koraput and Banswara regions, 73 remedial centres benefiting 1,817 students are

functioning. The Kalanjiam Programme has provided the needed teaching materials to the centres and the schools are running in common places either in a panchayat hall or in a school building. The centres run by tutors recruited from the village itself. They were trained by the well known child rights NGO, Pratham, based in New Delhi. Their efforts could bring significant improvements in the educational literacy of the children. An impact study was taken up to review the outcomes of such remedial centres. The results showed that 40 percent of the students were able to read or write the letters and words, and 17 percent students were read and comprehend an article or short story.

Status of Kalanjiam Community Banking Programme

Particulars	2012	March 2013	2014
Reach			
No of Families	6,74,139	8,88,168	9,68,041*
No of Primary Groups	40,618	45,330	49,402
Cluster Development Associations	1451	1593	1,773
No of Blocks	209	220	233
No of Federations	122	130	139
No of Villages	9,336	10,299	11,043
No of Districts	48	49	57
No of States and Union Territories	12	12	12
Finances (Rs. in million)			
Total own funds	2,819	3,658	4,704
Total savings	2,421	2,883	3,396
Reserves and surplus	398	775	1,308
SHG Bank Linkage (for the year)			
No. of branches involved	322	322	361
No. of banks involved	36	36	51
No. of loans mobilised	7,617	7,793	12,613
Amount mobilised	1,195	1,583	2,658
Loan outstanding with members	4,175	4,986	6,277
Total credit generated	16,856	20,773	26,306

*Note: Including 200,000 families reached through resource support



Vayalagam Tank-fed Agriculture Development

Launched as an action research project in 1992, the Vayalagam Tank-fed Agriculture Development Programme has emerged as the largest community-led water conservation and development programme by integrating microfinance, insurance, agricultural technology extension and tank based watershed development. The programme, which began with its work on isolated tanks, has now transformed into a resource institution in basin level water resource development.

Organising Farming Community

Sustainable development around natural resources can be achieved by reinvigorating the forgotten local management of villages within hydrological boundaries with well-defined institutional mechanisms and good governance by the people themselves. With this underlying philosophy, the Vayalagam programme promotes Vayalagams around water bodies and network them at the Mandal and District levels keeping hydrological boundaries like basin or sub-basin as focal units. This year, 422 new Vayalagams have been promoted by organising 25,737 new members. As a result of networking, 24 Tank Cascade Associations and five Tank Federations have also been promoted.

The Vayalagam programme reaches out to backward blocks, where there is potential to improve small scale water resources through which the issues of livelihoods, food insecurity and nutritional insecurity could be addressed. The programme has been expanded to eight new locations in Kalayarkoil, Kariapatti, Marungapuri, Sanarpatti, Alanganallur in Tamil Nadu and Bangarupalayam mandal in Chittoor district of Andhra Pradesh. Through this expansion it added 277 villages included in 70 Panchayats.

Conserving Fresh Water Commons

Rehabilitation of tanks and ponds to optimize their operational performance with improved water use efficiencies is considered one of the key focus areas under the National Mission for Climate Change Adaptation under the Water sub sector launched by the Government of India.

The conservation and development work undertaken through Vayalagams with 10-25 percent community investments is a community-based adaptation strategy at the grassroots level. The Vayalagam Programme executed conservation and development initiatives to the tune of Rs.10.71 million surpassing the previous year's record of Rs.10.49 million. The partnership and continued

support by government agencies such as the District Water Management Agencies, departments of agriculture, horticulture, NABARD, Odisha Tribal Livelihood Empowerment Programme (OTLEP), National Fishery Development Board, Department of Science and Technology, and Corporate Social Responsibility support from Axis Bank Foundation, Hindustan Unilever Foundation, Bharat Petroleum Corporation Limited, ITC, Bank of India, Madras Atomic Power Station, Kalpakkam and individual philanthropies from Focus India Forum, Singapore; Sharavathi Trust, Bengaluru, HR Foundation, USA, Messrs. Vijay Mehta and Vivek, Alpana Mundra as well as IIM- A Alumni association (1982 batch).

This year, external evaluation studies were commissioned by Bharat Petroleum Corporation and Hindustan Unilever Limited to assess the impact and usefulness of conservation initiatives to primary stakeholders in addressing livelihoods and enhanced incomes by undertaking an Assurance Audit through Messrs. Deloitte. The evaluations revealed that the effectiveness of programme outreach and sustainable mechanisms which are in place led to success of the programme's specific and overall objectives.

Enhancing Productivity of Tank-fed Agriculture

2013-14 was a problematic year, wherein both the monsoons failed and country wide droughts, which seemed a rule rather than an exception, abetted the misery of the farmers and the landless for the second year in continuation. Despite the precarious situations nation-wide, a few tanks in project locations were able to secure production, thereby livelihoods of the farmers dependent on it.

In the Gundar Region, only 12 tanks were filled during the monsoon in Virudhunagar district covering Tiruchuli and Narikudi locations. In these tanks, the farmers harvested successful paddy crops. Especially, Karaikulam in Narikudi block filled and recorded surplus. Over 220 acres of command area had a bumper crop yield. Similarly, Meenakshipuram tank of Tiruchuli block also had a bumper crop yield. About 70 acres of command area farmers reaped high benefits. Nonetheless, all 12 tanks have an average productivity of over two tonnes of paddy per acre. This was possible with the good quality of conservation initiatives taken



up there and an effective rain for three days due to cyclonic effect in the Gulf of Mannar region during the season. Two farmer field schools were conducted at Tiruchuli and Narikudi locations with the support of Agricultural Technology Management Agency (ATMA) Programme for groundnut crop. Around 48 farmers participated in these field schools and understood advanced technologies in groundnut crop cultivation.

In two on-going NABARD Watersheds at T.Kallupatti and Peraiyur, the net planning based development initiatives in the head reach area covering about 150 hectare, horticultural plantations covering high yielding variety of mango, sapota, gooseberry and guava have grown to the yielding stage and the farmers who benefited expressed greater satisfaction on the performance of their orchards.

In Pambar region, with the funding support from Axis Bank Foundation, four locations have facilitated the catchment treatment work such as field bunding, farm ponds construction to the tune of Rs.22 lakhs. Fifteen farmers were provided with hand sprayers. Capacity building on agriculture and other interventions were taken up through the NABARD Farmers' Clubs.

In Tiruvallur and Kanchipuram regions, 37 farmers were taken for an exposure visit to Thanjavur as part of the under ATMA programme to understand new paddy variety released by Regional Research Station at Aduthurai and System of Rice Intensification (SRI) cultivation practices. All these farmers later cultivated the same variety under SRI and got surplus yields compared to the conventional method. In Poondi location, collective marketing of paddy was attempted by 23 farmers and sold over 200 bags of Paddy. The incremental

income per bag of Rs.200 was realised to each farmers.

In Chittoor region, under Integrated Watershed Management Programme (IWMP) watersheds, 112 acres of horticulture orchards were promoted with an investment of Rs.5.4 million. About 30 poly-nurseries were set up with the common assets head under NSO and 12 rotavators, three power tillers and one power weeder were made available to farmers. The community also leveraged common assets by converging with the National Horticulture Mission. In Punganur federation, the poly-house nursery could produce and sell 3.20 lakhs of vegetable seedlings such as tomato, brinjal and chillies. Through a collective purchase, 5.5 tonnes of fertilisers and 49 quintals of groundnut seeds were distributed to farmers. The Primary Producer Groups, promoted under Rabobank support, produced 350 quintals of vegetables and marketed through Thottam outlet in Chennai.

In Kolar region, as part of the National Horticulture Mission, an incentive for establishing three vermi compost pits were mobilised, three farmers were supported to plant 2000 lemon saplings in 10 acres with micro-irrigation set up to the tune of Rs.1.20 lakhs. As part of the national seed village programme, the department has supported farmers in Pavagada location for groundnut seed production in 300 acres of land by giving away 600 bags of groundnut seeds. Besides, farmers from Pavagada and Magadi locations collectively purchased and distributed fertilizers worth of Rs.1.22 lakhs and distributed 78.3 quintals of different fertilizers. The poly greenhouse set up under Urban Agriculture facility of RUAF Foundation produced could produce 81,443 seedlings of tomato, marigold, brinjal, chilly and cauliflower.

Nutrition Security through Inland Fishery

Inland fisheries in water commons and farm ponds are gaining momentum. This year, inland fishery was taken up in 514 water bodies including 89 tanks, 218 village ponds, and 211 farm ponds. DHAN has been recognised as a resource NGO for fisheries development by the Odisha Tribal Empowerment and Livelihood Programme (OTELP), which extends large scale support to develop inland fisheries to empower tribal communities by increasing their income through fish rearing and



providing them nutrient-rich food. DHAN has also mobilised support from the National Fisheries Development Board to develop inland fisheries in the existing locations of Adilabad of Andhra Pradesh and Barama block of Assam.

Ensuring Access to Safe Drinking Water

The Vayalagam programme has been promoting bio sand filters for household water treatment to create access for safe drinking water to poor households. This year, bio-sand filters were deployed with the support of Hope International Development Agency (HIDA)

in Sivagangai, Kottampatti, Ponnamaravathi blocks of Tamil Nadu and Chittoor in Andhra Pradesh. With the support of Project Boond of Bharat Petroleum Corporation Limited, filters were distributed to those households which needed them in Lathur block in Kancheepuram district.

The filters were produced at Madurai



and Chittoor, and 334 filters were distributed to 42 villages in five blocks. Usage and maintenance brochures in the local language were also supplied along with the filters to help them maintain their filters. In addition, 275 filters were supplied to the NGOs - Save the Children and Action aid based in Andhra Pradesh. Along with the filters, about 170 users were trained on the necessity of drinking safe water, importance and functioning of bio-sand filters, maintenance and trouble shooting of the filters.

Financial Inclusion for Poor farmers

Integrating microfinance services among the members of Vayalagam is one of the important strategies adopted by the Vayalagam programme since 2002 to bring them within the ambit of formal banking system. The MicroFinance Groups (MFGs) promoted among the farmers could facilitate savings to the tune of Rs.29.62 million among the members and provided credit access to the tune of Rs.91.89 million with a cumulative loan outstanding of 209.46 million. The MFGs were able to break the barriers in linkage with banks such as the Corporation Bank , Bank of India, Pallavan Grama Bank and other nationalized banks and mobilised credit to the tune of Rs.50 million. Despite, the acute drought situation during South West and North East monsoons, the repayment by the members to the banks was prompt.

Social Security for Farming Community

The Vayalagams offer social security cover to its members by covering different kinds of life, health and livelihood risks faced by the farmers. The groups offer life insurance cover with LIC and Rainfall index based crop insurance through Federation Mutuals; crop insurance with Agricultural Insurance Company, Universal Health Insurance, and livestock insurance with government schemes and Micro-pension on a pilot basis. Around 28,325 members have been covered under life, crop, health and livestock insurance.

Resource Support to other Organisations

The Vayalagam Programme acts as a Resource Support Organization (RSO) to NABARD-

sponsored watershed development projects in Nalgonda, Nizamabad and Karimangar districts of Andhra Pradesh. The RSO support is extended to 22 Project Facilitating Agencies (PFA) that implement 69 watersheds in 27 Mandals in these districts benefiting 77,574 hectares. The Village Watershed Development Committees (VWDC) have taken up development activities worth of Rs. 69.6 million during this year and have done work worth of Rs. 437 million so far.

As an RSO, the Vayalagam Programme provides monitoring support, carries out appraisals and extends periodical field visits to provide support in technical execution and account management. It has also offered 14 training programmes for the implementing staff and VWDC representatives.

Similarly, the Vayalagam Programme acts as a Nodal Support Organisation (NSO) for the Andhra Pradesh Community Based Tank Management Project (APCBTMP). This support is extended to implement the project in 42 tanks of 11 mandals in Chittoor District. Regular meetings of the Water Users Associations (WUAs) and updating of accounts books were ensured by the programme. Through these WUAs, tank rehabilitation work was completed in 39 tanks at an outlay of Rs.13.3 million. Contributions worth Rs. 0.84 million in terms of physical labour and cash contribution of Rs. 62,950 was mobilized from the ayacutdars towards building corpus for the associations.

Around 80 field demonstrations were organized for the crops like paddy, groundnut and vegetables like carrot, tomato, beetroot, cauliflower and potato, which has ensured the increase in yield by 15 -30 percent. Also the programme has organized 131 trainings for 2,367 members and five exposure visits for 85 members. To ensure supply of good quality planting materials, 30 poly tunnels worth of Rs.18 lakhs with one lakh seedlings capacity were established by collecting farmer contribution of Rs. 3 lakhs. Inland fishery is taken up in Surappa Cheruvu with the support of fisheries department. To introduce agriculture mechanization, Rs. 15 lakh worth of farm implements like rotavators, power tiller and power weeders were supplied with 15 percent people contribution to 15 WUAs.



Vayalagam Movement

Vayalagam Mutual Movement played an active role during the year by convening its General Body meeting, participated in an exclusive side event organised as part of Tamil Nadu Water Week 2013 at TNAU (Tamil Nadu Agricultural University), made its presence felt in the Farmers' Connect event organised by Confederation of Indian Industries (CII) at the Agricultural College and Research Institute at Madurai. The Movement also coordinated shramdhan (voluntary labour) for continuous maintenance of tank and pond systems as part of Walkathon.

The Vayalagam Movement also initiated the Tank-fed Agriculture Development programme in Gudipala location from the contribution of all the Vayalagams in 2005. Currently 38 Vayalagams have been promoted in 38 villages covering 1976 small and marginal farmers and landless labours. All these Vayalagams have been federated at the Mandal level. The Vayalagam Movement offers handholding support to this location; movement leaders take up periodic visits to appraise the growth and development of the federation.

Dissemination of Knowledge

India Water Week 2013

The Ministry of Water Resources, Government of India, has established a key annual policy and technology showcase event "India Water Week." This year, the Water Week was organised at Vigyan Bhawan, New Delhi, on April 8-12, 2013 on the theme "Efficient Water Management: Challenges and Opportunities." International and

national audience comprising of policy planners and technologists involved with water resources management in all key sectors of economy like agriculture and irrigation, energy and industry and drinking water supply attended the event.

DHAN Foundation has been a regular participant of the event and sponsored the Water Week as well. During the Water Week this year, senior professionals from DHAN made presentations on the following five themes:

- Used water and scope of Decentralised Waste Water Treatment (DEWATs), Learning from pilots in Madurai
- In search of ways water for improving the tank irrigation systems
- DHAN Foundation's experiences on efficient tank Irrigation management through traditional water managers in South India: Challenges and Opportunities.
- Restoration of traditional water resources with local participation for coping up with climate changes
- Securing water in tank based watershed development for agriculture livelihood in Gundar basin, Tamil Nadu

National Ground Water Conference and Tamil Nadu Water Week 2013

DHAN jointly organized Tamil Nadu Water Week 2013 on December 9-11, 2013 at the Tamil Nadu Agricultural University (TNAU) with the Madras Institute of Development Studies (MIDS), Water Technology Centre of TNAU, and Centre for Water Resources, Anna University. It was convened along with National Ground Water Conference





organised by the Water Technology Centre, TNAU. The Water Week focused on Water and Food Security. It highlighted the need to sensitize the for collective action by the various stakeholders working in the water resources of the state to address the future challenges of water scarcity and its implication on food production and security in Tami Nadu. The farming community occupied the centre stage to share their experiences of collective action. The event also consolidated the learning and action leads that would be fed to the subsequent India Water Week and World Water Week. An exclusive website <http://www.tamilnaduwatweek.org/> was launched for the event.

Madurai Symposium 2013

The Vayalagam Programme took an active participation at the Madurai Symposium. Eight events on the theme of Water and Governance were organised. Experts, farmers, academicians and NGOs attended these events. Events organised included the following:

- Convention on Vayalagam Federation's Governance and Sustainability: Scope and Challenges



- Workshop on Watershed Development and Governance: Experiences of Andhra Pradesh and Karnataka State watershed development
- Workshop on Inland fishery development in Commons - Tanks and Ponds
- Convention for launch of Natham, S.Pudur and Ponnamaravathi Federations of Pambar Basin Organization
- Workshop on IWRM and Governance in Basin: Stake holders' workshop
- Seminar on tested and efficient methods of rainwater harvesting and grey water recycling in multi-storeyed residential and commercial complexes to achieve water sufficiency
- Convention on Vayalagam and their self-regulated Governance: Scope and Challenges
- Workshop on Governance and Endowment in Vayalagam People institutions

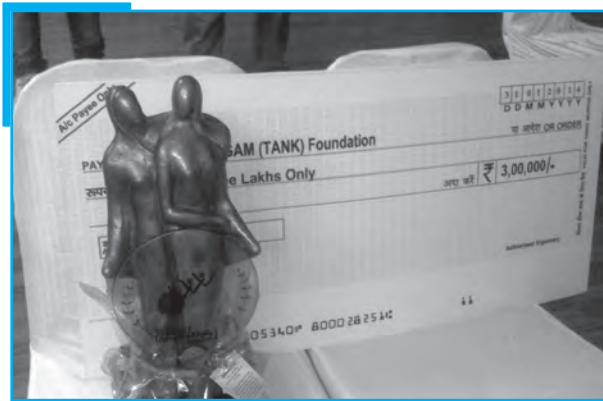
Roundtable on Water Managers

DHAN, as a coordinator of the South Zone India Water Partnership, organised a half-a-day Round Table workshop on Climate Change and Role of Water Managers on the eve of World Water day on March 22, 2014 at Madurai, with the support of India Water Partnership (IWP), a pan-water network. Water managers and water user association leaders from Tamilnadu, Andhra Pradesh, Karnataka and Puducherry participated in the event. Water managers shared their present status of their role and responsibility, their livelihood and the impact of climate change in their livelihood. They came out with a number of declarations to feed into the state policy.



Recognition: Bihar Innovation Forum II Award

The Vayalagam Programme bagged an award from Bihar Innovation Forum – II, a Government of Bihar initiative to nurture and support innovations that addresses livelihoods needs of rural poor for its Ahar-Pyne renovation works in Gaya, renovation of ponds to promote inland fishery and giving access to tribal SHG women for livelihoods and nutritional security, and construction of farm ponds to stabilize agriculture by providing life-saving irrigation in dry tracts. Shri Nitish Kumar, Chief Minister of Bihar, handed the award to the Chief Executive of Vayalagam Foundation on January 31, 2014, in a glittering function convened by the Bihar Rural Livelihoods Promotion Society, Jeevika, in Patna.



Status of Vayalagam Tankfed Agriculture Development

Particulars	2012	March 2013	2014
Spread of the programme			
a) No. of States	6	6	6
b) No. of Districts	25	30	30
c) No. of Vayalagams	2,980	3,375	3,797
d) No. of Cascade and watershed associations	187	194	218
e) No. of Federations	37	37	42
f) No. of Members	2,32,430	2,56,644	2,82,381
g) Command area benefited(in ha.)	75,000	78,950	81,665
Value of Physical works implemented during the year (Rs. in million)			
a) Through Farmers Contribution	21	21	22
b) Through Govt. and other agencies	80	84	85
c) Agriculture Credit support through MFGs	291	182	310



Coastal Conservation and Livelihoods

The Coastal Conservation and Livelihoods Programme (CCLP) was launched in 2005, as a post disaster reconstruction programme after the tsunami (2004), and it later shaped into a conservation and livelihoods programme. It is an area specific programme working on different development themes, especially on conservation. Conservation, disaster management, health, education, collective marketing, livelihoods, value addition services and capacity building were the focal areas of intervention. All these interventions are done through the Peoples' Organizations promoted among the affected coastal communities.

Organising the Coastal Communities

The expansion strategy was done in two ways. Firstly efforts were on saturating the existing locations by reaching out to poor families who have been left out, and secondly, by extending the programme to new locations. In both the ways, it was decided to reach a mark of at least 200 groups in each Federation to make it a viable institution for self-management. This year, 15,061 families were added into the programme through 876 groups newly

promoted in the existing locations. The programme is also getting ready to expand its reach into coastal Andhra Pradesh and Odisha in the year ahead.

Facilitating Financial Services

Promoting savings among the poor communities enhances their stake in the process of development and it increases capacity of the groups to leverage further resources from the formal banking system. Increasing the quantum of savings at the household level was the focus of the programme during the year. All the groups have added regular savings to the tune of Rs. 75.43 million and diversified savings of 7.23 million this year.

Equal emphasis was placed on mobilizing resources from the formal banking system to meet the growing credit needs of the member households. Linkage at large scale was mooted with Pallavan Grama Bank and Corporation Banks. All eligible groups were linked with banks and mobilized credit to of Rs. 267.3 million this year. Repayments to the bank are tracked through steering committee mechanisms.



Promoting Coastal Livelihoods

Dairy as a Viable Business Intervention

Dairy has emerged as a major source of alternative livelihood for coastal farmers and landless labourers. Primary Producer Groups (PPGs) are promoted among the households involved in dairy activity to give an exclusive focus to facilitate forward and backward linkages. These PPGs work to enhance business skills of members and infuse improved techniques to enhance production, breed up-gradation, facilitate better inputs, supply and marketing facilities. This year 560 dairy farmers were organized into PPGs.

Through organizing the PPGs, social capital among the poor is enhanced, thereby helping them take collective decisions to access resources, manage them, communicate with each other, coordinate activities and resolve conflicts for effective functioning. All these efforts led to formation of a strong foundation for dairy as a potential livelihood intervention. With loan funds, 251 families have opted for livestock-related livelihood activities out of which 150 families opted for dairy activity and 101 families took up goat rearing activity. Through this intervention 150 new mulch animals and 252 goats have been added to these families.

Quality Veterinary Service

To strengthen dairy activity support services such as fodder development, animal health care and artificial insemination, facilities have been offered to families involved in dairying. To address the issues in maintaining low-yielding animals, efforts were taken to introduce genetically superior milk yielding

breeds through artificial insemination. This year alone 1,532 mulch animals have been inseminated artificially. Two Para-veterinarians are available to attend to all calls from the producers.

De-worming

De-worming is an important intervention in maintaining cattle health and thereby enhancing productivity of the animals. Through animal health camps de-worming medicines are administered and the animals are vaccinated for foot and mouth disease. Through these veterinary camps this year, 1011 cows and 1103 calves were de-wormed and 4330 animals were vaccinated against foot and mouth disease.

Fodder Development

Green fodder is an important factor in maintaining constant milk yield and safeguarding the health of the animal. Raising green fodder in a piece of land is one of the basic necessities for milk producers. But most producers do not have fodder facility. Hence producers are constantly motivated to promote green fodder in a small piece of land. Co-4 and CoFs 29 varieties are recommend to raise fodder. During the year, fodder cultivation has been promoted in 5.30 acres of land in Kurinjipadi and Kullanchavadi Federations, benefiting 45 producers

Skill Building

Building livelihood skill is critical for SHG members and that is the base to sustain their livelihoods. During the year, about 220 producers from six PPGs underwent a training programme on cattle management. A reading material 'tips for selection of milch animals' was prepared and given to all participants. Secondly, the producers were given training with the support of Indian Bank Self-Employment Training Institute (INSETI) to improve their entrepreneur skills in dairy-related activities. Around 620 producers attended this training.

Kalanjiam Milk Producers Company

Management revamp was carried out in the Producers' Company. Reporting and meeting systems were streamlined to enhance the

productivity. A core group has been constituted to provide the needed directions for the growth of the plant. Various cost control measures were taken up at the plant. PPG members have begun to manage the plant with minimal financial support from the programme.

Agricultural Marketing Interventions

Nagai and Cuddalore districts are known for coastal agriculture and many of the farmers are unable to store their produce and sell at times of good prices available for their produces. Four warehouses with a capacity of 400 tonnes each to store were able to respond to the needs of the farmers. In Cuddalore, a ware house was newly constructed this year to keep dry fish. These initiative was possible with the support of CARE TODAY Foundation.

Two Primary Producer and Marketing Groups functioning in Keelaiyur block made an attempt to procure six tonnes (150 bags) of groundnut seeds and distributed to all the 46 members of the groups. Because of this seed distribution, farmers saved around Rs. 1000 per bag. As a post-production marketing, 846 bags (34 tonnes) of groundnut was procured from 33 farmers and stored in the warehouse for three months, and sold subsequently with a marginal income. The warehouse in Vilundamavadi was used by 76 farmers to store 3400 bags of groundnut for three months.

Conservation of Coastal Resources

Conservation is the only means for survival and sustainability of livelihood activities. Rejuvenation of water bodies is an ideal solution to mitigate the ill effects of the vagaries of monsoon and to stabilize food production. During this year studies on conservation of coastal and marine eco systems were taken up. The studies included the issues of agro-bio diversity in the coastal villages in Cuddalore, study of turtle conservation in Nagapattinam and a study on exploitative fishing in Pudhukottai district. All these studies were presented before the leaders of Neithal Movement. The programme arranged to distribute kitchen garden seeds to promote nutrition security among 22,820 poor households this year.

Disaster Risk Reduction

Cuddalore and Nagapattinam are the most vulnerable districts in Tamilnadu, prone to cyclones and floods. The SHG Federations work to create disaster management groups at the village level. As a first step, the Federation Executive Committee members from all five Federations underwent a one-day training programme on Disaster Management. About 190 leaders participated in these programmes and learnt about various types of disasters and their consequences, needs for organised systems for recovery and restoration and issues in the existing system.

The participants brainstormed important areas for intervention through the Federation. It was decided that highly disaster prone villages would be identified and disaster management committees promoted and trained in Disaster Risk Reduction (DRR). During the Madurai Symposium, a workshop was held on Community based DRR and the role of local administrative bodies in handling such disasters. The leaders from the project participated in the event and exchanged the best practices followed by the panchayats.

Social Security for Poor Households

The programme ensured coverage of 46,044 SHG members under the Janashree Bhima Yojana of the Life Insurance Corporation (LIC). Besides the focus on members, efforts were made to insure 17,051 spouses. This year 224 death claims were made and Rs. 6.7 million has been received as the claim amount. A total of 12,139 families have been enrolled in the health Insurance programme. The programme also took efforts to bring the benefits of entitlement programmes of the government meant for vulnerable sections, physically challenged, destitute and widows.

The Vocational Training Centre at Sayalkudi provided a number of services to the differently abled. It was earlier supported by Liliana Foundation. Currently this initiative is supported by the Neidhal Vattara Kalanjiam. About 647 people, who were eligible to receive the welfare programmes

of the state and central governments, assisted to claim them.

Micro-justice

The micro justice programme being implemented in Nagapattinam district organized two legal aid camps involving district judges. About 115 members participated. Similarly two legal aid clinics functioning in Devipattinam and Kavanoor locations benefited 34 persons. Sigaram Federation has promoted a micro justice committee and identified para legal volunteers. Training sessions focusing on registration of birth and death, human rights, right to information act, consumer acts and the concept of legal aid were organised. Legal aid clinics for Thirunallar and Karaikal Federations have also been approved.

Civic Interventions

The advanced federations have arranged eye health camps and their members benefitted from cataract surgery. Vilathikulam Federation in Thoothukudi district conducted five trainings on healthier food. Kulanchavadi Federation in Cuddalore district organized five health camps with the support of Pondicherry Institute of Medical Sciences (PIMS), benefiting 1,350 members. In Ramnad district, 19 health camps were conducted, benefiting 3,725 members

A primary healthcare unit (SUHAM Hospital) was established by the Neithal Vattara Kalanjiam in Sayalkudi. The hospital is run by the Federation. The total cost of the hospital was contributed by the Neithal Vattara Kalanjiam. So far 10,200 patients have availed the services of the hospital, of which 4,200 were from members' families and 6,000 outsiders. More than 300 students were benefited from the tuition centres.

Documentation and Dissemination

The programme organized a workshop on "Strengthening Community Governance in

Disaster Risk Reduction" as part of the Madurai Symposium. The convention focused on identifying gaps in governance and recommending best ways to strengthen community governance for Disaster Risk Reduction at the community level. Another convention, "Strengthening Community Governance for addressing Conservation Issues of Coastal Eco System arising out of Climate Change" was organized at the symposium. The students of PAJANCOA underwent a Rural Agricultural Work Experience in Sirkali and Keezhaipur blocks. The students were trained well about NGOs and their activities by attending group meetings, interaction with group, cluster and federation leaders. The students also visited our dairy plant and radio station.

Kalanjiam Community Radio

The Kalanjiam Samuga Vanoli 90.8 completes its fifth year of broadcasting. It has organised a short term study with financial support from CEMCA. With the support of coverage mapping, visibility campaign, volunteers training and empanelment with Directorate of Audio Visual Publicity were taken up. The station covers 18 kilometres reaching 82 villages. The DAVP empanelment process for Kalanjiam and Vayalagam were done with facilitation support from CEMCA. A lightning arrester was erected for the station to prevent the issue of frequent lightning attack on the tower and transmitter.





Rainfed Farming Development

With no perennial source of irrigation most of Indian farming is monsoon dependent, which is influenced by the erratic rainfall and prolonged dry spell. Rain-fed farmers are often faced with frequent crop failures, economic loss and indebtedness, with heightened vulnerability to food and nutrition insecurity. Enhancing the viability of rainfed farming therefore requires a multipronged strategy. DHAN Foundation's Rainfed Farming Development Programme works to enhance the productivity of rain-fed farming by organizing the farmers involved in it, promoting location specific interventions such as land development, organic matter build up, crop production enhancement, livestock development and enhancing technical and financial capacity of the farmers.

Organising Rainfed Farmers

This year, 237 new groups of rain-fed farmers have been promoted reaching a total of 17,654 members organized into 1092 groups and 59 Farmers' Associations. A Federation has been promoted in Gudiyatham with greater participation of communities. Rain-fed Farmers Co-ordination Committee, an interim structure promoted

until forming a registered Federation, has been established in Utnoor in Andhra Pradesh and in Kariapatti in Tamil Nadu.

Land Development

Significant scale of activities has been implemented this year with 2,289 rainfed farming families to bring them out of poverty. Rs. 9.9 million worth of natural resource management activities such as construction of farm ponds, dug-out ponds, check dams, recharge pits, graded bunding, land levelling, tank silt application, stone bunding, loose boulder structures, rock filled dams and water absorption trenches have been done in Utnoor and Ghatanji



locations. The revolving fund under National Watershed Development Programme for Rainfed areas of Rs. 0.33 million was spent for similar land development initiatives in Nattarampalli location.

Enhancing Capacities of Farmers

Microfinance and Insurance

This year, Rs.50 million worth of microfinance loans have been generated to meet various farm credit needs of rain-fed farmers in Nattarampalli, Gudiyatham and Ambur locations. Under the deficit rainfall insurance programme, 184 farmers were covered for their cotton, maize and paddy crops in Tirumangalam and Peraiyur locations benefiting 352 acres. Another 140 farmers were covered under the mutual crop income insurance for 71 acres of groundnut crop in Nattarampalli and Gudiyatham locations, of whom 74 members were given claims. Under life insurance, 5,902 members have been covered. Health insurance cover has been obtained for 813 members and 256 members have been enrolled in the micropension scheme in Tirumangalam location.

Training and Capacity Building

'Meet with Expert' Programmes were conducted for 50 Farmers' Clubs of NABARD in Tirumangalam and 28 in Peraiyur locations. Agricultural training and demonstration were organized for the members. Tirumangalam Uzhavar Mamandram has got a sanction to offer certified Vocational Training Programme (VTP) from the Tamil State Department of Employment and Training.

Crop Production Enhancement

To ensure good quality seeds to farmers, five tonnes of groundnut seeds were collectively procured and



distributed to the farmers. Large scale dryland horticultural plantation was taken up in Uttoor location for Rs. 3.73 million and covering 437 acres of plantation with mango saplings. Drip irrigation with farm pond water is implemented in two sites in Peraiyur location and two farmers in Ghatanji location as a demonstration for water saving technology.

Livestock Development

Three dairy units have been initiated in Nattarampalli Federation. In Koraput, with the support of Integrated Tribal Development Agency, six back-yard poultry units benefitting 80 farmers. Each unit is given a subsidy of Rs. 1.98 lakhs and each member was able to get Rs 5,000 to 7,000 profit from this activity.

Collaborative Projects

Convergence of Agriculture in Maharashtra (CAIM)

For the CAIM project in Ghatanji location, a revised detailed project report was submitted and got approved. Soil and moisture conservation works have been initiated as per the DPR. Village Information Centres function in 12 Gram Panchayats in Ghatanji. Farmers' Field Schools, training and agricultural demonstrations were conducted in the working villages of CAIM. All the Krishi Doots were trained through Dr.Panjabrao Deshmukh Agricultural University, Akola.

Cotton Corporation of India

Under the Corporate Social Responsibility of Cotton Corporation of India, Coimbatore, the project for promotion of One-Village-One-Variety has been successfully completed at Nanthikundu village in Kariapatti location. In addition to Nandikundu village, further sanctions have been obtained for Keepathulakkankulam, Melathulakkankulam, Chinnapulampatti and Periapulampatti villages for three years, thus benefiting 474 cotton farmers.

Revalorising Small Millets in South Asia

DHAN Foundation coordinates RESMISA (Revalorisation of Small Millets in the Rain-fed Regions of South Asia) project supported by International Development Research Centre

(IDRC), Canada. Started in March 2011, this project is being implemented 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.

Baby trials and Informal Research and Development trials (IRD) were taken up in all the five RESMISA locations. On-farm experiments and production trials were conducted to address various agronomic constraints. To promote consumption, 1.4 tons of millet rice was procured and supplied to the public. To create awareness among the consumers on small millets, various awareness programmes like recipe demonstration, recipe contest, school level competition and street plays were conducted in all the project locations. A proposal was submitted to IDRC for the furthering the RESMISA Project with new partners such as the Value Addition Institute, Uganda; Addis Ababa University, Ethiopia; and McGill University, Montreal, Canada.

Continuing the success and experiences gained from RESMISA Project, Tirumangalam Uzhavar Mamandram has initiated another collaborative small millet project with the Agricultural Department, Kallikudi, at an outlay of Rs 25 lakhs focusing on two millets namely Kodo millet and Barn Yard Millet. In addition, millet cultivation trainings were organized for the farmers in Kariapatti in association with the Department of Agriculture, Virudhunagar.

Sharing Experiences

The programme has organized a number of seminars and conventions this year. 'Madurai Symposium,' the biennial event organized by



DHAN Foundation was used to organize and host various programmes related to small millets.

- Farmers' convention on Agricultural Biodiversity—Food and Nutrient Security—was organized in Madurai.
- Convention on 'Advancing Governance on Seed Systems' was organized as part of Madurai Symposium 2013. Four custodian farmers were identified and awarded to encourage them for conserving local seeds.
- National Seminar on recent advance of varietal improvements in small millets and workshop on Gender in Agriculture were also organised.
- Workshop on role of governance in promotion of small millets as nutritious and healthy diet was organized collaboratively with SUHAM at Madurai Symposium.
- In association with Tamil Nadu Agricultural University, a national seminar on 'Recent advances in processing, utilization and nutritional impact on small millets' was organized.
- Conference on 'Traditional Health Care Practices for Livestock and organic farming' was organized with the support of Sustainable Environment Voluntary Association (SEVA), Madurai, at the Madurai Symposium.
- In collaboration with People Mutuals, a workshop on 'Farmers Governance on Crop Insurance' was organized.

An exhibition on the theme 'Agricultural Biodiversity and Food Security' with a focus on small millets was organised for the participants and the public of Madurai at the Symposium venue. Pamphlets on importance of small millets and different recipes of small millets were distributed.





Tata-Dhan Academy

The Tata-Dhan Academy, an institution for Development Management, is the result of a partnership between the DHAN Foundation and the Sir Ratan Tata Trust (SRTT), 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 the capacity of development practitioners. The core functions of the academy are teaching, research, training and short duration education programmes, and consultancy by collaborating with NGOs, government and academic institutions.

Post Graduate Programme in Development Management

Eight candidates have been enrolled in the PDM 14 drawn from the states of Maharashtra, Uttar Pradesh, Odisha, Karnataka and Gujarat. Right now two batches of 18 students from PDM 13 and 14 are in the campus. All the 11 students from PDM 12 have got placement in five organisations working on different themes such as livelihoods, education,



environment, rain-fed agriculture development and microfinance in Andhra Pradesh, Karnataka, Tamil Nadu, Madhya Pradesh, and Gujarat. Admissions process for PDM 15 has been commenced. An idea of organising a retreat for the PDM alumni was mooted. The purpose is to consolidate their development experience, provide direction for self-clarity and make them influence young professionals to join the sector.

Working with Academic Institutions

An MoU has been executed with the Tamil Nadu Agricultural University and Bishop's Heber College, Trichy, to work on various joint initiatives. Another

MoU has been executed with the Institute for Social Entrepreneurship in Asia (ISEA) for a country research project on Poverty Reduction and Women's Economic Empowerment in Asia: Roles, Challenges and Scope.

The academy has been offering a Development Immersion Programme (DIP) for the second year MBA students of Thiagarajar School of Management (TSM), Madurai, for the past four years. Additionally, the academy has initiated a four-day village stay programme for B.Tech (Arch) students of the Thiagarajar College of Engineering. The TDA, as an Academic Council Member in Avinashilingam University, has contributed in revising the curriculum for courses such as B.A in Rural Development and Extension and M.A in Rural Development and Extension.

Discussions have also been initiated with designate NGOs like Aga Khan Rural Support Programme (AKRSP), Foundation for Ecological Security (FES) and Charutar Arogya Mandal to work jointly to build knowledge through case studies by converting the field experience of those organisations.

Documentation and Knowledge Dissemination

Action research projects were undertaken by the Advanced Centre for Skill and Knowledge in Micro-Insurance (ASKMI). Series of presentations and discussions were held to refine the content this year. To aid teaching, the academy has initiated case study writing by the senior professionals and Faculty in TDA. There were ten cases finalised as a result of the case study writing workshop.



Madurai Symposium 2013 on Governance for Advancing Development was organised. Totally 54 conferences and workshops, and 12 people conventions were facilitated. Knowledge briefs and proceedings were documented and disseminated through daily bulletins. A book on proceedings, and symposium declarations and resolutions, and compilation of best practices in governance has been prepared.

The academy continued its field research on Gender Needs Assessment in Small Millets Cultivation and consumption' as part of the RESMISA Project at Peraiyur and Anchetty locations. As a follow up of the study, a one-day workshop was conducted in both the places by organizing women farmers involved in small millet cultivation to generate knowledge from their experience and identify their problems and needs.

Development Management Programmes

The eleventh edition of ART (Advanced Reflective Training) on Micro Insurance was conducted in which participants representing regulatory stream, implementing agencies, reinsurance and insurance service providers attended from three countries—Mongolia, India and Cambodia. This time, Insurance Institute of India (III) was involved for the ART programme. The Director and the faculty members participated as resource persons and visited the Academy for understanding and exploring the further collaborations.

A national level ART programme on 'Sustainability through Community Based Approach on Micro Finance' was organized for organizations working with sex workers and transgender communities under the Bill and Melinda Gates Foundation (BMGF) in collaboration with SUHAM Trust.

Development Management Programmes for Federation coordinators in DHAN Foundation from Tamil Nadu, Karnataka and Andhra Pradesh regions were conducted. About 120 DHANites participated. The focus was on building perspectives, skill and knowledge related to their work. The focus areas were poverty, inequality, livelihoods development, social development, microfinance products and services for poverty reduction, financial analysis, impact tools and techniques, leadership in self

and nurturing community leadership, panchayat linkages, water and sanitation, and mentoring.

A four-day Development Management Programme for officials from the Department of Evaluation and Applied Research (DEAR), Tamil Nadu, was conducted on 'Participatory Evaluation and Monitoring Techniques'.

Sensitising Student Community

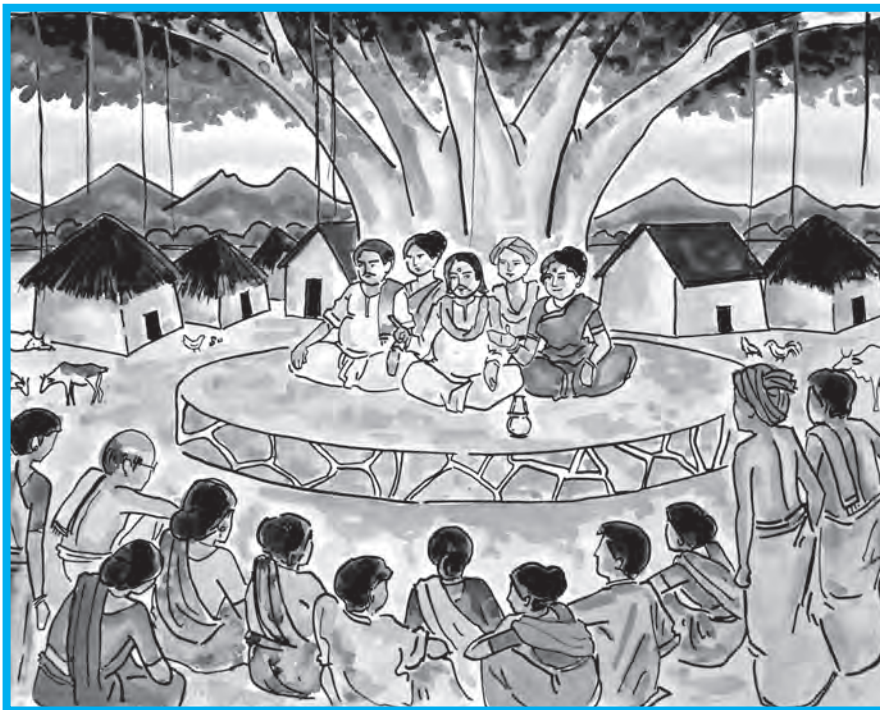
Two interns were engaged in ASKMI to assess the need for shelter insurance and endowment insurance. The findings were used as design inputs for product development—shelter insurance and endowment insurance by People Mutuals.

Development Immersion Programme (DIP) as a three-credit course is offered for II MBA students of Thiagarajar School of Management. This year, the third such programme was offered in which 121 students participated. A one-day exposure visit and interaction programme was conducted for the students of B.E (Agri) from Kumulur College



of Engineering. On the invitation of IIM Rohtak, Haryana, sessions on Socio-Economic Change in India – The DHAN Experience—were conducted for their students.

HERITAGE 2013 was organized to sensitise students on traditional culture and wisdom of rural communities. About 100 students from six colleges participated and event significantly promoted active participation of the students. The community from Thenkarai village influenced the students to shape their perspectives on rural communities.



Working with Panchayats

The 'working with Panchayats' programme focused on expanding its reach to more Panchayats this year. Promoting exclusive institutions for advancing democratic practices at the grassroots and building capacity of women Panchayat leaders and representatives was prioritized. Presently the programme is being implemented in 61 blocks in Madurai, Theni, Dindugal, Cuddalore and Nagapattinam districts of Tamil Nadu, covering around 675 Panchayats and 3,510 hamlets. The programme works directly with 52,400 poor families in the working Panchayats.

Building Capacity of Elected Representatives

Structured training programmes were organized for women presidents, women ward members and women SHG leaders in the working panchayats. A total of 68 trainings were imparted to over 600 women presidents on the basics of Panchayat functions, roles and responsibilities of presidents. Subsequently 11 advanced levels of trainings were imparted to 268 women presidents on panchayat matters, strategies for effective management and infusing democratic practices in Panchayat administration. About 50 women presidents and staff were taken to Panchayats in Kerala for an exposure visit.

Secondly, the elected women ward members were given similar type of training programmes. Over 1,620 women ward members were given basic training on the roles and responsibilities of ward members, understanding the structure and functions of the panchayats and gender rights. Advanced trainings were conducted on these aspects for 574 ward members. All these trainings were organized in the offices of Block Development Officers to provide connectivity with the formal system.

To integrate the women SHGs functioning with the working Panchayats, around 49 training sessions were organised for SHGs, benefiting 3,404 women members. They were oriented on the importance of the village panchayat systems, their basic rights and responsibilities and Gramasabha structure and how to participate in Gramasabha meetings and other panchayat activities.

Promotion of Networks

To create a platform for continuous interaction, exchange of experiences and facilitate cross learning, networks of women presidents at the block as well as district levels were promoted. They meet once in



a quarter, share their experiences, best practices and issues and challenges they face(d). A similar forum at the district level is organized with representatives from block networks. They meet once in two months; take up policy issues and operational issues at district level. Currently 54 block level networks have been promoted and 627 presidents were enrolled in these networks.

Linking with Panchayats and Legal Services

Similar to the SHG Bank Linkage, which facilitates creating a sustainable financial linkages between SHGs and Banks, the programme promotes the concept of linking SHGs with the Panchayat system. These linkages are envisaged to leverage various development services and entitlements for the SHG members. Legal aid clinics supported by the District Legal Authority has been initiated in seven SHG Federations including one Panchayat at Vellayampatti, Madurai District. Currently there are 22 Panchayats that offer legal aid clinic services to the families. There were 678 cases filed during this year, out of which 98 cases were resolved through the legal aid clinics. This initiative has the potential to save time and the cost involved in accessing legal services.

Panchayat Education

To supplement the capacity building of women panchayat presidents in the working districts, the Panchayat programme offers a Diploma in Panchayat Management (DPM) in association with DHAN People Academy. This year, along with DPM course, the programme has also introduced a course material on 'Human Rights and Women Rights'. In the last two years, 567 women presidents have enrolled in these courses. A lucid manual on Panchayat Administration developed by the

programme with the support of subject matter experts was distributed to all the women presidents.

Services at Panchayat Level

Social Security Initiative

The programme promotes life insurance programme among the poor households in the working Panchayats. This year 9,583 members were enrolled in Aam Aatmi Bima Yojana scheme and facilitated claims for 43 deaths. As an additional benefit to the enrolled families 584 students got scholarship benefit out of this programme.

Micro Planning for Panchayats

Preparation of micro plan at panchayat level is considered a good practice which inculcates the habit of participation among people in planning exercise. Implemented for the past eight years in 25 working Panchayats, the micro planning exercise was extended to nine more Panchayats this year.

Updating of voter list

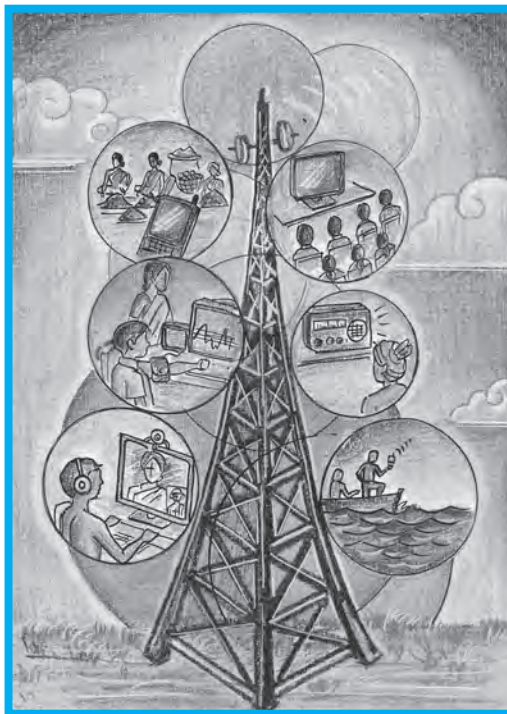
Updating of voter list is done every year, which will help in keeping active voters in the list. In addition to creating awareness on voting, this process helps in avoiding electoral malpractices and increase the percentage of polling during election. This year, 48 Panchayats carried out this updating exercise.

Social audit

Social audit is a participatory process for assessing the quality of work undertaken at the Panchayat level. It is a mandatory process in many of the government schemes. The programme introduced social audit process in 24 Panchayats experimentally. It was carried out for the Greenhouse project of the state government and the Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) initiatives.

Documentary Film

A short documentary film on the impact of mainstreaming gender in Panchayats was produced. It captured the issues and challenges faced by the women in governing Panchayats, which are dominated by men, and the success stories of a few Panchayats, where women presidents handled those challenges successfully.



Information and Communication Technology for Poor

DHAN Foundation has launched ICT for the poor as a new theme to experiment, develop and implement socially-relevant ICT programmes through ICT based people's organisations built at the grassroots. It has become a cross cutting theme to complement microfinance, water, rain-fed farming themes.

Community Organisation for ICT

The Primary groups of the ICT for Poor 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 are organized 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 bylaws 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. This year 38 new Inayam Groups have been promoted.

Village Information Centres

The programme operates three community colleges and 17 Village Information Centers (VICs) around Madurai. Another community college was initiated in Kalpakkam with the support of Madras Atomic Power Station. All these centres now offer computer related skill building programmes for children from poor families.

The VICs offer different services like computer courses, e-school, e-governance, e-health, mobile phone based services. Job work attracts more number of users, which includes data entry, scanning and photocopying. Usage of Internet



based services through VICs is on the increase. In collaboration with the National Council for Vocational Training (NCVT), a certified programme on tally has been initiated in Alanganallur Community College.

Five video conference and seven audio conference sessions on livestock management were conducted this year with the support of Veterinary Training Centre. About 132 villagers participated in the video conference and acquired clarity on various aspects of livestock maintenance. Following the video conference, a village level veterinary camp was conducted, which benefited 312 farmers. The VICs have a clear business model, and with the fee charged for above services, it generates income to sustain its operations. Presently these centres cover about half their operational costs.

Software for Aiding Development

The fourth edition of DHANAM Software, which is a specialised and customised software developed by the ICT-Software team in the programme, is used by all the SHGs promoted by DHAN. DHANAM software is a robust software. Upon entering the basic data from the books of accounts generated from groups; it can generate different types of reports to go into the Management Information System (MIS). The team also came out with

customized software for the Kalanjiam Development Financial Services, a Section-25 company involved in microfinance operations. For SUHAM Hospitals, software for managing membership-based hospital administration was developed this year. The simplified version of DHANAM Software, SHE (Self Help Enabler) software was developed for the use of other SHGs. So far 300 copies of the SHE software have been sold to NGOs and SHGs. The programme manages all the 159 rain gauges installed in 23 locations.

Community Radio

The ICT team supports the community radio initiative of the Madurai District Tank Farmers Federation at Kottampatti. The Vayalaga Radio completes its first year of broadcasting this year. Agriculture is the core programme, which is being broadcast for an hour daily. The users of live programmes are increasing. This year alone, the station has produced 271 programmes, of which 135 programmes were on agriculture alone. The station increased the live programmes done with listeners through phone-in-console. A programme on TB awareness was aired with the support of Project Axshya and another campaign for promoting awareness on Panchayat Raj Institutions was aired with the support of Ministry of Panchayati Raj, Government of India.





Tourism for Development

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

Promoting Tourism-based Livelihoods

Tourism-based livelihood potential plans have been prepared for Madurai, Tanjore, Pudukottai and Rameswaram locations in Tamil Nadu; Tirupati in Andhra Pradesh and Mysore in Karnataka. A model village cultural immersion programme as part of promoting tourism-based livelihoods has been designed for the Vaigai Vattara Kalanjiam in collaboration with noted tour operator, Thomas Cook. DHAN organized two immersion

programmes at Appanthirupathi Village involving 55 tourists from Israel. On the request of the Tiruvannamalai district administration, a plan for Javvadhu Hill Tourism Development was prepared, which captured tourism-based livelihood activities possible at Jawadhu Hills.

A training programme for community guides was organized, which benefited 13 community guides from Madurai, Sivagangai, Devipattinam, Rameshwaram, and Tirunelveli, Thoothukudi and Dharmapuri.

Development Tourism

One-day cultural immersion programmes were organised for tourists from Netherlands, Japan, USA and the U.K. Another one-day development tour was organized in collaboration with Trade Craft, U.K; and Kollam Small Tours, Chennai. Two heritage orientation sessions on Madurai organized for the participants of the ART programme of Tata-Dhan Academy. A package, Development tour has been uploaded in the website www.developmenttourism.in with necessary details to attract development tourists.



Under Namaste Inde project, Village Cultural Immersion programme was organized in two heritage villages of Mysore district in Karnataka. Linkage with Karnataka Tourism Institutions has been initiated to further tourism development through the Kalanjiam federations.

Promotion of Heritage Literacy

Heritage Walk

Heritage walk is a regular feature organised by the programme. Every month, a Heritage Walk guided by an archaeologist and a historian is conducted to a village of cultural importance. The public, including students from schools and colleges, attend the walk and get oriented to the heritage and historic importance of the village. This programme received an overwhelming response from the public. This year, 21 such Heritage Walks were organized in Madurai and Tirunelveli districts in association with local institutions. Brief brochures on these villages were also developed for the benefit of the visitors.

Heritage Clubs for Students

To create awareness about heritage and culture among youth, Heritage Clubs are promoted in the schools and colleges. MoUs have been formalized

with select colleges in Madurai to promote such clubs. These heritage clubs have adopted heritage sites to promote awareness and protect the ecology of the sites. Through the heritage clubs, six promotional events were organised in the adopted sites this year.

Lectures on World Heritage and Culture

Lectures on world heritage and culture are organised once in a month for the benefit of Madurai citizen especially to students and youth. Eleven such lectures were organised this year with the support of an historian and an archaeologist, based in Madurai.

Round Table on Participatory Governance on Tourism

As part of Madurai Symposium, a round table was organised on participatory governance in tourism. Experts from the tourism industry, academicians, tour operators and the community from places of tourism importance attended the discussion. The round table focused on strategies by which the stake of the community in tourism development can be achieved.

Tourism Events

The programme made a representation in the Biannual Conference of Indian Heritage cities network at Pune, UNESCO World Living Heritage Festival organised in Rajasthan, an annual event AKANKSHA-2014 organized by Tourism Department of the School of Management, Pondicherry University, National Workshop on Medical Tourism organized by GVG College, Coimbatore. Besides a paper 'Participatory Heritage Conservation' was presented in the state level workshop on 'Preservation of Monuments and Artefacts' at Lady Doak College, Madurai.

New Themes

Climate Change Adaptation

In 2001, DHAN has launched the Climate Change Adaptation (CCA) Theme to explore strategies to address the issues of climate change faced by the poor households organised by it in various contexts. The new theme CCA works on agriculture and climate change adaptation with sub sector focus of bio diversity, afforestation, soil and water, agriculture, risk reduction and social security. Also the theme focuses on renewable energy. Relevance and application of all these adaptive measures are studied scientifically and mainstreamed based on their relevance in the existing themes of DHAN.

Community Organisations for CCA

The CCA theme has come out with a community organisation model, which lays high emphasis on village level Climate Change Adaptation Association, which consists of households involved in agriculture and allied activities as its members. The associations converge with the Gram Panchayats by integrating CCA as one of the themes of discussion in Gramasabha meetings. There are seven such associations through which the CCA theme is piloted.

Apart from Village Associations, there are activity based primary producer groups (PPGs) promoted around farm pond, renewable energy and tree plantation to create platform for focused interventions, exchange of experiences and co-learning from successes and failures. Micro Finance Groups (MFGs) promoted among the members of Village Associations offer savings, credit and insurance services to enhance adaptive capacities of the member households. There are 15 such microfinance groups functioning with 240 member households in the pilot villages. These PPGs and MFGs are part of Village level CCA Associations, which would in turn get clustered at Gram Panchayat level as CCA Committees.



Piloting on Climate Change Adaptation

A pilot project initiated by the CCA theme with the support of GIZ (German Technical Cooperation) in T. Kallupatti block of Tamil Nadu has come to an end. This stand-alone pilot offered a number of insights with respect to contextualising CCA. Key leanings from this pilot are discussed below.

The CCA Theme also works on studying the efficacy of tank system to function as an adaptation tool for climate change adaptation with its enhanced water use efficiency and irrigation requiring no power. The pilot is done in S.Pudhur block of Sivagangai district in Tamil Nadu. Analysis of rainfall, groundwater status, cropping and performance of the tank system is studied to understand the correlation.

Construction of farm ponds has emerged as a proven adaptation mechanism for the small and marginal farm families to cope up with the vagaries of monsoon. A pilot project is done with the Kalanjiam women SHGs in Vamegal of Kolar district and Mudugiri of Tumkur district in Karnataka, where the rainfall was scanty continuously during the last ten years. The effect of changed rainfall pattern on groundnut crop is being studied and a comprehensive package of practices will be developed and promoted in the region.

Issue of Climate Change	Possible Adaptation	Effect of Adaptation
The climatic aberrations such as rising temperature and erratic rainfall affect farming with resultant failure of crop, seeds and therefore livelihoods.	Harvesting run off during uneven distribution and use it for life saving irrigation and drain the excess water at times of flood would save the crop and prevent the loss.	Designing farm ponds considering the local context and their utility can mitigate the problem. Devising mechanisms for regular maintenance and upkeep are very important.
Long dry spell caused by raised temperature and uneven rainfall affects crop growth leading to total damage of crop and pushing for repeated sowing that result in economic loss.	Increasing moisture holding capacity of soil by adding organic matter could save the crop, increase the soil microbial population and act as carbon sink to reduce greenhouse gas.	Reduction or totally avoiding inorganic fertilizer and enhance organic matter by adding tank silt, farm yard manure and Penning with livestock can enrich the physical and chemical properties of soil, thereby helping the crop to withstand the long dry spell.
Crop damage due to excessive rainfall or low rainfall and outbreak of pest and diseases will have an adverse impact on farmers' lives.	Promoting crop insurance against weather, pest and disease could save the farmers from huge economic loss, which will push them into debt trap.	Regular practice of going for insurance cover for crop would educate the farmers on changing climates and motivate them to go for crops according to weather predictions.
Maladaptive practices like going for new crops that could not withstand the erratic rainfall will have a deeper impact on livelihoods on small and marginal farmers.	Drought tolerant crops like millets have high degree of adaptation to the variation in rainfall and they can yield even in the worst situation.	Conservation and reintroduction of millets will not only maintain bio diversity of the region but also generate opportunities for more production, consumption, processing and marketing.

Migration and Development

Organising the Migrants

Migration and development theme has been piloted in Tirupur district of Tamil Nadu and Beed district in Maharashtra. An inception document has been prepared for Tirupur location and 15 groups promoted have been promoted among the distress migrants there, of which only seven groups were able to initiate their functions. For these groups baseline of the entire member families have been created after checking the quality of the groups.

One round of training has been organized for the members and leaders of the groups. In addition, an advisory council has been set-up for DHAN Service Centre for Migrants which was initiated to assist other migrants. To advise the theme on its pilot, an advisory committee with resource persons, who have expertise in the issues of migration and development has been constituted.

Livelihood Interventions

With the support of Canara Bank Self-Employment Training Institute, 21 persons from migrant families have been trained in various skills. As part of employment facilitation, eight persons have been employed in garment companies. Six health camps were arranged, benefiting 900 members and a tuition centre for educating the children of migrant families has been initiated to benefit 27 children. An awareness camp was organized on legal rights of migrants.



In alliance with the MEETPU Trust, an organization working on rescue of international migrants, 37 persons who were detained in Malaysia due to lack of proper documents were rescued. The media gave a wider coverage about the rescue and the plight of migrants.

Awareness Creation

As part of the Madurai Symposium, a roundtable discussion was organized on rescuing the migrants from Malaysia, attended by NGOs and rescued migrants. An exhibition stall was put up as part of the Symposium, wherein hundreds of people visited and got to know issues of migration and precautions to be taken before leaving for work abroad.

A policy seminar on 'Regularizing Migration: Issues and Challenges' was organised in Chennai which was attended by more than 35 migrants and experts. Resolutions and recommendations for both migrants and mainstream organisations working on migrant issues and welfare were adopted in the seminar.

Youth and Development

The theme 'Youth and Development' focuses on shaping the youth, in the age group between 16 and 35 as a more vibrant and productive force of the society. This new theme has been launched with an assumption that when youth make a right choice of livelihoods with appropriate skills, attitude and knowledge in their early ages, then can avoid falling into the cycle of poverty. The theme is now in the experimental stages to understand and appreciate the lifestyle and opportunities of today's youth, so as to build a new generation of youth with appropriate interventions.

Organising Youth

With specialised participatory learning methods, youth from poor families were identified to get organized into functional groups in ten villages from seven Panchayats covering 725 youth. Thirty- two youth groups have been promoted with a total membership of 421. The average age of the youth covered under the group is 25. A block level coordination group has been promoted to streamline the activities across the groups. Development Intervention Groups (DIGs) have been identified to emphasize quality across primary people institutions.

Youth and agriculture is a core theme of the pilot. They would be organised into functional groups of young farmers, study circles and sports clubs. These functional groups would offer a number of products and services that are built on the premise of microfinance.

- Farm field schools, bank linkage and input supply for young farmers
- Skill building through linkages with relevant institutions and offering customised skill building programmes

- Promoting health consciousness, anaemia reduction and de-addiction
- Supplementing with mainstream education, career counselling and value education
- Promoting sports among the youth to build them healthy and strong individuals

Study on Youth

An inception document has been prepared highlighting the potential for group promotion. A detailed survey capturing financial, educational and social status of the youth was conducted in five Panchayats in Madurai district, Tamil Nadu. The survey revealed that there were 725 youth population in these five Panchayats including both men and women. Around 58 percent youth are working in Madurai city involved in carpentry works, construction works, textile shops, electrical works, and driving. They commute every day to Madurai from their villages and earn Rs.150 to Rs.300 per day. It was noticed that 10 percent of youth have moved to Madurai city and nearby township for livelihoods. They attract remaining youth from the villages to migrate. Around 42 percent of youth are unskilled and they work for daily wages especially in agriculture. It was also observed that 15 percent of youth were degree holders.

Skill Building

In collaboration with the Nehru Yuva Kendra (NYK), a leadership training was organised, which benefited 70 youth from the pilot villages. Also the youth groups have mobilized sports materials from NYK. A team of 20 young women from various youth groups have got skill building on tailoring. The members of youth groups have also got an opportunity for exchange visits for cross learning.

Centres for Integration

Human Resource Development

One of DHAN's guiding principles is Human Resource Development (HRD). DHAN views HRD as an integral function of each functional teams at the location, region, programmes and institutions, who collectively represent the DHAN Collective. The Centre for HRD in DHAN facilitates HRD for all the DHANites with structured training and exposure programmes, customised human process labs and performance-enabling programmes. This year, all teams across programmes and institutions have focused on enhancing team effectiveness through review of role charts and by encouraging team members to connect their roles with programme and institutional standards.

A new stream of staff, who were engaged as project staff for the Pudhu Vazhvu Project of Tamil Nadu Government and Integrated Watershed Management Programmes, were inducted into the regular stream of DHAN. The induction programmes organized in different parts of the country made them familiar with the purpose, culture and value practices of DHAN.

Tata-Dhan Academy organised a Training of Trainers (ToT) on coaching and mentoring for the co-ordinators of regions and institutions to help them build effective teams for enhanced performance. All these trainings facilitated by the centre focused on reinforcing the importance of keeping community at the centre of each and every action.



The process of selection and placement has been designed in such a way that the candidates who undergo the process get educated on intricacies of development work at the grassroots. They are made to stay in villages and experience the village life, empathise with the communities and appreciate their way of life. This year alone 87 new staff were inducted into DHAN across the country.

This year 37 students have undergone internship with DHAN, of whom two were from other countries and other students were drawn from agricultural college and research institutes, institutes of development studies. They undertook assignments that focused on learning for the students in their field of studies as well as for the enrichment of programmes that provided space for them to undertake internships. In addition, short term exposure visits were organised for the staff from Tamil Nadu Water and Drainage Board, students from agricultural college and Lady Doak College, Madurai.

DHAN People Academy

Together with DHAN's Panchayat Programme, DHAN People Academy offered a Diploma in Panchayat Management Programme benefiting 252 women panchayat presidents in Tamil Nadu. This diploma course builds perspectives of the participants in Panchayat management with simple self-learning materials on Panchayat acts, provisions, functions and systems of governance.

For the community leaders and members, over 67 capacity building programmes on the themes of microfinance, SHG governance, watershed management and rain-fed farming were organized during this year, which benefited 1,740 participants. The academy also extended its facility for the trainings organised for the staff of DHAN.

Dhan People Academy also coordinated training programmes for the Voluntary Health Service (VHS), Chennai, for its AIDS Control Programme. Another series of programmes were offered to the field staff of Integrated Watershed Management Programme and for NGO staff from Maharashtra during this year.

Centre for Development Communication

The Centre for Development Communication (CDC) continued to facilitate documentation and dissemination of field learning within and outside DHAN through audio, visual, print and electronic media.

A package of films containing 28 small millet based recipes was made for promoting consumption of small millets. These films have been uploaded in the YouTube for public viewing. Short documentaries on women headed Panchayats and indigenous farm implements were made in addition to a number of photo and video documentation for the field programmes of DHAN.

A Development Film Festival is organised by the centre every year on selected development theme. The 9th edition of Development Film Festival focused on the theme "Youth for Change". The festival witnessed overwhelming response among filmmakers and recorded 102 film entries from across the country including a few overseas entries. The Jury comprising members from the media, film makers, and academicians selected films for the award and filmmakers were honoured during the seventeenth foundation day celebrations of DHAN.

The centre has facilitated a Communication Workshop for the IDRC Project Partners at South Asia in Mysore. The workshop anchored by the WREN Media team from UK focused on strengthening the capacities of Canadian International Food Security Research Fund (CIFSRF) research teams in Asia to better understand and use effective strategies, approaches and tools for engaging with policy processes and for linking their research to influence policies on food and nutrition security in the region.



There are three Community Radio Stations (CRS) functioning in Kottampatti in Madurai and Vizhunthamavadi in Nagapatinam districts of Tamilnadu and Punganur in Chittoor district of Andhra Pradesh. These stations are managed by the people's organisations and CDC provides handholding support. To further the CRS initiative, the centre organized a workshop on Community Governance in Community Radio as part of the Madurai Symposium. Around 20 community radio stations operating in Tamil Nadu attended the event and resolutions on the ways and means for promoting community governance in CRS were adopted.

The folklore team in the centre has facilitated street theatre campaigns for Kalanjiam, Vayalagam and Rainfed programs. A total of 109 days of campaigns were organized, in which over 200,000 people participated.

Centre for Finance

The Centre for Finance places greater emphasis on building a transparent and fool-proof financial management system at all levels. Through a consultative process, the centre evolves financial policies for the Foundation and other Institutions in DHAN Collective and People's Organizations.

DHAN has developed and implemented a 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 decentralized decision making process.

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 management and control across the DHAN Collective. These manuals 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's

Organizations, starting from Primary Groups to Federations are audited by independent chartered accountants. Audit reports are presented in the annual general body meetings of Federations, and ratified by the members. The Centre for Finance facilitates Quality Assurance Audit to provide feedback to the financial systems at the programmes, institutions and community organisations in the DHAN Collective.

The centre also manages all legal compliances pertaining to state and central tax regimes, staff provident fund and gratuity schemes, personal health and accident insurance cover to staff.

Centre for Facilitating Philanthropy

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

This year, the centre facilitated Walkathon, an annual feature in DHAN, organized to raise funds and create awareness among the general public. This year its focus was 'Agriculture Bio Diversity and Food Security with special relevance to Small Millets.' The National Bio Diversity Authority supported this event and concerted efforts were taken to create awareness among the general public on the need to have a balanced diet for a healthy living through a variety of events and competitions to the students and the general public.



Continuing its partnership with the Madras Atomic Power Station (MAPS), Kalpakkam, Chennai, the centre facilitated its support to renovate another Oorani and created opportunities to establish a community managed hospital. The centre also garnered support from the Department of Environment and Forests, to organise a campaign on anti-plastic awareness in four districts in Tamil Nadu.

Centre for Research

The centre undertook an assignment for the State Planning Commission of Tamil Nadu to prepare District Human Development Reports for four districts: Madurai, Ramnad, Tiruvannamalai and Dindigul. Draft reports have been prepared and presented to the commission.

Perspective plan for backward blocks in Ramnad, Madurai and Dindigul were prepared and shared with the district administrations concerned for the State Balanced Growth Fund (SBGF). The centre also supported the peoples' organisations to submit proposals under SBGF.

The centre anchors an initiative 'Future proofing of Madurai City' for climate change adaptation in association with ATKINS group and University College, London. It aims to help the city identify policy options and governance arrangements to respond to the environmental risks to growth and future prosperity and improve service delivery. Notes on community capacity building for sanitation, promoting community toilets, enhancing education and awareness of water sources, rainwater harvesting and solid waste management were prepared and shared.

With support of Housing4More Project of RaboBank, the centre facilitates the Peoples' Organisations to promote housing among the poor households. Currently construction of 100 new houses and 252 house up-gradation has been taken up. The centre works with the Federations to initiate the concept of cluster housing.

As a follow up of the scoping study done on porridge pushcart vendors, the centre facilitated training for street vendors on hygienic food handling practices, helped them getting license, through them consumption of small millets is promoted.

Impact



Impact story

Tamil Nadu: Conserving and Storing Water



The traditional tank system of water storage can be a very effective means of conserving supplies. But in many areas it has fallen into disrepair. DHAN I (Development of Humane Action Foundation) is currently working in partnership with Hindustan Unilever Foundation (HUF) and local communities to revive it, as part of a programme of improving water security and people's livelihoods in the drought prone Gundar Basin of Tamil Nadu.

The three-year project targets the districts of Madurai, Ramnad, Sivgangai and Virudhunagar. It works in close collaboration with the Vayalagam Tank Association (VTA), with additional funding support from NABARD (National Bank for Agriculture and Rural Development) and the communities themselves.

The initiative has already led to a number of innovations such as the provision of shutters to reduce leakage from sluices, saving water which can be used for crop irrigation, fish and livestock rearing, brick-making, or for domestic purposes. Another innovation is the neerkatti system for water management, in which one person is appointed to oversee the equal distribution of water, ensuring that it reaches all the areas needed.

The project has already recorded some striking successes. One such success story is the village of Marunthur, whose 432 people depend largely on rain-fed agriculture. The local Kanakanendal tank plays a vital role in providing water for people and livestock, as well as crops, but after years of neglect it was leaking and full of silt. So the DHAN Foundation project team worked with the farmers and other users to form a tank restoration association involving 48 villagers. Their work was supported by a grant from HUL, which covered 75 percent of the cost, and the tank association contributed the remaining 25 percent. The repair work took just under one month, and the people in the village were delighted with the outcome.

one farmer commented, "We have never seen this type of quality work before in my lifetime in our village". As a result, the people in the village are now able to use the water for washing needs as well as irrigating the fields. The programme activities are based on the six values of DHAN: grassroots action, collaboration,

enabling, innovation, excellence, and self-regulation. VTA, for instance, works with small and marginal farmers to plan and develop water storage facilities. The project involves collaborations between DHAN and various funding and implementation partners, such as the Revenue Department, the Horticulture and Agriculture Department, District Rural Development Agencies (DRDA), agriculture research institutes, and commercial banks.

After three years, the project has restored a number of tanks, increasing water storage capacity, and has also recharged drinking water wells, open wells and bore wells. Bhabha Atomic Research Centre (BARC), Mumbai, and DHAN Foundation are now undertaking a joint study to explore ground water recharge and how it relates to tank renovation work. The scope of this project also extends beyond infrastructure and management. They are looking to ensure a sustainable future for the communities through crop insurance and life insurance schemes, by enabling micro credit lines for the farmers, and training for agricultural and livestock development.

Community feedback

Thanks to the tank restoration, farmers have more water for irrigation, so many have moved from single cropping to double cropping, and have brought fallow land into cultivation. Mr Ayyadurai, a 51-year-old farmer working with the VTA said, “I am happy because I got 60 bags of paddy in my 2.5 acres land in this year. In the last ten years, due to insufficient water in the tank, I had cultivated the paddy in 1.5 acres only; the remaining acre was occupied by jungle.”



PIA feedback

The completed tanks have provided an additional 21.42 million cubic metres of water storage capacity. The project has also helped generate employment and reduced migration in Ramanathapuram and Virdudhunagar districts. It has appointed water managers to ensure efficient and equitable use of this scarce resource, and it has brought back wasteland into cultivation. It also succeeded in reclaiming vital water bodies like supply channels and tank beds from unauthorised occupation. This was achieved through a careful, systematic process with the support and cooperation of the government's revenue administration. - M P Vasimalai, Executive Director, DHAN Foundation

Courtesy: Water for Life - Collaborations for the Public Good by Hindustan Unilever Foundation.

www.unilever.com/images/slp_Water-For-Life_tcm13-388751.pdf

Rehabilitation of Water Tank, Restored Livelihoods!



Many villages in the heartland of India have been rendered unfit for cultivation. Water is a precious but scarce commodity in their lives and many people in villages have given up hope. Unfortunately, lack of awareness about water resource management is the reason for the many tragic stories that emerge from Indian villages.

The use of water is very high in manufacturing processes. Unfortunately, many manufacturing plants have not yet realized that small actions, through initiatives to reuse, recycle or reduce the use of water can make a big difference. In an effort to change the plight of Indian villages, HUL partnered with Dhan Foundation to bring back water to Marundur village. The village had given up on agriculture due to lack of water, and the local water tank had been allowed to go redundant as people had lost hope of rains ever bringing relief to the village. This is when Dhan Foundation stepped in to rehabilitate the water tank and turn around the village. The project began with a very reluctant effort from the people in the village who were at first suspicious about the nature of the product.

“Convincing these people was difficult because they were not ready to accept that outsiders could help them without ulterior motives,” said U Vellaippan, Coordinator of the Mudukulathur Tank Farmers Federation. But slowly, persistence paid.

As a first measure, the people in the village came forward to clear the tank of overgrown thorns which had it for over two decades. Then the Rs 2.8-lakh project (of which 25 percent was contributed by the villagers themselves) was started in July 2011 and completed in August with the help of machines. About 20 to 30 cm of rich top soil from the tank was used by the villagers to fertilize their fields.

“When the rains came, we were overjoyed to see this tank brimming, providing succour to our village in more than one way,” said Karthigasamy, a villager. For the past 30 years the tank was irrigating less than 50 percent of its 68-acre ayacut, but now with a single monsoon, cultivation has been carried out over 100 percent of the area, promising the people of the village a good harvest.

Marundur village in Paramakudi block of Ramanathapuram district now looks like an oasis amidst parched surroundings, with lush green paddy fields and a brimming tank, a change that this village has undergone after nearly 30 years, thanks to the tank rehabilitation scheme.

<https://www.projectsunlight.co.in/stories/390791/Rehabilitation-of-Water-Tank---Restored-Livelihoods.aspx>

Farm pond, Bio-diversity and Food Security

“Often the monsoon rains fail. Purchasing water from those who have open or bore-wells has become too expensive. Even if I try, people are not willing to sell water due to frequent power cuts. My heart starts pumping faster and weeps looking at the crops dying due to water scarcity. We can only produce crop and not the water! Thanks to god, I found a way to store water by constructing a farm pond. I don't have to beg for water from others now.”



Ilangovan is a farmer who lives in Kilankulam village of T.Kallupatti block in Madurai district, Tamil Nadu, India. A father of two children, Ilangovan lives with his wife and father in this village. He owns two acres of rain-fed land. His cultivation has always been at the mercy of rainfall. For the last three years, he did not cultivate, as the rainfall was erratic. His family could survive only by a pair of milch animals they were maintaining, which was not sufficient to meet all their needs. Ilangovan took five acres of land on lease from his neighbour Parmeswaran, who was planning to leave for abroad to work. Half his land had Karisal (black-cotton soil) and the remaining was pottal (barren soil). Ilangovan had to labour hard to remove the thorny shrubs on the land and turn it cultivable. He cultivated barnyard millet (Kuduravalli) and cotton repeatedly for three years and ended up in complete loss.

It was at this time DHAN Foundation initiated its pilot programme, Climate Change Adaptation, in December 2011, Kilankulam village was chosen for the programme to pilot. Support from the German Society for International Cooperation (GIZ) was timely and helpful to implement the project.

Ilangovan joined Mariamman Farmers' Group on December 5, 2012, and he became member of village level climate change adaptation association, which was promoted in Kilankulam village subsequently. He was an active member in the group and took part in all the meetings organised with the farmers, shared his suggestions and accepted feedback from peer farmers. The saving and lending activity initiated at the group level was highly helpful for him to meet his family as well as farm needs at a nominal rate of interest.

As part of evolving locally available and acceptable solutions for climate change adaptation, the programme team from DHAN, through participatory means of assessing climate vulnerabilities and possible adaptations, identified farm pond as an adaptation suitable for such areas.

Ilangovan did not come forward so easily to take up farm pond even after orienting him thoroughly on the need and uses of farm ponds. The team had to take him to Saveriyarpattanam village in Mudukulathur block of Ramanathapuram district to witness personally all the benefits of farm ponds. Ilangovan finally made up his mind to establish a farm pond after interacting with the farmers there and witnessing the impact personally.

He allocated four cents of cultivable land for digging a farm pond with a dimension of 33-metre length, 15 metre width and 1.6 meter depth on September 1, 2012. He was given a grant support of Rs.35, 000 from the pilot project. Within a week, a farm pond was established and it was ready to receive water from the catchment area. However, the farm pond did not receive water, as there was no rain during that year.

Farming with Farm Pond

In 2013, in a single rainfall the farm pond got filled with water, which made him and his family members extremely happy. He cultivated various crops using the water from farm pond and a bore-well. Various crops cultivated were chillies (24 cents), brinjal (three cents), drumstick (50 plants), lemon (20 plants), and marigold (46 cents), sesbania (Agaththi), amaranthus, bitter gourd, ridge gourd, onions and cluster beans. He also cultivated cotton in half an acre of land and took up fish rearing in the farm pond. After harvesting all the crops, he cultivated fodder Sorghum for his milch animals.

Motivated to take up Drumstick Cultivation

The project team organised an exposure visit for the farmers to promote horticulture and nutritional food and taken them to Pallapatti near Vadipatti in Madurai. Along with a group of farmers Ilangovan visited the farm of a progressive farmer Mr. Alagarsamy, who propagates air-layered high yielding drumstick, which would start bearing fruit six months after planting. Ilangovan was too excited after learning this and he came forward to raise 50 moringa saplings in his field. He planted two saplings per pit in half an acre, during the month of November (Karthigai). These plants were watered from the farm pond. Plants started bearing fruit from the month of April. For the first time, he harvested 40 fruits and used it for home consumption.



Based on the guidance of the project team, he took up intercrop to prevent weeds, and improve the productivity of land and water. Despite lacking experience in cultivating marigold, with the guidance, he cultivated them in November. He got three bundles of seedlings from his friend at a cost of Rs. 150. In February, he harvested flowers and marketed it in the market in the nearby market at T.Kallupatti, which is three kilometre away from his field. He earned Rs. 5800 by selling flowers. Raising marigold facilitated regular cash flow. Leaves of the plants were used as fodder for 12 goats (two owned by Ilangovan, ten owned by the neighbours). After harvest, he ploughed the land along with plant stalks to increase the organic matter of the soil.

On the western side of the farm pond, he cultivated brinjal in 3 cents in September 2013. Due to monsoon failure and outbreak of disease, the crop yield was very low. Only 25 kilograms of fruits were harvested and out of which five kilograms were used for home consumption. The remaining fruits were sold in the market for Rs. 750.

In the same period, he cultivated chillies in half an acre. He used 250 grams of dried chillies and selected seeds from the fruits for raising a nursery. During his visit to Saveriyarpattinam he observed that majority of farmers with farm ponds were mixing ground water (Saline water) with farm pond water. He followed the same method to irrigate the crops he cultivated in his field. On the bund of the irrigation channel, he planted ten Sesbania (Agaththi) and cultivated Amaranthus (green leafy vegetable) as intercrop. Similarly, he cultivated two kilograms of small onions on the bund of the irrigation channel out of seeds purchased from the market for Rs. 50 per kilogram.

Adjacent to the chilly crop, he planted cotton in 50 cents, for which he purchased 50 kilograms of seeds at Rs. 30 per kilogram. So far, he has harvested cotton for 14 times and earned Rs. 2500 as income. He also raised kitchen garden with the seeds provided by DHAN. He raised bitter gourd, ridge gourd, and cluster bean, and watered them with water from farm pond. He could take up harvest of vegetables and kept for own consumption, shared with relatives and sold a few within the village.

Ilangovan underwent training on fish rearing, organized by DHAN for the members of Primary Producer Groups of Farm-pond. After attending the training, he purchased 750 fingerlings of three different species viz., Roghu, Mirgal and Katla, and he could harvest 7.5 kilogram of fish.

Now Ilangoan holds Rs. 5000 as savings in his group and availed Rs. 24,000 from the group for buying a cow, purchasing fodder and meeting harvest expenses.

Farm pond recharges the bore well

Before establishing farm pond, he could pump water from the bore for only about 20 – 25 minutes. After establishing farm pond, he could pump water for about 40 – 45 minutes, as the ground water level has increased as a result of farm pond. At times, he used to pump water from the bore well and store it in the farm pond and later irrigate the field.

Farm pond benefits the livestock

Ilangovan's wife maintains two cows. By feeding Sesbania (Agaththi) fodder raised from his field, they could get an increased yield of milk. During the 2013, they could earn a surplus of Rs. 6000 and out of which they purchased two goats. He fed the goats with marigold and brinjal leaves and sold them for Rs. 13,000. Presently he is cultivating Sorghum in ten cents of land.

Cultivation Income and Expenditure

S. No	Name of the crop	Cultivation area and seed rate	Season / period	Cost of cultivation (Rs.)	Yield	Own consumption	Gross income (Market value)	Net income
1	Marigold	46 cents - 3 bundles of seedlings	Karthigai to Thai	1650	184.50 Kgs from 10 harvests	Nil	5800	4150
2	Chilly	24 cents – 250 grams	Puratasi to Chithirai	3820	150 Kgs of dried Chilies	10 Kgs for family consumption and 13 Kgs sold in the village	9800	5980
3	Small Onion	Intercrop in Chilly – 2 Kgs		50	154 Kgs	4 Kgs	1040	990

S. No	Name of the crop	Cultivation area and seed rate	Season / period	Cost of cultivation (Rs.)	Yield	Own consumption	Gross income (Market value)	Net income
4	Brinjal	3 cents – 200 gram	Adi to Chithirai	500	25 Kgs	5 Kgs	750	250
5	Bitter gourd	2 pocket (10 seeds)	Karthigai to Thai	10	15 Kg	4 Kg	600	590
6	Cluster bean	2 pocket	Karthigai to Thai	10	10 Kg	4 Kg	100	90
7	Cotton	25 cent (5 Kg)	Puratasi to Panguni	1,750	62.5 Kgs		2,500	750
8	Drum stick	50 plants (one time cost of planting)	November	(1,500)	First time 40 fruits	All fruits	100	100
9	Agaththi (Sesbania grandiflora)	10 seeds	Puratasi to Chitthirai	5	8 bundles	1 bundle	40	35
10	Amaranthus – green leaves	50 grams	Margali to Panguni	50	90 bundles	25 bundles for own consumption	360	310
11	Ridge gourd	2 pocket	Karthigai to Thai	10	6 Kg	Own consumption and shared with relatives, neighbours	90	80
12	Fish rearing	750 fingerlings	Ippasi to Panguni	1,050	7.5Kgs	2 Kg	1,875	825
13	Fodder Sorghum	23 cents	Chitthirai	0	Cultivation is in progress		0	0
Total Expenses				10,405	Total		23,055	14,150

Out of his five acres of land, he cultivated close to one acre (98 cents), by using farm pond. The gross cultivated area was 191 cents. He cultivated Marigold as intercrop in Drumstick, Onion, Agaththi also intercrop in chilly and fodder sorghum in 23 cents where marigold was cultivated. Ilangovan has spent Rs. 8905 to cultivate in gross cropped area of 191 cents and got a gross income of Rs. 23,055 and a net income of Rs. 14,150. He could get this harvest amidst deficit rainfall and kept a portion of his harvest for own consumption as well.

Inland Fishery



Fish rearing is an emerging livelihood activity in Koraput district, Odisha. Both rural and tribal farmers are increasingly involved in fish rearing activity. Despite adverse natural conditions, inadequate knowledge and skill, farmers are showing more interest in this activity. DHAN works with the Orissa Tribal Empowerment and Livelihoods Program (OTELP) to promote inland fishery to maximize the use of existing water bodies and generating additional income for the farmers. The tanks and ponds developed by DHAN in this region receive water from rainfall during South West and North East monsoons, through surface runoff. Normally these water resources are used for irrigation as well as for percolation. Water stored for a particular period of time favours inland fish rearing activity, which was followed by the local communities for many years on their own with little know-how. DHAN, in partnership with OTEL, works for promoting this inland fishery as a potential livelihood activity.

DHAN promotes community managed Inland fisheries in the rain-fed water bodies by providing “dead storage” within the water bodies. Dead Storage is the stored water below the sill level of sluice which cannot be drawn for irrigation with natural gravity. This will help store water for two more months favouring fish rearing activity in addition to act as a source of drinking water for cattle. By making use of existing water bodies, the inland fishery activity is expected to supplement food and nutrition security by providing protein rich fish for consumption. Also it would generate additional income and employment.

Beginning

DHAN undertook a feasibility study on available water bodies in Dasmantpur, Pottangi, Nandapur and Semiliguda of Koraput district in 2012. This was followed by a field visit by the OTEL staff to Tanks in Tamil Nadu to understand the Inland fishery development in water commons. The study revealed that big tanks can be taken up for fish rearing for better production, yield from the existing fish rearing practices was found to be poor and the people showed inadequate knowledge and skill needed for fish rearing. Therefore a project was conceived to initiate fish-rearing in select farm ponds constructed under different government schemes.

The project was piloted in 24 farm ponds owned by individual farmers and 10 community ponds covering about 140 households. Two Primary Producers’ Groups (PPGs) were promoted among these households.

Learning from the first year of the project was encouraging, though the yield was average, the farmers have been well equipped to take up this activity systematically.

Story of Parsu Jani

Parshu Jani, 46, is a farmer from K. Janiguda village of Dasmantpur block in Koraput, Odisha. He belongs to a Scheduled Tribe. He lives with his wife and daughter. He stocked 1000 fingerlings bought for Rs. 500 on September 26, 2013. He used 100 kgs of rice bran, 20 kgs of broken rice, and 20 kgs of lime to feed the fish, in addition to 54 kgs of pellet fish feed and 105 kgs of floating fish feed.

He spent Rs. 7,740 and carried out three harvests and two casual nettings in two seasons in 2013-14. The total yield in these partial harvests was 142 kg worth Rs. 15,960, in addition to intermediate nettings for own consumption. Average size of fish harvested was 500 to 1000 gms. One Common Carp weighed two and a half kgs. Smaller fishes were left in the pond back. He sold the fish and earned an income of Rs.470 in the 1st season and consumed seven kgs. Similarly from the second catch he earned Rs. 8,640 and kept 16 kgs for household consumption. He plans to take up bund cultivation, duck rearing and backyard poultry to maximise the pond in the coming year.

Sree Maa Sree Aurobindo Machha Chasi Sangha

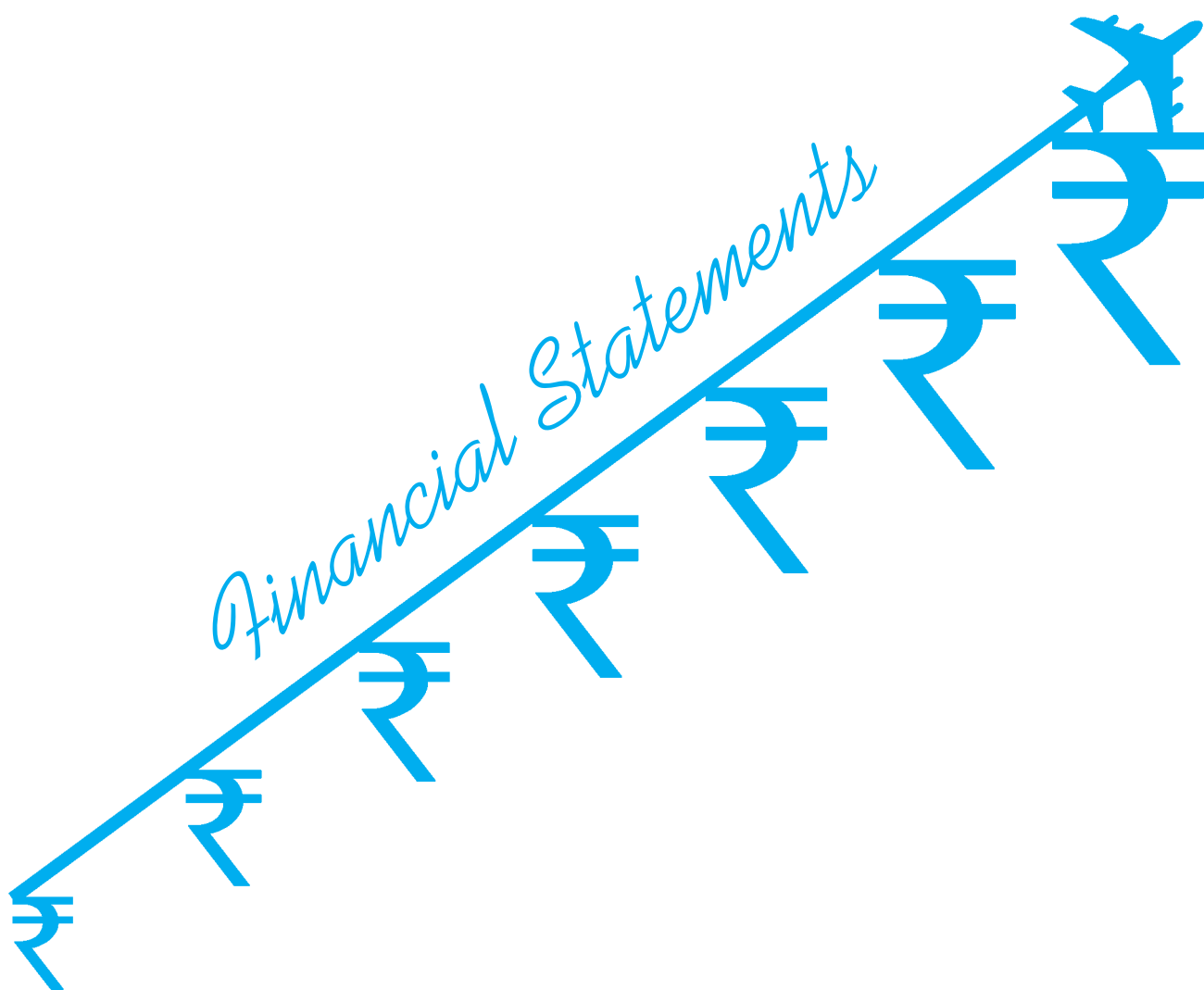
Lakiguda village is situated in Lamtaguda Gram Panchayat of Tentulikhunti block in Nabarangpur district of Odisha consisting of about 100 households. This village has two ponds out of which Kukuda Bandha, with the water spread of less than an acre is used for fish rearing. In 2012, the villagers reared fish on their own, but were unable to get the desired result. They had stocked fingerlings purchased from the government hatchery at Jeypore for about Rs.3000. They have not done anything else other than stocking and harvest. They had only one harvest of about 60 kgs which was used for the villagers' consumption.



It was at this time, DHAN intervened and organised the villagers into PPG "Sree Maa Sree Aurobindo Machha Chasi Sangha" consisting of ten households. The PPG ensured that all activities like monthly application of cow dung, application of pro-biotics, need-based liming as a pond conditioner, regular feeding and proper watch and ward system in place. This year they have got a yield of 356 kgs in two partial harvests out of which they have consumed 34 kg. However, there are fish to be harvested after growth. They spent Rs. 14,860 for fingerlings, fish feed and lime application, and they earned a net income of Rs. 24,300.

Scaling up

After seeing the impact, the inland fishery activity has been expanded to 50 community managed tanks and 70 individual ponds in Koraput and Nabarangpur districts of Odisha. These districts are highly favourable for fish rearing with the presence of a large number of village ponds. The PPGs act as an ideal ground for imparting needed knowledge and skill for fish rearing. The impact in terms of fish growth and production has motivated the community to continue this activity in a more scientific way. More than 750 households organized from around 160 water bodies, belonging to the scheduled tribe community have been covered through this activity.



Financial Statements

Sunanda & Sheshadri
Chartered Accountants

'TRIDIPA' Ground Floor, 46/2, First Cross
Someswarapura Extn., Ulsoor, Bangalore 560 008.

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 - AAATD2591B** [name and PAN of the trust or institution] as at 31/03/2014 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 bank balances, loans and advances, donor balances and payables.

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 2014 and
- ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31 March 2014

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: 15/09/2014

DHAN (Development of Humane Action) Foundation

CONSOLIDATED BALANCE SHEET

(in Rupees)

	Schedule	March 31, 2014	March 31, 2013
ASSETS			
FIXED ASSETS			
Written off as per contra	1	96,342,394	97,765,895
Land and Building funded from DHAN Corpus	1	56,068,848	56,295,685
INVESTMENTS	2	105,434,433	99,251,372
CURRENT ASSETS, LOANS AND ADVANCES			
Bank Balances	3	26,582,783	22,205,441
Loans and Advances	4	12,904,410	8,390,821
SPECIFIED FUNDS	6	27,445,745	45,224,673
Total		324,778,613	329,133,887

LIABILITIES

CORPUS AND CAPITAL FUND	5	153,181,587	152,056,504
SPECIFIED FUNDS	6	63,540,323	67,946,182
CURRENT LIABILITIES	7	11,714,309	11,365,306
FIXED ASSETS WRITTEN OFF AS PER CONTRA	1	96,342,394	97,765,895
Total		324,778,613	329,133,887

Notes on Accounts 11

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

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
September 13, 2014

Membership Number: 20956

DHAN (Development of Humane Action) Foundation

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

(in Rupees)

FOR THE YEAR ENDED	Schedule	March 31, 2014	March 31, 2013
INCOME:			
Grants Received	8	214,922,688	174,270,913
Other Receipts	9	21,162,713	16,636,854
Total		236,085,401	190,907,767
EXPENDITURE:			
Community Banking Programme			
Programme Implementation		56,891,736	52,140,525
Capital Expenditure	1	484,246	682,187
Tank fed Agriculture Programme			
Programme Implementation		50,543,808	50,438,762
Capital Expenditure	1	216,911	181,655
Rainfed Agriculture Programme			
Programme Implementation		44,694,849	27,654,986
Capital Expenditure	1	1,980,151	1,126,315
Coastal Agriculture and Livelihood Programme			
Programme Implementation		11,312,957	14,176,051
Capital Expenditure	1	104,700	-
New Themes and Other Programmes			
Programme Implementation		32,604,455	35,045,740
Capital Expenditure	1	4,404,499	6,000,921
Central Support System			
Programme Implementation		10,077,979	11,768,367
Capital Expenditure	1	3,523,790	709,626
Excess of Income over Expenditure / (Expenditure over Income)		19,245,320	(9,017,368)
Total		236,085,401	190,907,767
Appropriation of Excess of (Income over Expenditure / Expenditure over Income)	10	19,245,320	(9,017,368)

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
September 13, 2014

Membership Number: 20956

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2014

(In Rupees)

Schedule 1: 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 01.04.2013	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2014	As on 01.04.2013	Rate for the year	Withdrawn on deletion	As on 31.03.2014	As on 31.03.2013
Community Banking Programme									
Freehold Land	658,021	-	-	658,021	-	-	-	658,021	658,021
Land & Building	13,248,179	-	-	13,248,179	4,337,820	10	1,639,960	7,270,399	8,910,359
Furniture and Fixtures	1,552,675	19,753	-	1,572,428	721,340	10	85,109	806,449	831,335
Office Equipments	427,456	10,181	-	437,637	309,451	15	19,228	328,679	118,005
Professional Equipments	5,068,955	445,000	-	5,513,955	4,979,353	60	320,761	5,300,114	89,602
Electrical Fittings	422,751	9,312	-	432,063	276,787	10	15,528	292,315	145,964
Staff Vehicles	5,486,225	-	375,000	5,111,225	4,053,601	15	214,893	3,926,252	1,184,973
Vehicles	326,029	-	326,029	-	-	-	-	-	326,029
Plant & Machinery	1,304,686	-	-	1,304,686	808,795	15	74,384	883,179	421,507
Total I	28,494,977	484,246	701,029	28,278,194	15,487,147	-	2,369,863	17,514,768	13,007,830
Tank Fed Agriculture Programme									
Freehold Land	176,689	-	-	176,689	-	-	-	-	176,689
Furniture and Fixtures	770,803	61,968	-	832,771	409,285	10	42,349	451,634	381,137
Office Equipments	349,816	82,489	-	432,305	247,616	15	27,703	275,319	156,986
Professional Equipments	4,529,094	-	-	4,529,094	4,388,514	60	84,348	4,472,862	56,232
Electrical Fittings	202,031	8,900	-	210,931	133,689	10	7,724	141,413	69,518
Staff Vehicles	153,979	63,554	104,893	112,640	-	-	-	-	112,640
Vehicles	1,773,575	-	-	1,773,575	1,294,407	15	71,875	1,366,282	407,293
Plant & Machinery	1,323,300	-	-	1,323,300	1,209,208	15	17,114	1,226,322	96,978
Total II	9,279,287	216,911	104,893	9,391,305	7,682,719	-	251,113	7,933,832	1,457,473
Rainfed Agriculture Programme									
Furniture and Fixtures	70,135	29,558	-	99,693	10,450	10	8,924	19,374	80,319
Office Equipments	36,535	39,705	-	76,240	8,290	15	10,193	18,483	57,757
Professional Equipments	998,909	451,985	-	1,450,894	722,455	60	437,063	1,159,518	291,376
Electrical Fittings	7,605	4,150	-	11,755	824	10	1,093	1,917	9,838
Plant & Machinery	587,000	1,454,753	-	2,041,753	88,050	15	293,055	381,105	1,660,648
Total III	1,700,184	1,980,151	-	3,680,335	830,069	-	750,328	1,580,397	2,099,938
Coastal Agriculture and Livelihood programme									
Freehold Land	6,977,521	-	-	6,977,521	-	-	-	-	6,977,521
Land & Building	22,007,184	-	-	22,007,184	10,105,232	10	1,190,195	11,295,427	10,711,757
Furniture and Fixtures	1,190,415	-	-	1,190,415	545,707	10	64,471	610,178	580,237
Office Equipments	837,169	47,950	-	885,119	558,660	15	48,969	607,629	278,509
Professional Equipments	6,343,515	56,750	-	6,400,265	6,280,403	60	71,917	6,352,320	47,945
Electrical Fittings	389,864	-	-	389,864	225,496	10	16,437	241,933	147,931
Plant and Machinery	11,291,517	-	-	11,291,517	6,281,416	15	751,515	7,032,931	4,258,586
Vehicles	5,703,756	-	764,200	4,939,556	4,213,044	15	223,607	3,880,687	1,058,869
Total IV	54,740,941	104,700	764,200	54,081,441	28,209,958	-	2,367,111	30,021,105	24,060,336
									26,530,983

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2014

(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 01.04.2013	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2014	Rate for the year deletion	As on 31.03.2014	As on 31.03.2014	As on 31.03.2014	As on 31.03.2013
New Themes and Other Programmes									
Freehold Land	2,470,674	-	-	2,470,674	-	-	-	2,470,674	2,470,674
Building	54,279,800	178,929	-	54,458,729	10	3,958,215	-	18,834,792	35,623,937
Building work in Progress	-	3,927,449	-	3,927,449	-	-	-	-	-
Furniture and Fixtures	2,022,036	-	-	2,022,036	10	98,723	-	1,133,528	888,508
Office Equipments	794,833	-	-	794,833	15	37,955	-	579,759	215,074
Professional Equipments	9,010,080	232,988	-	9,243,068	60	395,964	-	8,979,091	263,977
Electrical Fittings	568,333	65,133	-	633,466	10	27,718	-	384,001	249,465
Vehicles	2,121,431	-	-	2,121,431	15	98,226	-	1,564,814	556,617
Staff Vehicles	51,445	-	-	51,445	-	-	-	-	51,445
Plant & Machinery	5,234,902	-	-	5,234,902	15	544,858	-	2,147,370	3,087,532
Total V	76,553,534	4,404,499	-	80,958,033	5,161,659	33,623,355	-	47,334,678	48,091,838
Central Support System									
Freehold Land	5,983,156	-	-	5,983,156	-	-	-	5,983,156	5,983,156
Building	-	3,196,147	-	3,196,147	10	319,615	-	319,615	2,876,532
Furniture and Fixtures	247,007	138,340	-	385,347	10	24,132	-	168,158	217,189
Office Equipments	160,940	-	-	160,940	15	10,821	-	99,618	61,322
Professional Equipments	622,176	11,600	-	633,776	60	9,263	-	627,602	6,174
Electrical Fittings	625,084	113,500	-	738,584	10	61,678	-	183,492	555,092
Vehicles	1,764,313	-	-	1,764,313	15	140,299	-	969,284	795,029
Staff Vehicles	67,846	64,203	-	132,049	-	-	-	132,049	67,846
Total VI	9,470,522	3,523,790	-	12,994,312	565,808	2,367,769	-	10,626,543	7,668,561
Total (I+II+III+IV+V+VI)	180,239,445	10,714,297	1,570,122	189,383,620	11,465,882	93,041,226	898,206	96,342,394	97,765,895
Office Building Funded from Own Corpus									
Free hold land	2,094,344	-	-	2,094,344	-	-	-	2,094,344	2,094,344
Building	54,201,341	5,770,331	-	59,971,672	10	5,997,168	-	53,974,504	54,201,341
Total	56,295,685	5,770,331	-	62,066,016	10	5,997,168	-	56,068,848	56,295,685

Madurai
September 13, 2014

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

(in Rupees)

March 31, 2014 March 31, 2013

Schedule 2: Investments

Ford Foundation Corpus Fixed Deposits :

Housing Development Financial Corporation	9,700,000		9,700,000
REPCO Bank	18,701,227		18,153,282
City Union Bank	12,543,151		12,500,000
Pandiyam Grama Bank	8,438,541		7,738,459
Canara Bank	1,022,430	50,405,349	943,537

Sir Dorabji Tata Trust Corpus Fixed Deposits :

Post office - Kisan Vikas Patra Scheme	-		7,500,000
Fixed Deposit with REPCO Bank	20,819,998		19,969,542
Fixed Deposit with Pandian Grama Bank	10,526,529		479,417
Fixed Deposit with City Union Bank	<u>9,808,072</u>	41,154,599	8,863,990

DHAN own/ Other Corpus Fixed Deposits:

Pandiyam Grama Bank		1,500,000	1,500,000
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Community Risk Reserve & Other Funds Fixed Deposits:

Pandiyam Grama Bank	9,141,197		8,669,857
City Union Bank	<u>3,233,288</u>	12,374,485	3,233,288

Total		105,434,433	99,251,372
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Schedule 3: Bank Balances

In Savings accounts	22,648,153	18,302,973
In Fixed Deposits	3,934,630	3,902,468

Total	26,582,783	22,205,441
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Schedule 4: Loans and Advances

Advances Recoverable:

Project Advances to staff	1,354,097	921,010
Deposits	1,229,700	1,359,400
Other Advances Recoverable	10,320,613	6,110,411

Total	12,904,410	8,390,821
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Madurai
September 13, 2014

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

Particulars	"Opening Balance as on Apr 1, 2013"	"Amounts not included in Income and Expenditure account Receipt / (Advance)"	Appropriation from Income and expenditure a/c		Transfers	"Closing Balance as on Mar 31, 2014"
			Income	Surplus / (Expenses)		
Schedule 5 : Corpus and Capital Fund						
Corpus Fund						
Ford Foundation	50,069,444	-	3,054,823	(3,660,816)		49,463,451
Sir Dorabji Tata Trust	34,834,425	-	9,341,650	(2,055,160)	-	42,120,915
DHAN Foundation Own	-	1,250,000	-	-	-	1,250,000
Tata DHAN Academy	2,000,000	-	60,000	(60,000)	-	2,000,000
DHAN Foundation Own Building Corpus	56,295,685	5,770,331	-	-	(5,997,168)	56,068,848
Total	143,199,554	7,020,331	12,456,473	(5,775,976)	(5,997,168)	150,903,214
Capital Fund						
	8,856,950	-	-	(6,578,577)	-	2,278,373
Total	152,056,504	7,020,331	12,456,473	(12,354,553)		153,181,587
Schedule 6 : Specified Fund						
Donors' Account - Net	(8,932,518)	-	-	21,214,132	-	12,281,614
Sir Ratan Tata Trust (SRTT) Revolving Fund	376,000	-	-	-	-	376,000
Other Revolving fund returns	9,118,850	-	-	-	(5,770,331)	3,348,519
Community Risk Reserve Fund	18,350,981	-	871,460	(754,379)	-	18,468,062
Book Fund	412,419	-	-	(412,419)	-	-
Vehicle Fund	3,395,777	-	333,000	(2,108,394)	-	1,620,383
Total	22,721,509	-	1,204,460	17,938,940	(5,770,331)	36,094,578
Less: Donors' account net balance included above	(8,932,518)					12,281,614
	31,654,027					23,812,964
Add: Donors' account Surplus balances	36,292,155			39,727,359		39,727,359
Donors' account Deficit balances	45,224,673			27,445,745		
Total	67,946,182					63,540,323

Madurai
September 13, 2014

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

SCHEDULES TO CONSOLIDATED BALANCE SHEET
(in Rupees)

	March 31, 2014	March 31, 2013
Schedule 7: Current Liabilities		
Cash Credit - Pandyan Grama Bank	4,574,173	3,191,101
Demand Loan - Pandyan Grama Bank	5,000,000	-
Payables etc	2,140,136	8,174,205
Total	11,714,309	11,365,306

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT
(in Rupees)

	March 31, 2014	March 31, 2013
Schedule 8 : Grants Received		
From Foreign Agencies		
Rabobank Foundation, The Netherlands	29,204,497	27,871,166
HIVOS, The Netherlands	6,615,850	14,268,872
Stichting Duurzame Micro Pensioenen, The Netherlands	11,628,493	10,216,544
International Development Research Centre (IDRC)	42,989,474	16,504,368
Caritas, Switzerland	8,237,202	5,802,800
Karunai Illam Trust, New Zealand	4,398,817	2,972,829
Consortium of DEWATS Dissemination Society	144,000	283,296
GIZ, New Delhi	2,844,364	1,025,500
HOPE international	259,490	652,370
Delegation of the European Union of India	7,829,477	5,926,750
HIVOS, Agricultural Biodiversity Community	1,586,082	-
Water.org, USA	7,681,080	-
Bill & Melinda Gates Foundation, USA	3,198,519	-
New Zealand High Commission, India	650,000	-
Achmea Re Insurance, The Netherlands	1,225,348	-
Institute for Social ENT in Asia	589,360	-
India Water Partnership, India	347,710	-
Institute Water Management of India	45,958	-
University College of London, UK	1,019,382	-
Arab Gulf Programme for Development (AGFUND)	8,415,428	-
Bioversity International	783,644	-
Hugnine Rallapalli Foundation (HRF)	612,500	-
Atkins, United Kingdom	839,012	-
TAI-Voluntary Health Services, India	1,397,160	-
Focus India Forum, Singapore	400,000	-
Others	266,598	3,711,653
c/f	143,209,445	89,236,148

SCHEDULES TO CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT*(in Rupees)***March 31, 2014 March 31, 2013****Schedule 8 : Grants Received (Contd...)**

	b/f	143,209,445	89,236,148
From Indian Agencies			
Hindustan Unilever Limited		10,000,000	13,000,000
National Bank for Agriculture and Rural Development		8,645,990	5,282,800
Sir Ratan Tata Trust		250,000	-
Navajbai Ratan Tata Trust		2,170,500	723,500
Tamilnadu Pudhu Vaazhvu Project - GoTN		2,247,203	11,467,270
National Agricultural Innovation Project (NAIP), Govt. of India		523,000	340,603
ITC Rural Development Trust	36,79,000		
Less: Unspent Grant returned to the Donor	<u>24,256</u>	3,654,744	3,396,000
DWMA / APCBTMP , Govt. of AP		539,730	8,036,597
MAVIM, Govt of Maharashtra		19,301,500	21,434,822
CAIM Project , Govt. of Maharashtra		8,900,776	1,627,100
Bharat Petroleum Corporation Limited		3,200,000	1,093,846
Coir Board		180,000	-
TAI-VHS		210,000	-
Madras Atomic Power Station		443,500	465,000
Madurai Corporation		453,686	-
Nuclear Power Corporation India Limited		1,477,897	1,919,704
Salem District Disability Dept		1,634,959	886,950
Integrated Water Development Prog. (IWMP) DWMA GoAP		3,438,100	-
India Water Partnership		214,753	-
DHDR Ramnad District		224,560	-
Department of Environment, Chennai		800,000	-
Mohta Charitable Trust		500,000	-
Chicago Balaji Temple Trust		19,050	985,000
Department of Agriculture, Beed		222,750	-
Tamilnadu Cooperative Union		229,927	-
Sarda Group of Companies, Mumbai		751,000	-
Others		1,479,618	14,375,573
Sub Total		71,713,243	85,034,765
Total		214,922,688	174,270,913

Schedule 9 : Other Receipts

Interest from Investment of Corpus and other funds	13,235,734	9,532,529
Other Interest from Banks	2,397,982	2,466,550
Other Income	4,614,047	2,481,282
Donations	914,950	2,156,493
Total	21,162,713	16,636,854

Madurai
September 13, 2014Sd/-
ChairmanSd/-
Executive DirectorSd/-
Treasurer

SCHEDULES TO CONSOLIDATED INCOME & EXPENDITURE ACCOUNT*(in Rupees)***March 31, 2014 March 31, 2013****Schedule 10 : Appropriation of Excess of Income over Expenditure / (Expenditure over Income)**

Excess of Income over Expenditure (Expenditure over Income)	19,245,320	(9,017,368)
Transfer :		
From Investment income		
Ford Foundation Corpus Fund	3,054,823	6,343,050
Sir Dorabji Tata Trust corpus Fund	9,341,650	2,351,258
DHAN Foundation own Corpus Fund	-	618,358
Tata Dhan Academy Corpus Fund	60,000	120,000
Revolving Fund	-	-
Community Risk Reserve Fund	871,460	839,505
Community Risk Reserve Fund from Grant Income	-	3,115,000
Vehicle Fund	333,000	960,198
DHAN Corpus from other Income	-	7,231,335
Of Expenses to Corpus funds		
DHAN Foundation Own	-	(1,468,604)
Sir Dorabji Tata Trust	(2,055,160)	(1,821,562)
Ford Foundation	(3,660,816)	(2,655,907)
Community Risk Reserve Fund	(754,379)	
Book Fund	(412,419)	
Vehicle Fund	(2,108,394)	(314,832)
Tata Dhan Academy Corpus fund	(60,000)	(120,000)
Of Surplus / (Deficit)		
Capital Fund - Net (Deficit)	(6,578,577)	(12,057,692)
Donor's account - Surplus / (Deficit)	21,214,132	(12,157,475)
Total	19,245,320	(9,017,368)

Madurai
September 13, 2014Sd/-
ChairmanSd/-
Executive DirectorSd/-
Treasurer

**Schedules to Balance Sheet & Income and Expenditure Account -
Consolidated for the year ended March 31, 2014**

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.

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 Land & Building funded to the extent of (Gross Block) Rs. 6,20,66,016/- (including opening balance of Rs. 5,62,95,685) from own corpus and depreciation thereon (see note 6 above) has been retained as a separate item in Schedule 1 and 5 to ensure the disclosure of the corpus and the corresponding utilisation against it.

8. Fixed deposits of Rs. 173,543 (Previous year Rs 2,07,990) are under lien with Banks as margin for the bank guarantees issued by them in favour of CAPART and Government of India.

Fixed deposits with Pandyan Grama Bank of Rs. 75,99,863 (previous year Rs NIL) are under lien towards Cash Credit from the said bank.

Fixed deposit of Rs Rs 51,82,544/- (Previous year 64,70,895) with Pandyan Grama Bank is under lien towards Demand Loan from the said bank.

10. Previous year's figures have been regrouped / reclassified wherever necessary.

Madurai
September 13, 2014

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
Navajbai Tata Trust
Hivos, The Netherlands

Our Overseas Partners

Agricultural Biodiversity Community
Arab Gulf Programme for Development (AGFUND)
Atkins, United Kingdom
Bill & Melinda Gates Foundation, USA
Bioversity International
CARITAS, Switzerland
Consortium of DEWATS Dissemination Society
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), New Delhi
Eureka Achmea Foundation, The Netherlands
Delegation of the European Union to India
Focus India Forum, Singapore
Ford Foundation
Foreign Affairs, Trade and Development Canada (DFATD)
HOPE International
Huguenin Ralapalli Foundation, USA
India Water Partnership, India
Institute for Social Entrepreneurship in Asia
Karunai Illam Trust, New Zealand
Klein Hofwijck Foundation, The Netherlands
Micro Pension Foundation, The Netherlands
New Zealand High Commission, New Delhi
Pension and Development Network, the Netherlands
Rabobank Haarlem, The Netherlands
Rabobank Regio Schiphol, The Netherlands
Rabobank West-Zeeuws-Vlaanderen, The Netherlands



Rabobank Foundation, The Netherlands
Stichting Vrienden van DHAN, The Netherlands
TAI-Voluntary Health Services, India
Water.org, USA

Our Water Partners

National Agricultural Innovation Project-ICAR
National Bank for Agriculture and Rural Development
Bhabha Atomic Research Centre, Mumbai

Our Indian Partners and CSR Foundations

Axis Bank Foundation
Bharat Petroleum Corporation Limited
Hindustan Unilever Limited
Hindustan Petroleum Corporation Limited, Mumbai
Hitech Arai Limited, Madurai
ITC Rural Development Trust
Madras Atomic Power Station, Kalpakkam
Mohta Charitable Trust
Nuclear Power Corporation India Limited

State Government

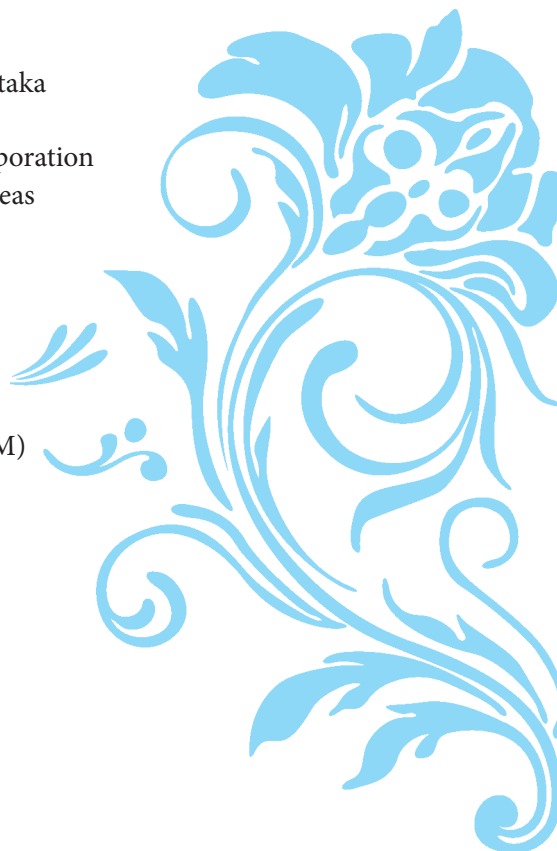
Convergence of Agricultural Interventions (CAIM) Project, Government of Maharashtra
Commissionerate of Rural Development, Andhra Pradesh
Department of Tourism, Tamil Nadu
Department of Environment and Forest, Tamil Nadu
District Diasbility Welfare Department, Salem
Health and Family Welfare Department, Tamil Nadu
JalaSamvardhaneYojanaSangha (JSYS), Government of Karnataka
Madurai Corporation
MAVIM-Maharashtra Women's Economic Development Corporation
National Watershed Development Programme for Rainfed Areas
State Health Society, Tamil Nadu
State Planning Commission, Government of Tamil Nadu

Government of India

Central Planning Commission
Cotton Corporation of India
Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
Ministry of Tourism
Ministry of Urban Development

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 Grameena Vikas Bank
Bangalore Rural District Central Cooperative Bank
Deccan Gramina Bank
Kalapatharu Grameena Bank
Nagarjuna Grameena Bank
Pallavan Grama Bank
Pandiyam Grama Bank
Saptagiri Gramina Bank
Sri Saraswathi Grameena Bank
Sri Venkateswara Grameena Bank
Sri Visakha Grameena Bank
Thanjavur Central Cooperative Bank

Insurance Companies

HDFC Standard Life Insurance
Life Insurance Corporation of India
National Insurance Company
Oriental Insurance Company

Academic and Research Institutes

Anna University, Chennai
Indian Indian Council for Agricultural Research (ICAR)
International Development Research Centre (IDRC), Canada
National Institute for Disaster Management, New Delhi
National Institute of Rural Development
Rajiv Gandhi National Institute of Youth Development
Tamil Nadu Agricultural University
University College of London, UK



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

Board of Trustees

MR. B.T. BANGERA

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



MS. K. NOORJEHAN

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



MR. R.D. THULSIRAJ

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



DR. NIRMALA MURTHY

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



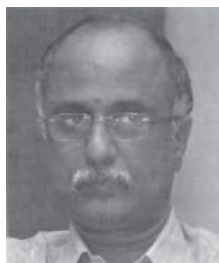
DR. PRISCILLA DANIEL

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



DR. V. ABHAI KUMAR

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



MR. M. BALACHANDRAN

Mr. M. Balachandran is a Post Graduate in Agricultural Science and a Certified Associate of Indian Institute of Bankers. He worked in India and abroad for over 33 years in Bank of Baroda. Subsequently he became the Chairman and Managing Director for Bank of India, and retired in 2012 as a Director of Institute of Banking Personnel Selection. He conceptualised and founded "Abhay" BOI sponsored Credit Counselling Centre, the first of its kind in the country. He was the Founder Chairman of Star Union Dai Ichi Life Insurance Co. During the span of his 37 years of operational banking, he held positions at various capacities and covered Priority Sector, Corporate Credit and International Banking. He was a Director on the boards of Indo Zambian Bank Ltd., NABARD Consultancy Services, Agricultural Finance Corporation Ltd., and Small Industries Development Bank of India (SIDBI). He was also a member in High Power Advisory committee of SEBI, R&D Advisory committee of National Housing Bank. As a nominee director of Reserve Bank of India he is currently the Chairman of National Payment Corporation of India. He also serves as Director on the Boards of Chartered Financial Management Limited and PNB MetLife Insurance. He Chairs the Committee for Review of Depositories System in India for SEBI; Expert Group for Merger of Urban Co-op. Banks for RBI.



DR. KRISHNASWAMY RAJIVAN



Dr. Krishnaswamy Rajivan holds a Masters and PhD in Economics from the University of Southern California, Los Angeles, USA. He has worked for 18 years (1979-1996) in the Indian Administrative Service at various levels, in the Housing and Urban development Sectors at various levels, starting from city level administration to the Prime Minister's Office. He was CEO of the Tamilnadu Urban Development Fund, a public-private partnership to finance civic infrastructure, for seven years. Then he worked as Senior Urban Finance Specialist at the Cities Alliance, World Bank in Washington. Dr. Rajivan served as President of Institute of Financial Management and Research (IFMR) which researches financial issues in developing economies. He also serves as a Director of Asirvad Micro Finance Private Limited. Currently he works in countries of Asia and Africa as an independent consultant.

MR. M. PALANISAMY

Mr. M. Palanisamy is a post graduate in agricultural science with specialization in Agronomy from Tamil Nadu Agricultural University. He has over two decades of experience in development work and he currently anchors 'Rainfed Farming Development Programme' in DHAN Foundation, which works with small and marginal farmers of rainfed areas to make rainfed farming viable. He has rich experience in promoting farmers' organizations, renovation of minor irrigation tanks with their participation and training them on improved agricultural practices and better water management systems. As a co-principal investigator, he has anchored an action research project "Revalorizing Small Millet in Rainfed Regions of South Asia", funded by IDRC and CIDA. He has undergone short term courses at the University of Antwerpen, Belgium and Wageningen University, The Netherlands. He has served as a trustee of DHAN Vayalagam Tank Foundation, and currently serving as a trustee in DHAN Kalanjiam Foundation and Sustainable Agriculture and Environment Voluntary Action (SEVA), based at Madurai. He has presented papers in a number of conferences organized by the national and international organisations in the field of farming and water resources development.



MS. V.K. PADMAVATHY



Ms.V.K. Padmavathy is a post graduate in agriculture with specialisation in Agronomy from Tamil Nadu Agricultural University. She has over two decades of experience in development work with DHAN Foundation. She is presently leading DHAN Kalanjiam Foundation, which works for economic and social empowerment of poor women. She is actively involved in promoting organisations owned and managed by the women, implementing a number of programmes to address the issues of violence against women, reproductive and child health issues and creating access to safe drinking water, sanitation and so on. She has conducted many training programmes and capacity building events for NGOs, Bank officials, government officials, leaders and field staff of community organisations and National and International organisations. She is a Chairperson of Kalanjiam Development Financial Services, a Section-25 Company providing microfinance to SHGs for bridging the gap between SHGs and Banks. As a Chief Executive of the Foundation, she is involved in resource mobilisation, designing strategies and policies, monitoring and evaluation, and human resource management.

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.



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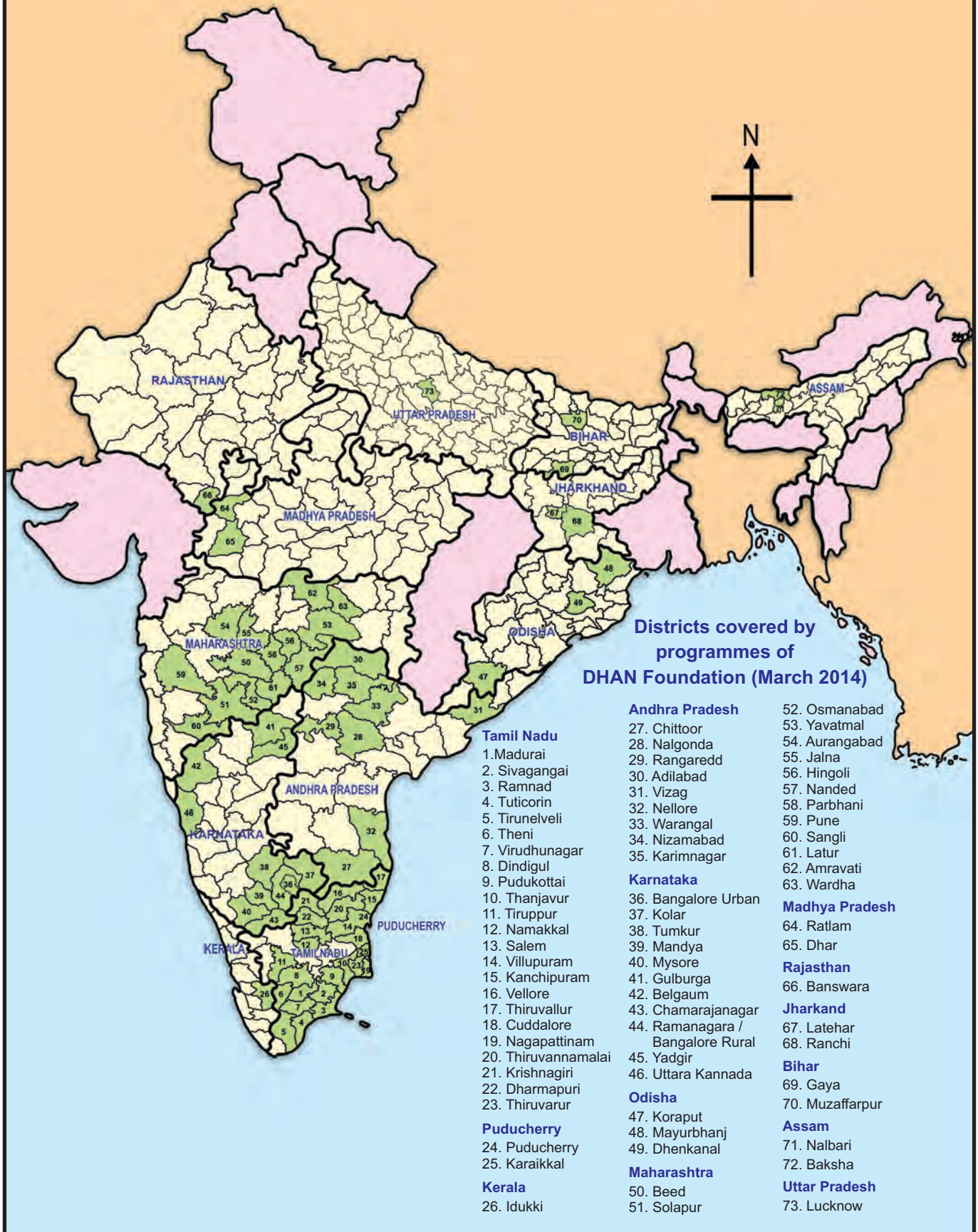
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DHAN Foundation - Area of Operation - 2014



Food & Nutrition Security

"Will that hunger return?
Which nearly killed me yesterday?" - *Kural: 1048*

One may sleep even in the midst of fire,
But by no means in the midst of poverty. - *Kural: 1049*

Though written 2000 years ago, the views expressed in these couplets by Thiruvalluvar, a Tamil sage poet are still relevant today. The revelations of Thirukkural on poverty and suffering of poor holds true even at this age of rapid growth and advancement in all spheres of life. United Nations estimate reveals that 870 million people do not have enough to eat and 98 per cent of them live in developing countries. Under-nutrition contributes to the deaths of about 5.6 million children under five in the developing world each year. It can lead to poor school performance and dropout, it threatens girls' future ability to bear healthy children and it perpetuates a generational cycle of poverty.

Thiruvalluvar does not stop with portraying only the issues of poverty and hunger, he writes on what is to be done to alleviate poverty and hunger.

Strong is the strength of enduring hunger,
But stronger still is the strength of relieving it. – *Kural: 225*

Wiping out the hunger of the have-nots,
Is the treasury the haves have deposited their wealth. – *Kural: 226*

The growing hunger and malnutrition is a single major challenge for the entire humanity. The Millennium Development Goals (MDGs) that every nation has committed to achieve by 2015 call for halving the proportion of people who suffer from hunger. It also calls for partnership and shared responsibility among all the stakeholders including governments, donors, NGOs, civil societies and corporate to share knowledge, resources, expertise to tackle the issues of hunger and malnutrition.

DHAN Foundation's overarching goal of poverty reduction lays high emphasis on enabling the poor and vulnerable communities to enhance their social capital. With the strength acquired from their institutions, the poor households gain visibility in the larger society, earn control and ownership over the processes and outcomes of various development interventions around which they were organised. The interventions such as microfinance, water, and rainfed farming development are seen as means of building sustainable livelihoods, which would in turn eliminate the hunger and mal-nutrition.

DHAN Foundation observed 2013 and 2014 as the Years of Food and Nutrition Security. All the programmes and interventions of DHAN intend to further deepen their work to address the issues of food and nutrition security in the poor households. This annual report tries to capture the current perspectives and practices on various dimensions of Food and Nutrition Security being addressed by DHAN Foundation.



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