

Towards Institutionalisation & Integration

DHAN Foundation

Annual Report

2024 - 2025



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1. Towards Institutionalisation and Integration in DHAN Collective

1.1 Building Institutions for Generations

For over three decades, DHAN has lived its motto “**Building Institutions for Generations**” through deep and sustained grassroots engagement. Its experience has demonstrated a central truth: sustainable institutions lie at the heart of poverty eradication. DHAN views institutions not as isolated silos, but as interconnected, interdependent entities that collectively function as a singular force for delivering better services. To achieve this, DHAN promotes and nurtures a *matrix of institutions*: “**nested institutions**” that drive vertical scaling-up, and “**collective institutions**” that enable horizontal scaling-up. Both dimensions operate with a shared purpose, common goals, and a unifying culture. DHAN’s approach to institutionalization is a **hybrid model**. On one hand, it fosters diversified and decentralized institutions that give space for contextual relevance and amplify community voices. On the other, it reinforces uniform systems, processes, and cultural values that ensure efficiency, quality, and a strong organizational identity. Broadly speaking, institutionalization in an organizational context refers to the process of embedding shared practices, values, norms, and behaviours so deeply that they become part of the institution’s DNA. Over time, these elements shape expectations, guide actions, and cultivate belonging. In DHAN’s own collective, these institutionalized elements include traditions, events, and even workplace codes that carry meaning and reinforce unity. At its core, institutionalization is about creating a **shared identity** while delivering **consistent performance and sustainable growth**—a balance DHAN has honed over decades of practice.

1.1.1 The Essence of Institutionalization: In sociology, *institutionalization* refers to the process of embedding a particular conception—be it a belief, norm, social role, value, or mode of behaviour—within an organization, social system, or an entire society. The term can also describe the formal commitment of an individual or group to an institution, or, in political contexts, the creation and organization of governmental bodies tasked with overseeing or implementing policy. Beyond its sociological and political dimensions, institutionalization can be understood as the act of transferring an organization’s **core DNA**—its defining characteristics—to future generations. But what is this *organizational DNA*? It is the collective philosophy (or culture), the mind-set of its people, and the systems and daily practices that arise from them. For this DNA to endure, the lessons learned—whether from successes or failures—must be captured within the organization’s processes and systems. This knowledge should be deliberately disseminated to all current and future members of the organization. Such transmission is only possible in an environment sustained by a supportive philosophy and a mind-set committed to continuous learning. Institutionalization, then, is not merely about structure or formality—it is about creating a living legacy, ensuring that an organization’s identity, values, and wisdom are embedded so deeply that they naturally pass from one generation to the next.

1.1.2 Two Phases of Institutionalization: Berger and Luckmann, as referenced by Scott (1987, p. 495), describe institutionalization as a process comprising two interlinked dimensions—externalization and internalization. These are not simply abstract concepts, but fundamental stages in the social construction of reality.

Phase 1: Externalization

Externalization is the act of expressing and communicating purpose and meaning to the outside world. It is the transformation of internal thoughts into an outward form—most often through words,

documents, or actions. Organizations, like individuals, respond more effectively to external stimuli than to unarticulated internal ideas. By converting their vision into concrete expressions, they enhance focus, productivity, and influence.

For DHAN, whose mission is poverty eradication through sustainable people's institutions, externalization is central to its work. Its model is piloted, refined across diverse contexts, and then demonstrated publicly. Policies, standards, and frameworks for enabling people's institutions are deliberately developed and shared. DHAN actively leverages collaborative platforms—such as partnerships with the banking sector—to link poor families to mainstream financial systems. DHANites participate in national and international forums, showcasing the model and sharing field experiences. This deliberate communication of purpose and results is DHAN's first phase of institutionalization—the Externalization phase.

Phase 2: Internalization

Internalization occurs when the shared understandings of a group become accepted as reality—when the cultural structure of an organization shapes the consciousness and behaviour of its members. Within the institutions, this process can be understood through three key actions:

1. Rulemaking – Establishing policies, systems, and guiding principles.
2. Rule Adaptation – Refining and developing best practices based on lived experience.
3. Rule Change – Revising or replacing outdated rules in anticipation of future needs.

Policies that emerge from internalization ensure that change endures beyond the lifespan of individual projects. True adoption happens when members not only implement practices but also value and commit to them.

DHAN has created intentional mechanisms to foster internalization. Structured forums such as Retreat, MID-AIM, and CFM provide spaces for reflection, adaptation, and renewal. Early practices have evolved into formal policies; contextual experiences have informed new standards. Integration forums ensure that employees understand, embrace, and apply these rules in their daily work. Over time, DHAN has observed active adaptation—where all employees see the practices as meaningful and align their actions accordingly. Every five years, DHAN revisits its mission, standards, and rules through a Future Search process, engaging all stakeholders in structured dialogues like the Retreat. This ensures that institutional DNA evolves with changing realities, while staying true to its core purpose.

1.2 Seven Elements of Institutionalisation in DHAN

In General, Institutionalisation process has 5 major elements, DHAN in this process has included two more elements. The 7 elements of DHAN's way of Institutionalisation are discussed below

What DHAN wants to institutionalise?

Institutionalising the DNA of DHAN

DHAN seeks to embed its distinctive **Philosophy, Principles, Platform, Processes, Practices, and Phenomena** into the very fabric of its organisational culture. At its core, DHAN's values and approaches form an all-encompassing framework for institutionalisation, ensuring that its legacy and impact continue to thrive across generations.

Philosophy: Grassroots Action

At the heart of DHAN's philosophy lies an unwavering commitment to **Poverty Eradication**, not merely poverty reduction. This vision is brought to life by engaging young professionals to work directly with communities—not as task executors, but as life time workers in transformative change. This philosophy is operationalised through a **phenomena-based approach**, which includes:

- **Community-level assessments** and categorisation of households (S1, S2, S3, and Moved-out of Poverty).
- **Life-cycle based classification** of families to address specific developmental needs.
- **Exclusive social capital structures** dedicated to the poor.
- Facilitation of **financial, livelihood, and skill development services**.
- Strong linkages with mainstream systems and **family-focused, multi-sectoral services**.

Already deeply rooted in DHAN's systems, this philosophy now aims to be transformed to the next generation of professionals as a central focus for the coming years.

Principle: Enabling

As a Human Resource Development Institution, DHAN's guiding principle is **Enabling**—empowering community institutions to act as doers, while DHAN remains the catalyst. This principle is grounded in the belief that enabling:

- **Maximises efficiency and multiplies outcomes**.
- Is the **key to sustainability** of people's institutions?
- Must operate at all levels—**professional-to-professional, professional-to-community, community-to-professional, and community-to-community**.
- Requires **exclusive structures and systems** that foster an enabling environment.

Institutionalising this principle among younger colleagues is essential for sustaining the spirit of facilitation over direct intervention.

Platform: Collaboration

DHAN leverages collaboration with mainstream institutions to enhance community benefits, while also serving as a bridge that connects these institutions directly with the community. Key phenomena within this platform include:

- Transitioning from **project-based funding** to **long-term institutional partnerships**.
- Diversified funding models such as **seed funding, pilots, scaling-up, leveraging, and multi-partner convergence**.

The future institutionalisation of this platform will shift the focus from **input-driven funding** to **impact-driven partnerships**.

Process: Innovation & Excellence

DHAN's processes are designed to **transform and enrich social capital** through **federation collectives**. This includes:

- Scaling up primary people’s institutions.
- Promoting and nurturing “Mother Federations” with thematic focus areas—**Kalanjiam, Vayalagam, Uzhavaragam, and Neithal federations**.
- Encouraging **mutual movements** such as KMM (1998), VMM (2002), and NMM (2014).
- Creating subsidiary federation collectives focused on **social security, healthcare, and livelihoods (FPOs)**.
- Integrating additional development themes beyond the primary mandate.

DHAN benchmarks **community governance** as the lifeline of these institutions, evolving them from sustainability to **self-growth**. This evolution includes:

- A **7-generation (7-G) model** for institutional growth.
- Context-specific **self-sustainability standards**.
- Encouraging **self-reliance** as a form of “giving forward” within the community.

Practice: Self-Regulation

DHAN fosters self-regulation at both the **individual level (DHANites)** and the **institutional level** (community organisations promoted by DHAN).

Through its **Microcosm of DHAN – the Regional System**, the organisation ensures:

- Contextual scaling-up of institutions, moving from thematic regions to integrated regions.
- Establishment of **regional collectives** and **District Resource Centres (DRCs)**.
- Regional-level positioning and **decentralised institutional events**.

Ultimately, these self-regulation practices enable institutions to evolve from **geographically defined units** into **integrated development organisations**.

This holistic framework of **Philosophy, Principle, Platform, Process, and Practice** ensures that DHAN’s essence is not just preserved, but continually renewed—empowering communities, nurturing leaders, and sustaining a vision of poverty-free futures.

1.3 Seven Components of Institutionalization

Systematisation: At DHAN, the defined way of working is embedded in the organisation’s approach to systematisation. The aim is to establish contextualised and customised standards for field operations, ensuring that decentralised systems integrate seamlessly with centralised structures through regular consultation forums. DHAN has instituted well-defined operational mechanisms for community-based organisations, including monthly group meetings, cluster meetings, federation collective meetings, and the MID-AIM framework. These systems serve as the foundation for the effective functioning of DHAN’s collective institutions.

Self-Regulation: Self-regulation refers to the capacity to manage one’s emotions, thoughts, and behaviours in ways that promote goal achievement and overall well-being. It plays a vital role in reducing stress, enabling thoughtful decision-making, and maintaining productive habits. DHAN seeks to institutionalise self-regulation both at the individual and institutional levels. The organisation recognises that self-regulation can be cultivated over time through practice and self-awareness. The Human Resources function actively enables individuals to develop this skill, while community

institutions maintain alignment with DHAN's regulatory framework. DHAN's understanding of self-regulation is rooted in the Sanskrit concept of Svadharma, meaning "one's own duty" or "right purpose." Svadharma encourages individuals to act in accordance with their responsibilities and moral compass, guiding them toward purposeful action. In DHAN's cultural metaphor, self-regulation mirrors the coordinated functions of the human body's organs, each operating in harmony for collective well-being.

Predictability and Stability: Systematisation and self-regulation together generate two crucial intermediate outcomes: Predictability and Stability—both of which describe DHAN's current organisational state.

Predictability: Predictability is the ability to foresee outcomes, trends, and behavioural patterns with reasonable accuracy. DHAN applies this capacity to anticipate the evolving needs of disadvantaged communities, extending beyond financial requirements to encompass broader socio-economic and structural needs. This foresight informs the design of federation-level institutional systems.

Stability: DHAN views stability in two dimensions:

1. **Structural Stability** – Achieved through a nested institutional framework at the grassroots level, mirrored in federation-level structures.
2. **Functional Stability** – The resilience to operate effectively even under extreme adverse conditions. DHAN's response to the COVID-19 crisis stands as evidence of the functional stability of its collective institutions.

Sustainability and Self-Growth: Predictability and stability pave the way for long-term outcomes: Sustainability and Self-Growth.

Sustainability: DHAN's approach addresses three dimensions of sustainability:

1. **Institutional Sustainability** – Ensuring the longevity and resilience of community-based institutions established by DHAN, supported by strong social capital that can endure across generations.
2. **Financial Sustainability** – Built on a diversified financial model that includes community finance among ten key funding parameters.
3. **Development Sustainability** – DHAN avoids short-term, project-based interventions, instead implementing community-owned initiatives with shared contributions. This ensures continuity and impact, regardless of external project funding.

Self-Growth: In DHAN's vision, self-growth is impact-driven. Self-sustaining federations mentor and support the development of other federations, creating a multiplier effect within the community. Growth is also measured quantitatively—such as doubling in institutional capacity, achieving saturation levels, or increasing participation through mechanisms like MoP and MOAA. At the individual level, DHAN invests in personal growth through initiatives such as the "Self-Lab," fostering continuous development among members.

Culture: Culture encompasses the values, traditions, and practices—both individual and institutional—that define DHAN's identity. It is the collective "way of life" by which the external world recognises DHANites. The six elements of institutionalisation—systematisation, self-regulation,

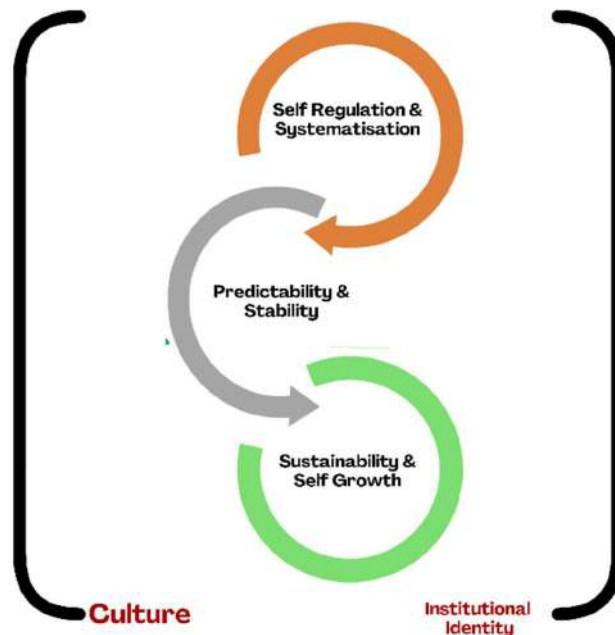
predictability, stability, sustainability, and self-growth—together shape the culture of the organisation.

- Individual Culture reflects the personal ethos, behaviour, and values of DHANites
- Institutional Culture represents the norms and practices upheld by community institutions.

Senior members play a pivotal role in transmitting these cultural values to the next generation, ensuring that DHAN's ethos is preserved and strengthened over time.

1.4 Integrating Seven elements and Seven Components

DHAN would like to structure the 7 elements of Institutionalisation on the above institutionalisation parameters of Philosophy, Principle, Platform, Process, Practice and Phenomena. In the process of Institutionalisation, the inputs | pre-requisites are Self-Regulation & Systematisation, with these inputs, DHAN institutions can get Predictability and Stability as present output and Sustainability and Self Growth as long-term outcomes. Ultimately, all these processes become DHAN Culture.



1.4.1 Mechanisms: Three legs of Institutionalization:

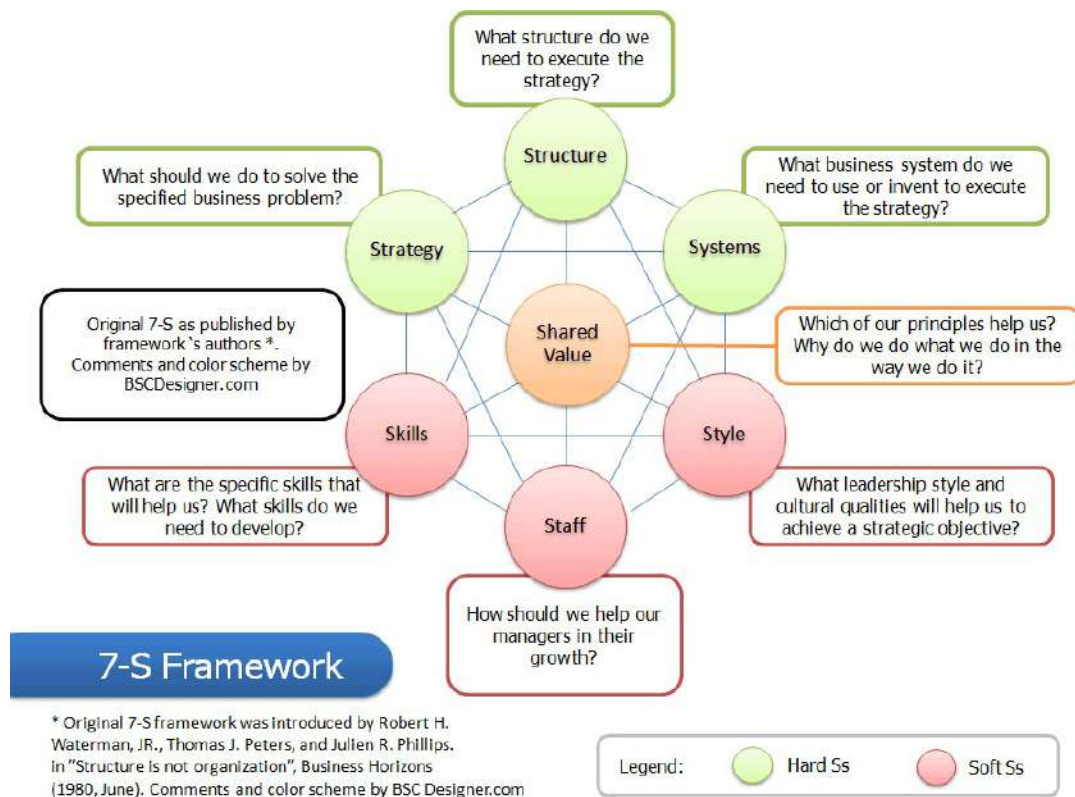
Every institution makes its processes as standards thru rulemaking, rule adaption and rule review / modification. These rules are essential to ensure expected performance. To facilitate these functions Institutions, need to have three pillars within institution namely, legislature (rule/policy making), Executive (rule/policy implementation) and Judiciary (rule/policy review, monitoring and feedback)



DHAN has evolved and established People Leaders Development Board (similar to Legislative), People Staff Development Board (similar to Executive) and People Judiciary Development Board (similar to Judiciary) among its people institutions.

1.4.2 Integration of McKensie 7 S model

The 7S model was developed in the late 1970s by Tom Peters and Robert Waterman, former consultants at McKinsey & Company. McKinsey's 7S Model is a framework for analysing and improving an organization's effectiveness. The model consists of seven interdependent elements, each of which represents a different aspect of the organization's structure and strategy.



1.5 Integration & Institutionalisation, Integrating the 6 'S' to Institutionalise the 7 'S'

DHAN seeks to harmonise six core organisational elements—**Structure, Strategy, Systems, Skills, Staff, and Style**—to ultimately institutionalise the **7th S: Shared Values and Purpose** among all members of the organisation. The **McKinsey 7S Model** offers a useful framework for understanding and managing this integration process:

- **Shared Values** – The foundation of any organisation, shared values represent the deeply held beliefs that guide behaviour and decision-making. In the context of institutionalisation, these values must be firmly embedded across the organisation and reflected in its ecosystem. One

of DHAN's anticipated outcomes is that all DHANites embrace and act upon a common set of values and purposes.

- **Skills** – Organisational competencies must align with institutionalised practices. Over time, these competencies evolve into standard operating procedures. DHAN emphasises that individual skills contribute directly to team and institutional capabilities, making the integration of skill sets essential to achieving overall organisational competency.
- **Staff** – Employees are the living embodiment of the organisation's culture and values. Their actions reinforce DHAN's identity. Institutionalisation, therefore, involves transforming the "individual self" into an "institutional self," integrating personal commitment into collective purpose.
- **Style** – Leadership style significantly shapes organisational culture. For institutionalisation to succeed, leadership approaches must be consistent, integrated, and complementary. Harmonising leadership styles across the organisation ensures that all leaders collectively reinforce DHAN's desired institutional identity.
- **Systems** – The processes, procedures, and operational frameworks of the organisation should actively support institutionalised practices. When systems are integrated and mutually reinforcing, they generate greater efficiency and impact.
- **Structure** – The organisational framework must facilitate effective communication and decision-making in alignment with institutional goals. DHAN is recognised for its **nested, integrated institutional structures**, preferring collaborative arrangements over rigid hierarchies.
- **Strategy** – Strategic direction must be consistent with the institutionalised environment. DHAN integrates the strategies of its subsidiaries and SPICE institutions to create unity and coherence, ensuring that all strategic initiatives contribute to a singular institutional purpose.

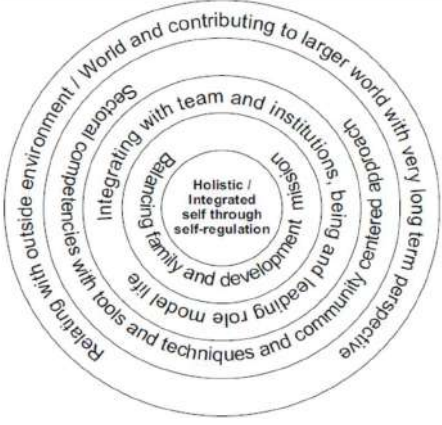
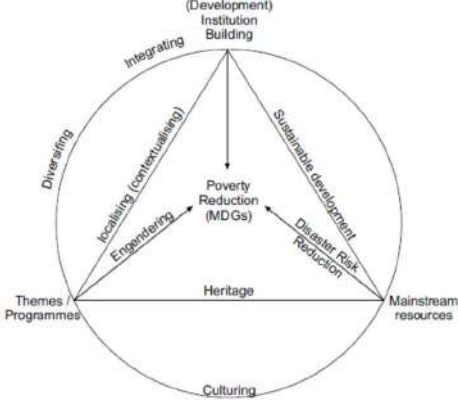
In essence, the **McKinsey 7S Model** provides a diagnostic lens to:

- Assess the alignment between organisational elements and the desired institutional identity.
- Identify areas where changes are necessary to strengthen institutionalisation.
- Evaluate the effectiveness of institutionalisation efforts over time.

When all seven elements are aligned, an organisation significantly increases its chances of successfully embedding desired practices, processes, and values.

At DHAN, **integration** is understood at three interconnected levels:

1. **Integration of Individuals** – Aligning personal identity with institutional purpose.
2. **Integration of Purpose and Values** – Ensuring a unified vision across all members and units.
3. **Integration of Thematic Initiatives** – Bringing together diverse programmes and strategies under a common institutional framework.

Integration of Individuals: Self is always constant dilemma to resolve the issue of differentiation and integration; balancing work and family as a way of life; integrating with team and institution by leading and being a role model; community first perspective with sectoral competencies and relating with outside environment/world and contributing to larger world with long term perspective	
Integration of Purpose & Values: Everyone in DHAN strives to integrated and mainstream our philosophy (outer circle) our core values (Outside hexagon) and purpose (inner hexagon) to achieve poverty reduction through democratic process and it reflects in all our day-to-day activities and in all our programmes.	
Integration of Thematic Interventions: Every theme/programme would go through an evolution to assimilate cross cutting themes (engendering, mentoring, disaster risk reduction) with localising, building on heritage for sustainable development through diversification, integration and enculturing development efforts for ensuring poverty reduction (millennium development goals).	

1.6 Moving Ahead: Practices & Components Institutionalized during 2024-2025

Standardized Practices: Developing clear and well-defined procedures for common tasks ensures everyone follows the same steps. This reduces confusion and inconsistencies. During the last year, as part of Institutionalisation.

- Centralised Meeting System like Institutional Action Meeting for Resource Mobilisation, Health and Livelihood Integration Meeting has got standardised during the last year
- Standardized strategies and practices for Doubling and Saturation through CFL | CFLC was defined
- Strategies and Mechanisms for AFG Saturation from Vayalagams has got standardised,
- Regional Level Policy Seminars and Workshop system has got standardised.
- MoU for Working with Panchayats system has got standardized in several panchayats.
- Water Bodies renovation through MNREGA is getting standardised across DHAN Collective.
- Standard Practices for Mangroves Conservation as a DRR practice has got defined in two states.
- Standard System and Practices are defined for Health Initiatives across DHAN Collective with Common Minimum Programmes with and without SUHAM presence
- Crop and Livestock Mutual Insurance System has become a standard practice across DHAN Collective Federations.
- Standard System is advanced for SHG Data entry and Visual Data Analysis
- Developing and using Mobile Application for Specialised People Institutions has got Institutionalised
- DHAN Resource Centre at Regional Level has got standardised system for training the People Functionaries and Community Leaders
- 5 Leader Concept at Group, Cluster, Federation and Regional level has got standardised.

Formal Rules and Policies: Documented rules, policies, and codes of conduct outline expectations and acceptable behaviour. This provides a framework for decision-making and ensures consistency. During the last year, the following rules and policies are formalised

- Central Level Disciplinary Committee System and procedures are formalised in the year
- Regions are enabled by the Programme to develop Standards and Policy Enabling Tool book (PET) according to their context.
- Federations are enabled by the Regions to develop Rule Book according to the context.
- Human Resource Policy has been updated with additional policies like Individual Data Protection, Women Harassment Policy, etc.
- HRM System like Daily Attendance System through Mobile Application, Location Sharing by the field team has got formalised during the last year.
- Policy and Guideline has been standardised for Regional Level Monthly Heritage Walk.

Norms and Values: Unwritten rules and shared beliefs guide behaviour within the institution. These norms contribute to a sense of shared identity and purpose. In DHAN Case – DHAN Core Values are the unwritten beliefs and guiding stones, which has got normalised.

- **Grassroots Action:** Regional Coordinators have taken one Federation as a Demonstration as a Model for the other Federations. Programme Leaders are also assigned region to work at grassroots level.
- **Enabling:** It becomes the culture of DHAN. Norms for enabling system at Group, Cluster, Federation and Regional level has been defined and followed. Programme Leader for region has got effective since the last year. HR investment by the Central HR | Programme | PL in

charge for region has got normalised during the last year. The PEP system has got a new shape and norm of Programme for Enabling for Excellence Performance system.

- **Collaboration:** The MoU system has got strengthened and streamlined across DHAN Collective themes. HR MoUs with Academia has created a new avenue for the Institution. MoUs with Banks has attained a new level of collaboration in action. CFL and CFLCs advanced the collaboration of DHAN to the next sphere.
- **Innovation:** Reflection of experience and renewal has become DHAN DNA, Project Executives are assigned some pilots and micro studies by the Knowledge Centres of DHAN Academy. Regional Coordinators have taken some researches at district level, by the way of action research and experiments.
- **Excellence:** Reaching out the Poorest of the Poor, Doubling, Saturation becomes regular bench marks at Field Level. Promoting 100 Groups and 100 Days like new strategies and ways have been evolved as a model.
- **Self-Regulation:** Group Meetings are geo tagged and shared in the WhatsApp group at the federation level without any one instruction. Data Entry is being closed before 24th of every month. Daily Reflection System with daily reporting system at regional level.

Symbols and Rituals: Mission, Logos, Events (Mahasabha, Symposium, Walkathon), Rituals (Foundation Day, Annual retreats, PEP) reinforce the institution's values and create a sense of belonging.

- Walkathon, Foundation Day at Regional Level becomes rituals across DHAN Collective regions. During the last year, almost all DHAN Collective regions organised Walkathon and Foundation Day with DHAN Standards
- During the last year, Annual Retreat is value added with External Resource person to facilitate self-introspection.
- Earlier Appraisal has got transformed as Performance Enabling Programme (PEP), During the last year, the PEP has got transformed as Programme for Enabling for Excellence in Performance (PE2P)
- Core Values and Mission statements are reflected in action and reflected by the DHANites during their Performance Enabling Programme
- Annual Reports of DHAN Collective and Brochures has become symbol of DHAN and position DHAN in different forums.

2. About DHAN Foundation

VISION STATEMENT

“Promoting Poverty Free, Value Based, Equitable, Ecologically Sensitive and Just Society”

In doing so,

- DHAN will find its fulfilment through self-governed people institutions for integrated development.
- DHAN will be known for transforming its grassroots practices to influence policies at multiple level.
- DHAN will be recognized as a sectoral leader in microfinance, water and agriculture.
- DHAN will be acclaimed as an institution of excellence for HRD in the development sector.

MISSION STATEMENT

“Building People and Institutions with Value-driven Democratic process to enable the poor for Poverty Eradication, Water & Nutrition security and Ecologically Balanced Development.”

- Building People to enable the poor for Poverty Eradication
- Building People to enable the poor for Nutrition Security
- Building People to enable the poor for Ecologically Balanced Development
- Building Institutions for Poverty Eradication

The Core Values of DHAN Foundation

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.

2.1 DHAN 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).

2.2 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.



Over a period, many of the institutions have been promoted as Subsidiaries and SPICE (Specialised People Institutions for Community Empowerment) Institutions which are the verticals and coordinate programme deepening. While programmes have graduated to subsidiaries and some remain as programmes and few as themes. Similarly, many of the verticals are registered and some are in the process of registration as a separate institution.

Subsidiaries	Programmes	SPICE Institutions	Centres for Integration	Networks
DHAN Kalanjiam Foundation	Rainfed Agriculture Development Programme	Kalanjiam Development Financial Services (KDFS)	Centre for Human Resource Development	Global Water Partnership
DHAN Vayalagam Tank Foundation	Coastal Conservation and Livelihoods Programme	DHAN People Mutuals (DPM)	Centre for Finance	World Water Council
The DHAN Academy	Climate Change Adaptation	Sustainable Health Care Advancement (SUHAM)	Centre for Development Communication	India Water Partnership
DHAN Panchayat Development Foundation		Jeevidam	Centre for Policy and Planning	INAFI India
Small Millet Foundation		DHAN HOPE	Centre for Digitisation and Data Analytics	INFOS
	New Themes	Reflection Publication Trust (RPT)	Centre for Infrastructure and Management	Agricultural Biodiversity Community - ABC
	Youth and Development	Inaiyam	Centre for Heritage & Tourism	IASC
	Migration and Development	Holistic Education with Lifelong Perspective (HELP)	Centre for Mobility and Transport	ECOSOC
			Centre for Research	CDD Network

2.3 DHAN's Strategic Plan: 2022—2027

The Strategic Plan consists of two sections. Section 1 is briefs about the major focus areas, which are emerged from our practices have listed. It sets the direction and guidelines to all the DHAN Collective institutions. Section 2 is detailing about the 10 goals, that were set for this strategic plan period along with approach and strategies.

2.3.1 Major focus areas of the strategic plan 2022–2027

Inclusion of Poorest of the Poor (PoP): DHAN's very purpose of existence is to eradicate poverty. But poverty is not a singular element. It is multi-dimensional and complex. That's why DHAN is going beyond just BPL (Below Poverty Line) and APL (Above Poverty Line) classification. Within Poverty line, there is three levels of people are living namely, Survival S1, Subsistence S2, Self-Employed S3. DHAN makes its commitment to work for the S1 category people. Those who are Ultra poor, Refugees, PVTGs (Particularly Vulnerable Tribal Groups), Differently abled, Single parent, Destitute and Old-aged.

Poverty eradication thru member funds: Over the past 3 decades, one of the significant demonstrations that DHAN has made is facilitating member families to move out of poverty majorly thru their own funds. The Cold money that comes thru member savings, common funds are used to eradicate the poverty and improve their quality of life. During this plan period, this process will be scaled-up and make it as a phenomenon for the modern development approach.

Localized SDGs, HD and ESG contribution: The Sustainable Development Goals, Human Development parameters, ESG (Environment, Social and Governance) framework, recent concepts of circular economy, green economy, reduced carbon / water footprints are the central message of global development practitioners. All these ideas are already in practice in DHAN collective system. We understand that its only the lens that we need to wear and look through it. So, during this planning period, DHAN will be focus on metrics of assessment of DHAN's contribution towards those global development frameworks.

Improving the efficiency of supply system: DHAN's interventions are not stand alone. DHAN keeps Collaboration as one of its core values. The development is more sustainable and impactful when it calls for collaborative efforts of all the stakeholders. So, in all the interventions, DHAN engages effectively with the local line-departments, Banks and other stakeholders so that the learning from our interventions gets replicated in the supply system. Also, as part of community swaraj, DHAN builds the capacity of the community, the demand system. When the awareness of the demand system gets enhanced, then they get relevant services from the supply system as well. In this process the efficiency of supply system gets graduated. In the forthcoming planning period, DHAN envisages in working closely with Healthcare department, Primary School, Integrated Child Development programme, MGNREGS, Agriculture department, Public sector banks and Insurance companies and by enabling efficient demand system, we try enhancing the supply system.

Multiplier effect in financial resource management: Frugal usage of people money and external grants are always the priority for DHAN. It's not just spending the money but to ensure the sustainability of the programme and to maximize the benefit to needy families. So, DHAN works out a global budget for every project fund and keeps an internal target of leveraging minimum two times of the project fund from Community, Banks, line departments and other stakeholders. In this approach, the core fund that comes from the project donor is serving as a seed to create a multiplies effect and enables to maximize the resource generation.

Mainstreaming Knowledge centres of The DHAN Academy: The Knowledge centres, housed at TDA will be focusing on theorizing the practice and provide original knowledge to the sector. Focus will be given to make these centres with domain expertise.

Knowledge Centres of TDA are as follows:

- i. Advanced Centre for Enabling Women Enterprises (ACEWE)
- ii. Advanced Centre for Enabling Social entrepreneurs (ACESE)
- iii. Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI),
- iv. Advanced Centre for Enabling Disaster Risk Reduction (ACEDRR),
- v. Water Knowledge Centre (WKC),
- vi. Advanced Centre for Enabling Sustainable Health care advancement (ACESUHAM)
- vii. Media Resource Centre
- viii. Centre for Community Governance
- ix. Advanced Centre of Excellence in Financial Management for Development - ACEFIN)

Scaling up of Consumer Mutuals: One of the challenges faced by the community is its centralized consumption practices. The producers are selling their agricultural products in the market, and they buy their consumables from the market. Now a days, corporates are coming in a big in the market and they decide the price, demand and supply because of their scale and bargaining power. To safeguard the farmers and ensure less leakages in the food supply chain, we propose consumer mutuals where, the producers and consumers are directly connected and by doing so, the local production and consumption are encouraged. The idea of “Prosumer” (Producer as consumer) helps in consuming the produces that are produced local level. It also helps in reducing carbon emissions as it avoids/reduces the transportation arrangements.

Democratizing Local food system: Propagating Local Food System has multiple development outcomes. It helps local farmers, to small and marginal farmers. It helps in biodiversity by promoting and preserving local varieties. It is effective in local climate eco-system stabilization and supports climate change adaptation processes, more importantly, the local food is providing high nutrient value as a food source. It helps in mitigating the effects of lifestyle diseases. DHAN commits itself to promote local food system with community involvement in the strategic period.

Establishing Federation Collective: In the past two decades, DHAN collective has evolved so naturally that all the subsidiaries. SPICE institutions, mutual movements are promoted and got stabilized. These collective institutions are vital in providing multiple services to member families to maximize the presence of social capital. For the past five years, federations level subsidiaries are getting emerged. Keeping mother federation (Kalanjiam / Vayalagam federation) at the centre, Mutual federation, Suham federation, Jeevidam federation are getting promoted. During this strategic plan period, these federation collectives will get stabilized with specialized role and contribution.

Large scale literacy (Financial, Water, Health and Digital) to masses: There is immense need for large scale literacy to masses on select components. In this new era, illiterates are not those who can't read or write. But those who are not aware on key elements of financial, water, health, and digital components, which are significantly contributing to their quality of life. DHAN is implementing RBI support CFL project for the past four years in more than 400 blocks mainly to provide financial literacy and make people to access the institutional finance services. The experience in the CFL project is highly encouraging. Based on the outcome of the project, DHAN, intended to scale-up this initiative with

other funding and banking institutions. Similarly, DHAN plans to provide right kind of orientation on Water literacy, Health literacy and Digital literacy in this strategic plan period.

Stabilizing Network, Mutual Movements and DHAN international.

Networks: DHAN is hosting and or being part of several national and international Networks. These Networks are helping to share the grassroots experience with other partners and it serving as a cross-learning platform from other organizations.

Following are the Networks in which DHAN is involved:

- ABC: Agricultural Biodiversity
- CDD: Consortium for DEWATS Dissemination Society
- ECOSOC: UN Economic and Social Council
- EHAC: Equitable Health Care Access
- EOE: Embassy of Earth
- IASC: International Association for the Study of the Commons
- ICMIF: International Cooperative and Mutual Insurance Federation
- INFAFI: International Network of Alternative Financial Institutions
- INFOS: Indian Network of Federations of Microfinance Self-Help Groups
- ISEA: Institute for Social Entrepreneurship in Asia
- MIN: Micro Insurance Network
- SIWN: South India Water Network

Mutual Movements: Similarly, DHAN promoted and mentoring People movements on the specific domains such Kalanjiam Mutual Movement, Vayalagam Mutual Movement, and Neithal Mutual Movement. These movements are serving as leadership development from the community and also connecting grassroots with the policy making processes.

DHAN international: DHAN International has been promoted by DHAN Foundation and incorporated in Netherlands primarily for the purpose of development to address poverty in Asia/African context. The approach of DHAN International would be multi-pronged, building professionals, direct action in partnership with local institutions for community-based microfinance and water programmes and a franchise model with our technical assistance and capacity building of professionals. DHAN International would also undertake advocacy work with development agencies/Governments at international level. Secondly, DHAN International will seek for development partnership through multilateral arrangements for scaling up/expansion of the DHAN's various development verticals in India. As for the plan, DHAN International will focus on building people institutions around micro finance and water by organizing the unorganized women, small farmers, agriculture labourers in Africa and Asian context with the primary purpose of strengthening, advancement of sustainable livelihood of these marginalized communities. Grassroots action, technical assistance including capacity building would be the core strategy in collaboration with the NGOs in Africa.

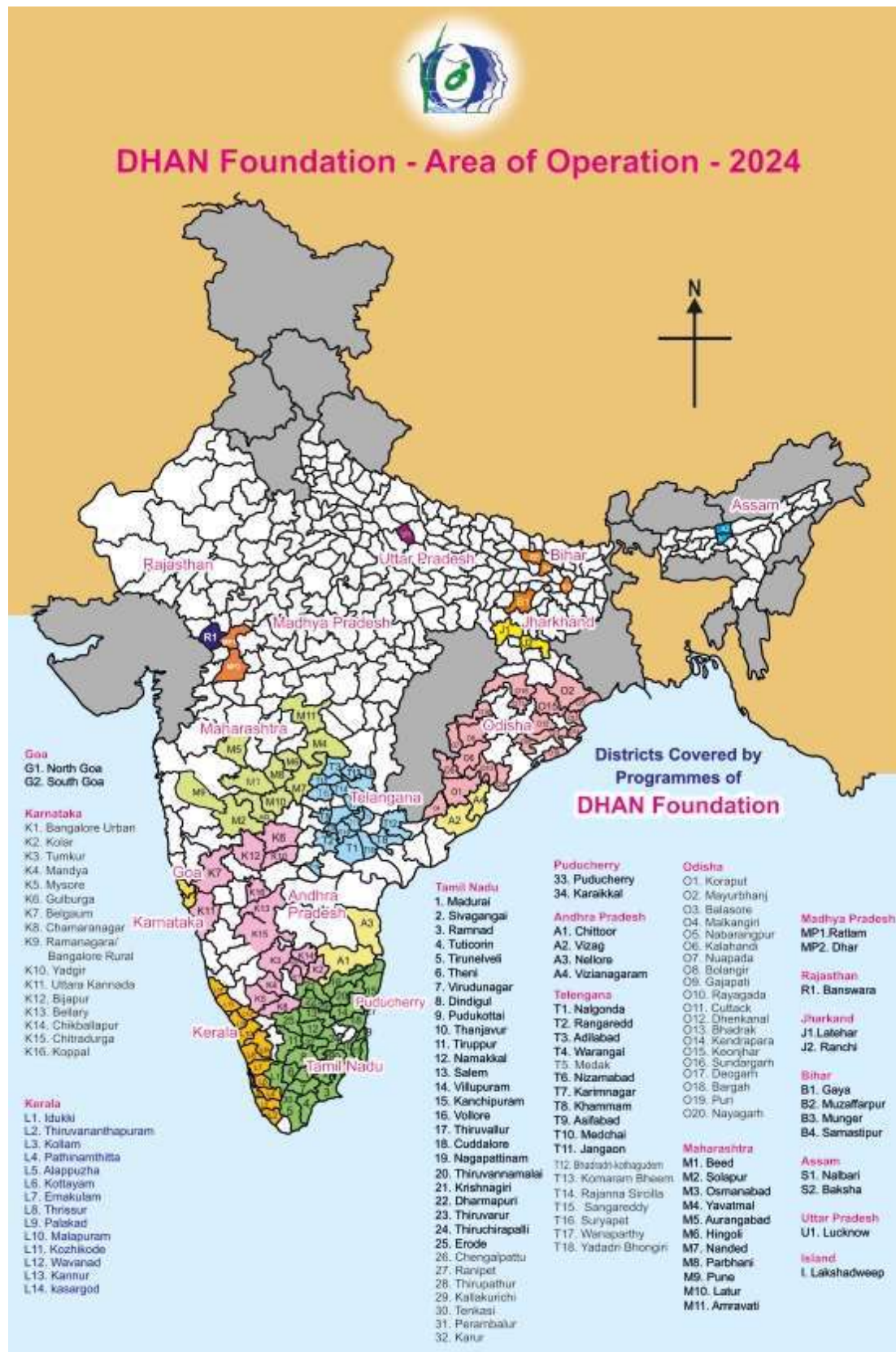
Promotion of Specialized Human Resources Development both at professional level and at community level.

DHAN is a HR organization to foster development sector. One of the purposes of DHAN is to groom highly motivated, educated young minds to work with community. Building a cadre of development

professionals is seen as DHAN’s contribution. Over years, DHAN has promoted thousands of professionals and paraprofessionals to serve the community with right ASK (Attitude, Skill and Knowledge) orientation. It also groomed more than 10,000 filed level people functionaries to work in the people institutions of DHAN Collective. DHAN’s contribution to enabling community leadership is enormous. Few lakh leaders are regularly get groomed by DHAN collective system at various levels. During this strategic plan period, DHAN is envisaging to promote separate line of professionals for civil engineering, community health, mutual insurance, software professionals, business/livelihood professionals with domain expertise. Also, community leadership will be groomed with specific knowledge and skill sets to empower the people institutions.

2.4 REACH at a Glance (as on 31st Mar 2025)

No. of States	16
No. of districts	130+
No. of blocks	1,000+
No. of villages	33,000+
No. of primary groups	82,000+
No. of families	58,76,912
No. of families Moved Out of Poverty	6,50,271



3. DHANs way of Fighting Against Poverty: Moved Out of Poverty (MoP)

3.1 DHAN's Way of Poverty Eradication

Poverty is a complex and multidimensional phenomenon that affects millions of people. It is not only a lack of income, but also a lack of access to basic services, opportunities, and rights. Poverty has negative consequences for individuals, families, communities, and societies, such as poor health, low education, social exclusion, violence, and environmental degradation.

Some of the challenges of poverty eradication are:

- **The depth of remaining poverty:** Poverty is not only a lack of income, but also a lack of access to basic services, opportunities, and rights. Many people who live below the poverty line are far from reaching it, and face multiple and overlapping deprivations in health, education, and living standards.
- **The unevenness in shared prosperity:** Poverty reduction is not only a matter of raising the income of the poor, but also of ensuring that they benefit from economic growth and development. However, inequality and discrimination often prevent the poor from participating in and benefiting from the opportunities and resources available in society.
- **The persistent disparities in the non-income dimensions of development:** Poverty is not only a material condition, but also a social and psychological one that affects people's capabilities, aspirations, and agency. Therefore, poverty eradication requires addressing the non-income dimensions of development, such as health, education, water, sanitation, energy, peace, and justice. However, many people still lack access to these basic services and rights and face various forms of exclusion and violence.

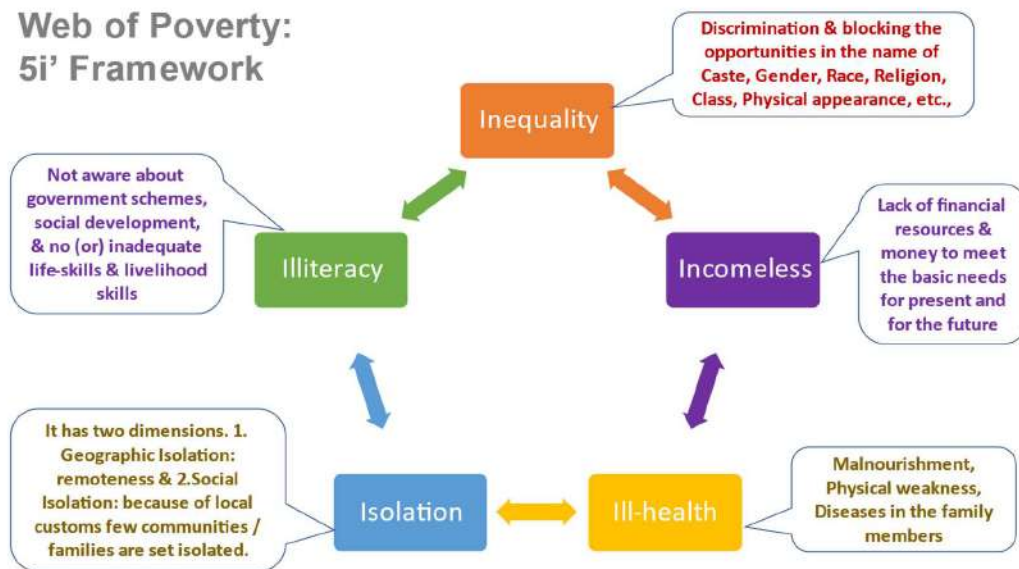
Assumptions: DHAN's interventions for poverty eradication is based on the following assumptions:

- Poverty is not inevitable, but a result of structural and systemic factors that can be changed through collective action of community with an enabling environment.
- Poverty is not only a material condition, but also a social and psychological one that affects people's capabilities, aspirations, and agency.
- Poverty is not a homogeneous phenomenon, but a diverse and dynamic one that requires context-specific and participatory solutions.
- Poverty is not only a problem for the poor, but also a challenge for the whole society that requires solidarity, cooperation, and mutual learning.

The goal of DHAN is to eradicate poverty in society and improve the well-being and dignity of all people, especially the most vulnerable and marginalized groups. The poor are characterized by inadequate access to assets, inadequate income influenced by seasonality, poor nourishment resulting in poor health conditions, exposed to risks associated with their lives and livelihoods. They are constrained severely and severally by lack of access to resources, entitlements meant for them are often beyond their comprehension and their reach. They have been chronically kept away from the mainstream financial services and viewed as poor creditworthy. They are unorganized, socially, and economically marginalized, live in the peripheries, and do not have to say over the matters affecting them. The vicious cycle of poverty, unless intervened, would perpetuate beyond generations.

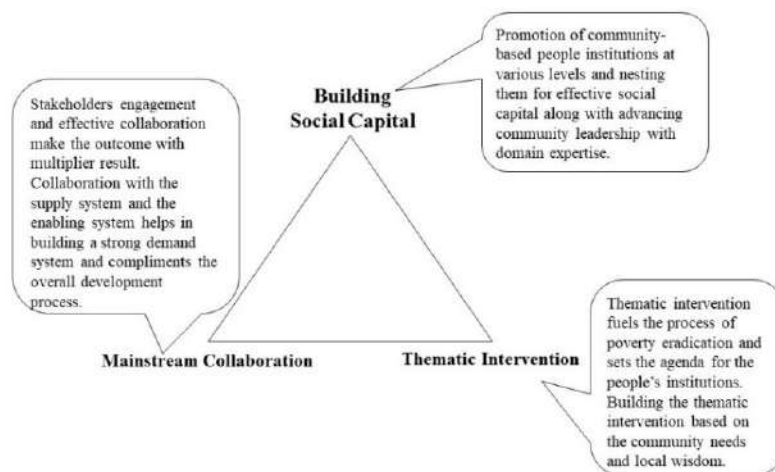
3.2 '5i' Framework

In DHAN we understand Poverty is not just poor economic conditions. It has multiple dimensions. We approach the web of poverty using the **"5i framework"**:



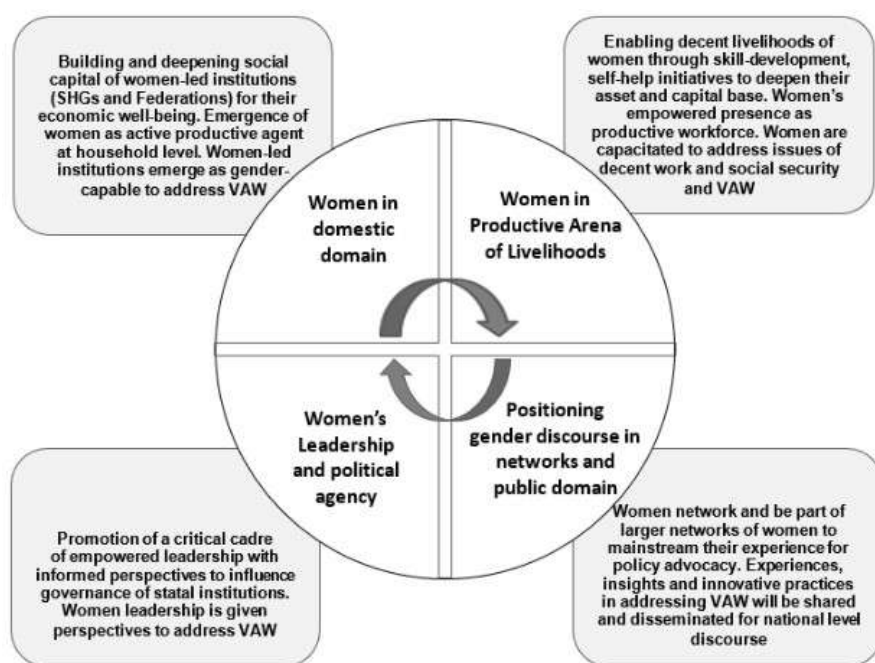
The expression and intensity of poverty is contextual according to the rural, urban, tribal, and coastal context. Mostly the poverty definition and indicators arrived at by the policy makers from their perspective. There are vulnerable communities excluded from the poverty targeting of the government due to methodological errors and political influence. Over about six to seven decades – the understanding of poverty has been changed from only income basis to a capability basis and multi-dimensional considering the health, education, basic amenities, gender inequality, political participation, vulnerability to shocks, child malnutrition, and economic participation. The multidimensional understanding of poverty is an inclusive one that is very relevant to the present day. The resilience of poor households and their well-being with increased income and asset base contributes to poverty graduation out of poverty. The resilience of the poor households would only sustain the family's economic condition and safety net in preventing them from falling back into poverty.

3.3 DHAN's triangular approach



DHAN's livelihood enhancement approach entails a system of interlinked components. There is a three-way link between technology, people's organizations, and the environment to promote successful activities for the poor. Technology is not class-neutral; hence it must be adapted so it can be used by the poor. Local organizations are needed to become carriers of scaled-down technology. However, incentives for the tangible benefits derived from such technology are necessary to build viable and sustainable local organizations. The third factor, the enabling environment, is critical for the other two factors to perform.

3.3.1 Women Empowerment: Theory of Change

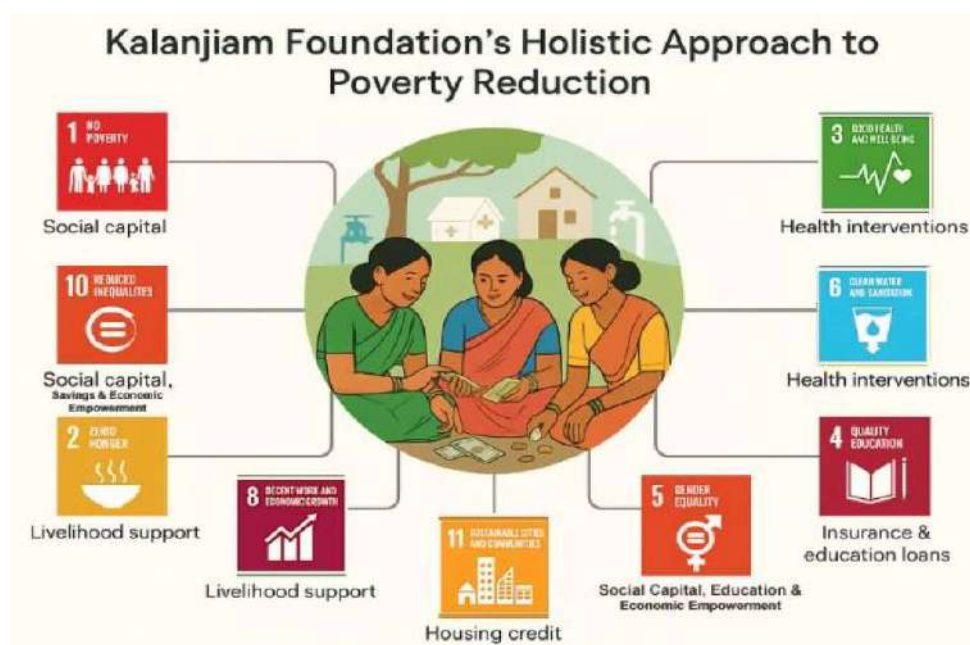


3.4 DHAN's way of Poverty Graduation through Community Self-Declaration

DHAN, which embedded Gandhian values and perspectives in its development action celebrates its annual Foundation Day on 2nd October, the day the Institution started its service to mankind in 1997. In our continuous, collective efforts to bring a poverty-free, democratic society with values, we have created significant positive impact, and development models and promoted thousands of development workers for the cause. DHAN's more than twenty-five years of development contributions have resulted in significant changes in the lives of the underprivileged. DHAN is identified as an institution of “Community Enabler” embedded with Gandhian values and practices.

We take Foundation Day as an opportunity to showcase the capacity of the community and the power of enabling the process to the rest of the world. It's not just pride but also the reinforcement of our commitment to our mission. It is an institutional practice that every year DHAN Foundation during its Foundation Day declares the number of households who graduate out of poverty across the themes. The poor families who have moved out of poverty do **self-declaration** during Foundation Day on October 2nd every year and Community validation at the group level confirms the self-declaration.

DHAN also captures the services of DHAN that help families move out of poverty at the member level every year. The select case studies and experience sharing inspire fellow members and also development professionals to work further the initiative.



It's like the lighting of a lamp in the dark, rather than just talking/worrying about the darkness. Let all of our light and spread the rays of hope and positivity across and celebrate the development collectively towards achieving the objectives of “Giving Bank to Society” & “Build people to Build people” to envisage a poverty free society.

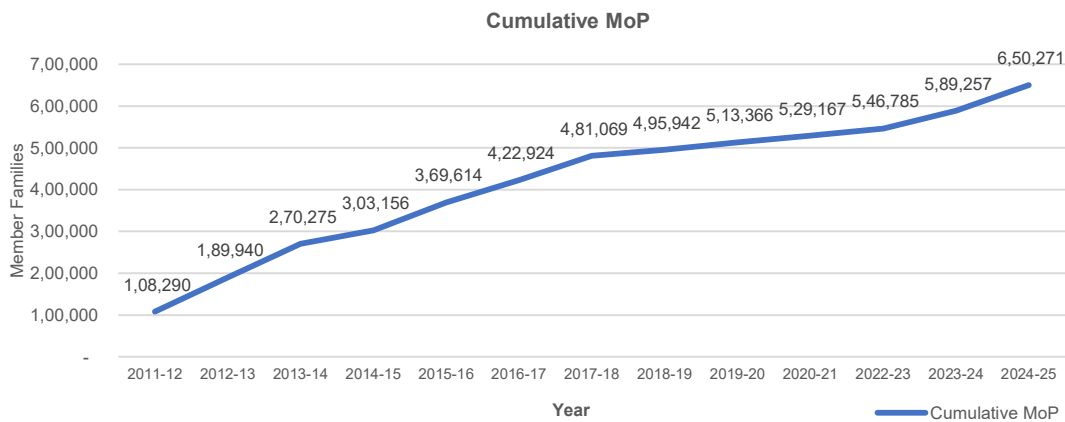


61,014 member families Self-Declared as they Moved out of Poverty (MoP) as on 2nd Oct 2024.

Cumulative member families declared as MoP is **6,50,271**

DHAN as an Enabler along with its subsidiaries, federations, leaders, team members and with the support of funding and knowledge partners was able to achieve the above said Moved out of Poverty. The members are categorised into S1, S2 and S3 representing Survival, Subsistence and Self Employed and the families move from one level to another over a period by getting the development services through their people institutions like groups, associations, and federations. The members and family look back at their growth path and self-declare their levels and all the moved out of poverty are self-declared. The team facilitated the participatory process for such self-declaration.

The Moved Out of Poverty is represented and shown below graphically.



During the reporting period DHAN has taken up the development work through direct projects. The funds have been directly received to DHAN’s account and various thematic development interventions through DHAN’s subsidiary and SPICE institutions. Also, the community financing for the self-growth and integration of various development vertices at the federation level are significant.

4. Significant Developments during the year 2024-2025

4.1 Kalanjiam Community Banking Programme

The genesis of Kalanjiam Foundation lies in the vision to eradicate poverty and empower women by building strong, community-owned financial institutions. The journey began in 1990 when the DHAN Foundation piloted a community banking model aimed at improving the lives of poor women by promoting savings and access to formal credit. Kalanjiam Foundation was envisioned not merely as a facilitator of microfinance, but as a catalyst for women-led civic institutions capable of addressing multidimensional poverty—through health, education, social security, and livelihoods. Over the years, the Foundation has its strategy to promote federation-based institutions, led and governed by women from SHGs. These federations have evolved into platforms for deep community engagement, leadership development, and policy advocacy. Today, with a presence in 13 states, the Foundation continues to enable poor women to gain financial independence, assert their rights, and take collective ownership of their development. The Kalanjiam Foundation stands as a testament to what is possible when financial inclusion is embedded in values of dignity, mutuality, and grassroots democracy. It has become a movement that not only transforms individual lives but also strengthens community resilience and institutional sustainability by operating in diverse geographies - rural, tribal, urban, and coastal.

4.1.1 Social Capital – Reach and People Institution Building

At the heart of the Kalanjiam Foundation’s approach lies the strengthening of social capital through quality group formation and sustained institution-building. During the reporting year, 3,834 new Kalanjiam groups were formed, reaching 68,938 women members. These groups are more than financial units—they are platforms where trust, mutuality, and collective responsibility are nurtured. Special focus was given to educating the newly enrolled members on group norms, financial literacy, and leadership roles, enabling women to take ownership of their institutions. Structured systems for savings, credit, meeting practices, and documentation were reinforced to uphold transparency and trust. The presence of Cluster Executive Committee (EC) members played a crucial role in handholding newly formed groups, particularly until they accessed and repaid their first bank loan. Institutionalizing cluster-level events and review meetings fostered a sense of local governance and solidarity. These events not only encouraged knowledge sharing and peer accountability but also served as platforms for recognizing achievements and reinforcing collective identity.

Sl. No.	Particulars	As on March 2025	As on Mar 2024
1.	Reach of HHs groups formation	13,22,221	12,34,945
2.	Groups promotion	78,002	74,168
3.	Federations	177	175
4.	Savings (Rs in cr)	1,435.75	1,210.5
5.	Bank linkage (groups)	16,391	16,426
6a.	Bank linkage (Rs cr)	985.08	917.1
6b.	Bank loan outstanding (Rs in cr)	26659 groups with O/S of Rs.983.86	27,060 groups with O/S of Rs 883 cr
7.	Credit disbursed (Rs cr)	1355	1344.8
8.	Member loan O/S (Cr)	2172.53	1882.7

Sl. No.	Particulars	As on March 2025	As on Mar 2024
9.	Insurance reach – All products – No. of policies	1,90,55,338	1,40,46,666
10a.	No of FPOs	46	46
10b.	Women Farmers	36,401	26,308
10c.	Share capital mobilized (cr)	5.14	2.64
10d.	Business Turn over (cr)	36.55	12.24
11.	No of families self- declared as moved out of Poverty	4,88,981	4,66,424

A Journey of Scale creating An Emerging Model

The Palamedu Federation achieved what once seemed impossible—forming 100 Kalanjams in just 100 days—through visionary leadership, tireless people staff, and structured systems. Leaders walked alongside their teams, sharing challenges and motivating them daily, while staff worked late into nights, overcoming scepticism with persistence and creative strategies. Sub-committees, clear targets, WhatsApp updates, and recognition systems ensured focus and momentum. Logistics were treated as investments, and built-in quality checks safeguarded sustainability, proving scale need not compromise integrity. The campaign energized entire communities—auto drivers, villagers, and families—transforming it into a collective mission. For 1,500 families, the new Kalanjams meant savings, loans, insurance, and above all, dignity and confidence. Palamedu's achievement stands as an emerging model for other locations to emulate, demonstrating that with vision, systems, and solidarity, empowerment at scale is both achievable and sustainable.

There has been a steady increase in the no. of groups, its members, and linkage during the year. The services and benefits received by the members and their family over a period has helped nearly 22,557 families to move out of poverty during the last year. By the year 1999 community banking was also introduced in the Tankfed Agriculture Development Programme and later on to other programmes like rainfed agriculture, small millets, CALL, CCA, etc. Now the community banking is a cross cutting initiative across DHANs programmes and the reach is given below.

Sl. No.	Theme	No of States	Districts	Pancha-yats	Villages	No of groups	Members reach	No. of clusters	No of federations / locations
1.	Kalanjam	12	50	3,500	11,000	74,168	12,34,945	1,600	235
2.	Vayalagam	5	14	1,003	2,281	7786	1,12,113	500	51
3.	Coastal	1	6	48	91	355	4,899	24	5
4.	Rainfed	5	8	349	818	278	41,623	152	18
5.	Small Millets	2	2	12	38	57	802	15	4
Total		16	60	4,912	14,228	82,644	13,94,382	2,291	313

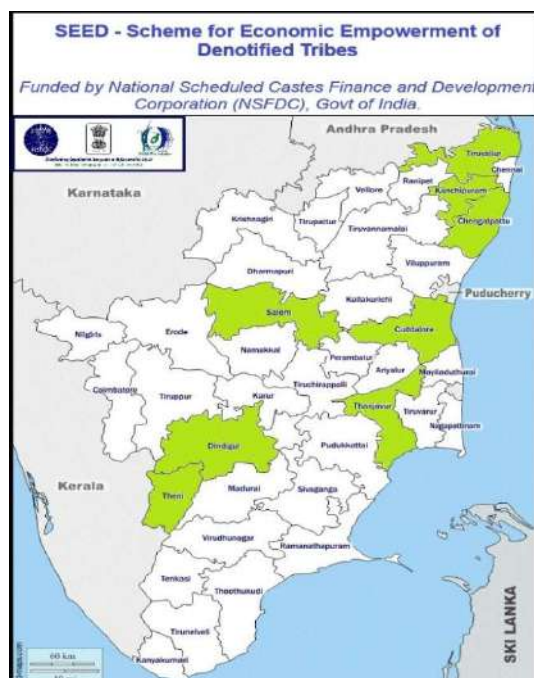
Most of the activities are self-sustained and all the costs are covered by the community itself. There are projects funded for scaling up and deepening of the community banking. With the support of **HDFC Parivartan** the SHG-based livelihoods development project at Marathwada region of Maharashtra was taken and completed during the period. Similarly, the SHG based livelihoods advancement in the Kaani tribe area near Trivandrum in Kerala also got completed which was supported by HDFC. The **Redington Foundation** is supporting for the development of Kalvarayan and Jawadhu hills and activities like

renovation of drinking water well, mini water tank construction, solar lights, roof water harvesting in schools are benefitting the community. The work has also received two awards for Redington Foundation. They are also supporting community health, environmental and fisheries development activities in Visakhapatnam, Andhra Pradesh. Redington has also come forward to support the Kaani tribes in the area of water harvesting, smart school and solar energy. Many SHGs are also taking the livelihood advancement in the form of Farmers Producer Organisation which is dealt in detail in that section. DHAN Kalanjiam Foundation a subsidiary of DHAN Foundation spearheads in taking forward the Community Banking initiatives.

4.1.2 SEED Project

During the year the National Scheduled Caste Financial Development Corporation under the Ministry of Social Justice and Empowerment has sanctioned a one-year project to the tune of Rs. 5 crores for the livelihood component under the SEED guidelines. The project is in Tamil Nadu covering 8 districts for the Denotified Tribal community. The status is given in the table below.

Sl. No.	Districts	Target	SHGs promoted	DNT Members	Member registration	Bank Ac Opened
1.	Chengalpattu	30	30	324	521	21
2.	Cuddalore	40	40	439	477	34
3.	Dindigul	70	70	852	2814	69
4.	Kanchipuram	10	10	104	254	3
5.	Salem	70	70	722	811	44
6.	Thanjavur	50	50	602	669	50
7.	Theni	80	80	883	903	57
8.	Thiruvallur	50	50	501	580	41
Total		400	400	4427	7029	319



Women Lead to Development of the Village

Twenty-four years ago, in the quiet village of Kollamedu in Kanchipuram, a revolution began—quiet, determined, and woman-led. What started in 2001 with 20 spirited women under the name Suyambu Muthu Mariamman Kalanjiam, has become a living testament to the power of collective will towards community-led change.

“They said we couldn’t do much. But look at us now,” smiles Rukmani, a founding member and one of the village’s community torchbearers. Their journey wasn’t easy. With no buses, children walking kilometers for school, rampant usury, and alcohol abuse in their midst, the women had more than one mountain to climb. But climb they did—with savings, solidarity, and a clear vision.

With ₹18 lakhs in savings, ₹10 lakhs in bank loans, and ₹29 lakhs circulating among their members as loans, each woman in the group has now individually saved between ₹85,000 to ₹1.05 lakhs. Their collective economic strength freed the village from moneylenders, as agriculture is now financed entirely through Kalanjams. But their impact didn’t stop at finance. In 2008, when repeated pleas to stop liquor sales went ignored, the women took matters into their own hands, physically removing the alcohol and chasing the seller out. “He never returned. Neither did anyone else try,” recalls Mallika the current president of the group with pride.

Their activism echoed into civic life. With persistent voices at Gram Sabha meetings, they secured a balwadi (pre-school) in their village—saving children from a three-kilometre trek. Their relentless pursuit also brought bus services, clean water, and toilet facilities to their doorsteps. And when a young woman, abandoned after a love marriage, was shunned by her family, it was these women who stood by her. “Only women know the pain of another woman,” said one member. “We became her family when no one else would.”

Today, Kollamedu is a five-Kalanjiam village, a model of transformation. 30 out of 80 Kalanjiam families have moved out of poverty, and women have amassed ₹53 lakh in savings. Kalanjiam in her village is no longer just a savings group—it’s a symbol of dignity, leadership, and hope. As Rukmani puts it, “When women come together, nothing is impossible.”

4.2 Sectoral Positioning: Empowering Communities Through Financial Literacy and Financial Inclusion – The CFLC project Impact & CFL

The Community Financial Literacy Cell (CFLC) Project, spearheaded by DHAN Kalanjiam Foundation with the support of Axis Bank Limited, is a transformative initiative aimed at bridging the financial inclusion gap in India’s underserved regions. Launched across five states—Maharashtra, Madhya Pradesh, Rajasthan, Karnataka, and Tamil Nadu—the project has operationalized 50 CFLCs, covering 14 districts and 50 blocks, particularly targeting backward and tribal regions. Anchored in the SCRIPT model (Savings, Credit, Remittance, Insurance, Pension, and Digital Transactions), the CFLCs serve as hubs for participatory learning and empowerment. From July 2023 to March 2025, the project exceeded its goals by organizing 10,907 Financial Literacy and Awareness Programmes (FLAPs), reaching 3,19,480 individuals—111% of the target. Notably, women constituted 66% of the outreach (2,10,515), followed by working men (66,827) and youth (42,138), showcasing significant gender and generational inclusiveness. Beyond literacy, the project achieved 1,68,426 tangible financial inclusion outcomes. These included the opening of 13,061 bank accounts, activation of 6,005 ATM cards, enrolment of over 53,000 individuals in government welfare schemes, and 11,494 adopting digital payment tools like UPI. Special Financial Inclusion (FI) camps were held in 296 locations, aiding over 10,000 people in directly accessing services. The project’s reach was deepened through culturally

resonant mediums like 250+ street plays across 230 villages, engaging 22,868 community members and promoting scheme enrolments. To ensure year-round learning reinforcement, 2024–25 saw the release of Financial Literacy Calendars in regional languages, highlighting key financial dates and schemes. Additionally, 50 district coordinators underwent intensive capacity-building workshops, sharing best practices and creating localized solutions. Through proactive field engagement, localized innovations, and community ownership, the CFLC project continues to redefine the contours of financial empowerment, not merely as knowledge but as a practical gateway to financial independence. Its far-reaching impact lies in equipping rural households—especially women and youth—with the tools to make informed financial choices and access inclusive growth opportunities.

4.2.1 Centre for Financial Literacy (RBI): KF as a resource institution, is anchoring CFL programme of Reserve Bank of India with 10 sponsoring banks – SBI, Canara Bank, Indian Bank, IOB, UBI, UCO Bank, BOI, Bank of Baroda, and Central Bank of India. 341 CFLs have been initiated in three phases; Phase I – 162 (2022-2024), Phase II – 26 (2023-2025) and Phase III – 145 (2024-2026) and Phase I extension - five CFLs in MH (2025-2027). It is being implemented in 7 states and two union territories. It is envisaged to reach 2,10,90,000 (2.1 cr) in 1041 blocks. Commenced CFL operations in Telangana and Maharashtra with 29 CFLs covering 92 blocks. Funding support has been enhanced from Rs 9 lakhs to Rs 11 lakhs for Phase II and Phase III CFLs with effect from March 2024 and for extension of Phase I with effect from January 2025. Similarly, the additional CAPEX fund of Rs 2 lakhs for the existing CFLs and Rs six lakhs for the new CFLs has been approved by the RBI. Experimental village building has been taken as a focus for 100 % reach of financial inclusion in collaboration with local panchayats. In Karnataka, it has been launched formally. One village in Kunigal CFL is declared as model FI village for its 100% Financial inclusion during the reporting period. Streamlined field operations through regular monthly review, quarterly review by RBI, monthly training for field teams, weekly state/zonal level reviews and monthly reporting in MH and Telangana. The field teams are regularly attending BLBC, DLBC and SLBC in addition to local branch level meetings to make financial inclusion as a main agenda of the banks and ensure their participation in the CFL project for greater support. Financial tracking system has been set to monitor the funds utilisation, claim submission and getting reimbursements and impact assessment in terms of outreach and end outcome. Many of the training and review meetings, collaborating with regional RBI and nodal officers of the banks have been decentralised and streamlined for effective and timely implementation of the project activities. The financial inclusion through accessing various products during the year is (i) number of new accounts opened – 62,556, (ii) activated accounts were 68,223; enrolment in PMJJBY – 1,80,392, PMSBY – 3,47,593; APY – 75,514; Govt entitlements accessed were 1,26,226 and debit card obtained by 66,825 persons.

Status: As on March 2025, 38,347 villages have been reached by the CFL team in all seven states as part of Phase I, II and III. The population has been reached under financial literacy and awareness programmes of 2,34,676 FLAPs during the year is 60.01 lakhs of which more than 80 percent is women. The cumulative outreach is more than more than 1.5 cr. Phase I of 152 CFLs have come to an end by December 2024. Phase II of 26 CFLs will continue till December 2025 and 147 CFLs of Phase III will end during December 2026. Commenced Phase I extension with 158 CFLs in Maharashtra with additional 6 CFLs (handed over by Crisil Foundation), Kerala, Goa, Tamil Nadu, and Karnataka with RBI and NABARD funding facilitation. About 11 lakhs individuals have got access to various financial, digital and entitlement services under financial inclusion.

Major activities taken up in the CFL are as follows:

- FLAP – Financial Literacy and Awareness Programme

- VYC – Village Youth Camp on Financial literacy and inclusion
- RTC – Round Table Conversation with village-level key functionaries and leaders
- FIC – Financial Inclusion Camp with Bank for linking bank services to the villages.

Progress during Apr 2024 to March 2025

S. No.	State	No. of FLAP	Member reach
1.	Goa	1,691	21,192
2.	Karnataka	21,881	6,67,578
3.	Kerala	40,371	10,23,944
4.	Lakshadweep	Combined with Kerala	Combined with Kerala
5.	Maharashtra	9,027	2,00,668
6.	Odisha	49,630	12,68,410
7.	Tamil Nadu	90,834	23,45,362
8.	Telangana	8,400	1,88,035
		2,21,834	57,15,189

DHAN CFL End Outcome during April 2024 to March 2025

Sl. No.	Impact Parameters	Karna-taka	Kerala	Goa	Odisha	Tamil Nadu	Telan-gana	Mahara-shtra	Total
1.	Bank account opened	8478	27801	87	6276	13979	1791	2031	60443
2.	Enrolled under PMJJBY	38240	39869	1611	37500	40648	2111	4020	163999
3.	Enrolled under PMSBY	57360	59804	2417	56250	60972	3167	6031	246001
4.	Enrolled under APY	17547	8738	75	8631	36873	164	1157	73185
5.	Assisted for doing bank operations	49648	91324	20160	98132	1698	7363	438	268763
6.	Availed credit from formal sector	4326	7749	0	79363	1441	0	19	92898
7.	Bank account reactivated	12316	16882	0	31531	5696	347	105	66877
8.	Debit card obtained/ reactivated	4986	22522	0	8875	28970	136	357	65846
9.	Taught to use Debit card	39670	157949	25183	109060	2550	8084	3065	345561
10.	Visit of Bank officials or BC for FI access	2146	1054	0	0	946	465	1002	5613
11.	Linked to any Government Scheme/ Incentives	47114	33559	4	33704	2820	0	2406	119607
12.	Assisted for grievance redressal	4762	14528	536	0	2005	0	48	21879
13.	Assisted with online banking transactions	57461	304275	21905	233929	13379	6134	1054	638137

Sl. No.	Impact Parameters	Karna-taka	Kerala	Goa	Odisha	Tamil Nadu	Telan-gana	Mahara-shtra	Total
14.	Sensitized Mutual Fund, Stocks etc.	1923	5515	0	0	0	0	80	7518
		345977	791569	71978	703251	211977	29762	21813	

One village in Kunigal CFL is declared as the model Financial Inclusion Village for its 100% financial inclusion activities and saturation. The field teams are attending the BLBC, DLBC and SLBC meetings in addition to the meetings at the local bank branches. A full-fledged team is taking forward the CFL initiatives and the Kalanjiam team works in coordination at the field level. In the years to come many of the poor communities who are covered under CFL might come into the community banking as SHGs.

4.3 Bank Linkage

Bank linkage plays a major role in the process of development. The development partnership for the women groups, farmers groups and fishermen groups is the strong collaboration with the Banks for development finance. KDFS a SPICE institution of DHAN facilitates such bank linkage and also bridges the gap in bank linkage by providing bridge loans to the SHGs. In order to strengthen the Bank linkages various MoU / MoC with Banks have been done as follows.

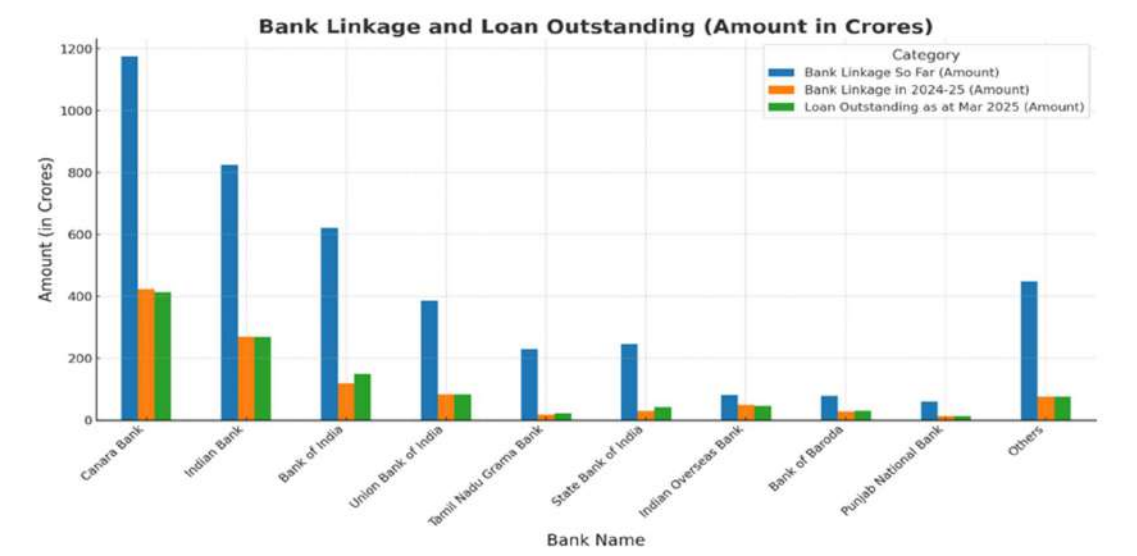
- Indian Bank, Canara Bank and Indian Overseas Bank for bank linkage across the country
- Maharashtra Gramin Bank for Maharashtra state
- Madhyanchal Gramin Bank
- State Bank of India for linkages in Karnataka, Odisha and Maharashtra States
- Bank of Baroda – the process for MoU is in progress

The bank linkage dashboard is presented in the table below.

Bank Linkage to DHAN's Groups - Bank Wise Consolidation as at March 2025 (Amount in Crore)

Sl. No.	Bank Name	Bank Linkage So Far			Bank Linkage in 2024-25 (Up to Mar 2025)			Loan Outstanding as at Mar 2025	
		No. of Groups	No. of Loans	Amount	No. of Groups	No. of Loans	Amount	No. of Groups	Amount
1.	Canara Bank	13555	51966	1173.94	6959	14020	424.93	10774	413.30
2.	Indian Bank	8930	38277	825.38	4946	14375	269.61	6958	268.71
3.	Bank of India	6942	21132	622.81	1962	3537	119.05	4095	148.91
4.	Union Bank of India	6307	17926	386.37	1521	3724	82.84	2620	81.99
5.	Tamil Nadu Grama Bank	4782	9118	230.14	251	257	16.68	1021	22.04
6.	State Bank of India	4079	8854	245.99	487	511	30.50	1400	42.78
7.	Indian Overseas Bank	1382	3991	81.45	943	1827	49.41	1171	45.28
8.	Bank of Baroda	1161	1873	77.94	403	429	28.56	843	31.61
9.	Punjab National Bank	382	3629	61.92	252	1000	12.25	281	9.27
10.	Others	13477	23714	448.31	1523	2577	75.50	3470	78.59
Total		60997	180480	4154.25	19247	42257	1109.33	32633	1142.48

During the period 19247 groups have been linked to the tune of Rs.1109.33 crores and 32633 groups have an outstanding of more than 1000 crores. The bank linkage status is graphically shown below.

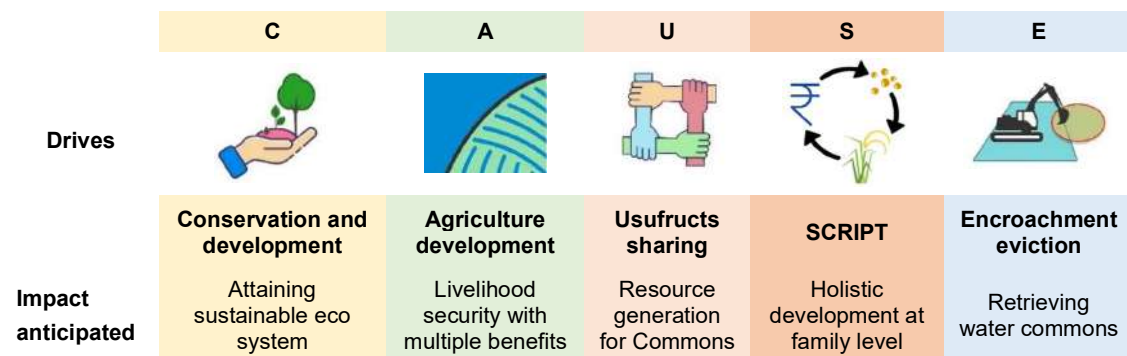


4.4 Vayalagam Tanked Agriculture Development Programme

DHAN Vayalagam (Tank) Foundation (DVTF) was promoted as a water thematic by DHAN Foundation on October 2, 2006 and incorporated as a Trust under the Tamil Nadu Trust act. The core purpose of the DVTF is 'Ensuring water security for generations'. Community-lead conservation of small-scale water bodies like tanks, drinking water ponds (Ooranis), Ahar-Pynes, etc is the key focus of the institution which envisages building an organic partnership between demand and supply system. The acronym CAUSE represents the core components of the institution which refers Conservation and development, Agriculture development, Usufructs sharing through Panchayat linkage, SCRIPT (representing agriculture finance and community banking), and Encroachment eviction & entitlements facilitation.

Programme Components

	C	A	U	S	E
Drives					
Focus of the component	Conservation and development Safeguarding the environment and bio-diversity	Agriculture development Advancement in Tank-fed agriculture	Usufructs sharing Exchange of rights and resources	SCRIPT Agriculture finance and integration	Encroachment eviction Removing un-authorized occupants
USP of the component	Context specific community-led conservation	Resilient choices with prosumer emphasis	Mutual goals with distinct roles	Community financing for sustainability	Non-violence and persuasive moves



DVTF has entered into 25 river basins and reached the community belongs to various zones.

S. No.	River Basin	Regions / Locations reached
1.	Godavari	Adilabad, Kothagudem
2.	Krishna	Hyderabad
3.	Champavati	Vizianagaram
4.	Palar	Chittoor, Kolar, Kanchipuram
5.	Pennar	Tumakuru, Puducherry
6.	Varaganadhi	Kanchipuram
7.	Adayar	Tiruvallur
8.	Pambar Kottakaraiair	Pambar
9.	Gundar	Gundar Upper, Gundar L&M
10.	Agniyar	Agniyar
11.	Cauvery	Sathyamangalam, Agniyar
12.	Vaippar	Tuticorin
13.	Thamirabarani	Tuticorin
14.	Kallar	Tuticorin
15.	Ganga	Gaya, Munger
16.	Vaigai	Theni
17.	Muvattupuzha	Kottayam (Uzhavoor)
18.	Periyar	Idukki (Kattapana)
19.	Vamanapuram	Thiruvananthapuram (Kilimanoor)
20.	Bharathapuzha	Trissur (Pazhayannur)
21.	Karuvannur	Trissur (Pazhayannur)
22.	Keecheri	Trissur (Pazhayannur)
23.	Chaliar	Mallapuram (Mallapuram)
24.	Kalalundi	Mallapuram (Mallapuram)
25.	Kuttiyadi	Kozhikode (Perambara)

The dashboard highlighting the progress in the water initiatives of DHAN along with the subsidiary – DHAN Vayalagam Tank Foundation (DVTF) is given below.

Component	Status as on March 2024	Progress during April 2024 to March 2025	Status as on March 2025
No. of Vayalagam	6721	384	7105

Component	Status as on March 2024	Progress during April 2024 to March 2025	Status as on March 2025
No. of Vayalagam Members	443718	20486	464204
No. of AFGs	4224	634	4858
No. of cascade	501	47	548
No. of New Vayalagam locations	88	14	102
No of registered federations	37	-	37
No. of Mutual federation	31	-	31
No. of SUHAM federation	2	-	2
No. of FPOs	56	-	56
Agriculture finance – amount in Crores (Bank linkage)	27497	9340	36837
Conservation works – No. of water bodies	4460	634	5094
Conservation works – Rs. In Lakhs	22769	2832	25601

The water initiatives have also been taken across DHAN programmes and the summary of the progress are as follows.

- Water and agriculture activities were intensified with second phase funding support of APRAAVA, Indus Ind Bank, ABF, HDFC, Redington and community own funds in 12 regions spread in Tamil Nadu, Karnataka and Maharashtra
- Tank renovation works have been intensified in six federations in Tamil Nadu for water conservation to enhance the agriculture and farming related livelihoods. Women participate actively with their own financial contribution of more than 10%
- In Karnataka and Andhra Pradesh, the regions have adopted Vayalagam Federations and Integrated with women farmers for effective functioning of the federations in water access
- Commenced water conservation activities through tank renovation in Dindigul district During the reporting period, four tanks/ponds have been renovated in Andipatti
- Integration of Panchayat programme in restoring water commons in the zone of model panchayats with CSR support of Karur Vysya Bank and SBIF Gram Seva Kendra.
- With the support of ITC CSR funds, Water conservation projects have been taken up in 3 states namely, Telangana (Khammam), Tamil Nadu (Viralimalai), and Bihar (Munger) and the Khamman initiative has received an award. The **IndusInd Bank** CSR is supporting for the water and livelihood project spread in Karnataka, Telangana and Tamil Nadu. The **HCL** CSR supports the water conservation initiatives at Madurai City Corporation and other Health integration initiatives

4.4.1 DHANA 4.0 - Promoting Sustainable Livelihoods for communities in Gundar, Champavathi and Kiul & Badua river basins

DHANA 4.0 is the joint initiative of Axis Bank Foundation and DHAN Foundation has begun at 1st June 2024 with the aim at improving rural livelihoods of 1,20,000 families. The initiative covers three river basins like Gundar (Tamil Nadu), Badua and Kiul (Bihar), and Champavathi (Andhra Pradesh) envisages the objectives as listed below.

- a) Building sustainable and resilient people institutions to work for ecological regeneration on long run
- b) Water security for poor through restoring water commons in a saturation approach at basin level

- c) Livelihoods advancement for the small and marginal farmers in convergence with multiple services
- d) Ensuring access to health and nutrition services for the poor through setting up a strong demand system along with self-health governance

Inception Document Preparation: Data was collected from various levels for the preparation of the project's inception document for 22 blocks were initiated. This document will serve as the foundational plan, capturing insights, baseline data, and strategies for implementation. Apart from secondary data, discussions at different panchayats are being done for identifying problems and other development factors for focussing.

Participatory Rural Appraisal (PRA) and Concept Seeding for Institution Promotion: 35 PRA exercises were conducted at the village level, where community members participated actively to identify local needs and resources. This participatory approach also initiated the concept seeding for the promotion of community institutions, building local ownership and preparing the ground for sustainable institutional frameworks that will lead ecological regeneration and social development efforts.

Promoting & Strengthening Community Institutions:(Institution building): The project envisages promoting self-sustained community institutions in 22 blocks which will play a greater role in continuing the mission on long run. The Vayalagam federations promoted at block levels will continue conservation of water commons by generating resources from various sources along with government support. The 300 number of Vayalagam and 50 number of cascade associations promoted at Village and Panchayat levels respectively will address the requirements of the community at concurrent intervals. The institutions which are promoted will attain the state of civic identity over the period of time and will have organic interface with the stakeholders at large. As a whole the people institutions promoted under the project will work directly with 40000 number of poor families and will work on bringing them out of poverty.

Capacity Building for Staff and Volunteers: Apart from regular review and capacity building, professionals were involved in training at central office about the technical aspects of tank restoration and undergone basic training for implementing NRM activities in project. Also, one field level training at Munger was provided with the presence of HO team followed by interaction along with field staffs at Lakhisarai office.

4.4.2 Project WEWARD: Women Empowerment through Water, Agriculture and Rural Development: The project titled WE WARD" is envisaged to work with the small and marginal farmers in Ashti and Patoda blocks (20 villages each) of Beed district that belongs to Marathwada region of Maharashtra. Beed district is one of the drought prone district in Marathwada region. The district is severely dependent on Agriculture as it is the main source of income. The water scarcity in this district particularly in the proposed blocks of Ashti and Patoda. Wrong agricultural practices have adversely affected the ground water resources and it is in- turn affecting the agricultural productivity of the farming communities. The focus would be on water conservation for a comprehensive village development process by largely involving SHG women for agricultural productivity in the proposed 40 villages of the two blocks. The project will support 4000 families by reaching around 20000 populations. The core areas of projects work revolves around the promotion of Primary Producer Groups (AFGs), through which FPOs and sustainable agricultural practices will be encouraged. Similarly, the agenda on Soil and water conservation works for reviving the streams and channels to improve flow of water for irrigation. The project period is for three years from January 2025 to December 2025 and the project fund is Rs. 17.14 crores, in which HDFC contribution is 9.94 crores and

community contribution is 4.60 crores and government contribution is Rs. 2.60 crores. Two blocks namely Ashti and Patoda are taken up in Beed district of Marathwada region of Maharashtra.

4.4.3 Vayalagam Livelihood Linkage with Jeevidam

A range of consultation cum interactive processes were happened with the community to understand the present scenario of the agriculture in the respective context in order to define the interventions matching the demand. Accordingly, the agriculture development has got significant attention during the reporting period. In connection to agriculture, a wide range of interface with agriculture department was happened. Moreover, a shift towards organic agriculture especially with the traditional varieties is widely observed across the Vayalagam farmers. Few significant moves in agriculture development were,

- a. Training and demonstrations has been conceived as a major intervention to educate the members about low and no cost technologies available in tank-fed agriculture. Context specific training programmes and demonstrations were happened on agriculture development at concurrent intervals with the entire regional team to give them the clarity on key deliverables. The field is oriented to anticipate and quantify their outcome on three areas like incremental increase in productivity, reducing the cost of cultivation and entitlements channelized towards the families. The product line furnished across various programme interventions were keenly monitored with value additions. In addition, the best practices of expert farmers were learnt and disseminated to the peer farmers in respective context.
- b. Supplying quality seeds is envisaged as an important intervention as part of agriculture development. For example, the Pambar region has supplied 401 metric tonnes of quality paddy seeds to 18, 465 Vayalagam aiming at timely sowing. Farmers have reported noticeable incremental income through increased productivity. Many farmers acknowledged that, for the first time, they had the opportunity to access foundation seeds in coordination with the Agriculture Department which never happened in their life so far.
- c. The interventions like pani pipes, pandal vegetable cultivation, and introducing millet varieties were widely acknowledged by the farmers. The farmers who got benefitted from the trials have started persuading peers to move towards it. The farmers from nearby areas are taken to the respective field to draw inspiration for replication. The Jeevidam FPOs have facilitated the Vayalagam farmers to avail the benefits through marketing services.

Status of Jeevidam FPOs in DVTF

S. No.	Particulars	Progress up to March 2025
1.	Promotion of FPOs	46 FPIs (27 in Tamil Nadu, 3 in Karnataka and 16 in Telangana) 24 -NABARD, 3-self-promoted, 14-CBBO and 5 SUSTAIN 2015-2019 – 26 Locations 2020-21 – 18 Locations 2023-24 -- 2 locations
2.	Registration of FPOs	Registration for all the FPOs are Completed
3.	Crops covered	Paddy, Cotton, Millets, Chilies, Pulses (Black Gram, Red Gram) and Groundnut
4.	Farmers Mobilized	
	Cumulative Total	37506 Farmers

S. No.	Particulars	Progress up to March 2025
	Progress (April 24' – March 25')	1867 Farmers
5.	Promotion of Vayalaga Jeevidam	
	Cumulative Total	1471 Vayalaga Jeevidam promoted
	Progress (April 24' - Mar 25')	66 Vayalaga Jeevidam promoted
6.	No. of Shareholders	
	Cumulative Total	23772
	Progress (April 24' - Mar 25')	1667
7.	Share capital amount from Farmers	Rs. 300.69 lakhs
	2022-23	Rs. 265.74 lakhs
	2023-24	Rs. 17.55 lakhs
	2024-25	Rs.17.40 lakhs
8.	Share capital amount from SFAC As Matching Grant	Rs. 80.97 lakhs
	2022-23	Rs. 61.27 lakhs
	2023-24	Rs. 19.70 lakhs
	2024-25	Application is in Process to the tune of Rs. 6 lakhs
9.	Total cumulative Share Capital for Business 2024-25 (April 2024–Mar 2025)	Rs.380.69 lakhs
10.	Business Activities	
	Products	Paddy, Cotton, Millets, Chillies, Pulses (Black Gram, Red Gram), and Groundnut
	Total turnover	Rs. 8510.12 lakhs (During the year – Rs.863.84 Lakhs)
11.	Facilitation of working Capital	Rs. 122.45 lakhs from NABKISAN (8 FPOs)
	2023-24	Rs.91.45 lakhs
	2024-25	Rs.31 lakhs
12.	Establishment of Processing Unit	
	2024-25	Oil Extraction unit in Narayanpur and Chillies Processing Unit in Mudhukulathur
13.	Business Licenses Facilitated	14 FPOs (GST, USL, e- NAM, FSSAI, Seeds, Fertilizers and Pesticides)
14.	Training and Policy seminar conducted	13 training by Central Team and 2 regions conducted the policy seminar on Strengthening the Collective Marketing (Tiruvallur and Pambar)
15.	Production Enhancement Activities	Jeevidam Limited (JL) has facilitated the supply of quality seeds to farmers and conducted various training programs to enhance productivity. These initiatives include farm field schools, trainings on pest management, and insurance activities. Notably, JL supported FPOs in distributing high-quality seeds to 15000 farmers across 20 blocks in Tamil Nadu and Telangana, reducing cultivation costs by up to 13%. The seed village concept and prosumer concept were also successfully implemented, benefiting 25% and 15% of farmers, respectively.
16.	Participation of Jeevidam FPOs in Mela and Exhibition	FPO Mela at Tirunelveli – Thiruchuli, Kadaladi, Thiruppulani, Lathur and Sedapatti

S. No.	Particulars	Progress up to March 2025
		FPO Mela at Salem – Natham
		FPO Mela at Warangal – Suryapet, Madhuru, Jannaram and Khila Ghanpur

- d. A review on the usage of custom hiring centres was happened at concurrent intervals with an objective to maximize the utilization of the implements available across various regions. The respective regions are instructed to maintain the register and do a financial review at regular intervals to enhance its efficiency. It is also noticed that the custom hiring centres which are managed by the federations are helping the respective Vayalagam farmers to avail required services on time.
- e. A wide range of initiatives happened around Farm Field Schools in association with Agriculture departments and KVK. The farmers were oriented on the package of practices through Farm Field Schools which is gaining more attention as part of agriculture development. Interim benefits of the agriculture interventions are being noted. Crop insurance is also received primacy during the reporting period.
- f. Besides input supply and demonstrations, the production pattern and productivity improvement across the crops are also getting documented. The movement associates are enabled to collect key details about the crop pattern, productivity improvement and recorded systematically. As a sample exhibit, the documentation done in Pambar region is given below.

S. No.	Crop	Area of cultivation (Acre)	No. Of farmers	Total production (Tones)	Value of crop production (Rs. In Cr)	Incremental income (Rs.in Cr)
1	Paddy	62,522	66,477	130,670	365.87	36.5
2	Groundnut	6,312	8,250	6,816	41.57	3.32
3	Chillies (Samba)	5,364	6,352	2,682	66.69	10.03
4	Chillies (Mundu)	7,160	7,150	5,728	143.2	21.48
Total		81,358	88,229	145,896	617.33	71.33

4.5 DHAN Panchayat Development Foundation: A Subsidiary of DHAN

DHAN Panchayat Development Foundation (DPDF) envisions, “To catalyse a paradigm, shift towards direct democracy and inclusive governance for promoting empowered development & nested people institutions with ethical, equitable and self-sustainable societies at the Village Panchayats”.

4.5.1 DHAN Collective Groups Growth in Working Panchayats in Tamil Nadu: As of March 2025, the DHAN Collectives in the working Panchayats of Tamil Nadu saw notable growth, with the number of Kalanjiam groups increasing from 1,098 to 1,193 and membership rising from 16,183 to 18,227. Vayalagam groups grew from 189 to 219, while membership slightly decreased from 3,225 to 3,124. Overall, the total number of groups rose from 1,287 to 1,412, and total membership increased from 19,408 to 21,351, reflecting the continued strengthening of community-based institutions.

Table 4 DHAN Collectives Status in Working Panchayats in Tamil Nadu as on March 2025.

DHAN Collectives	As on 31-03-2024		As on 31-03-2025	
	Groups	Members	Groups	Members
Kalanjiam	1,098	16,183	1,193	18,227
Vayalagam	189	3,225	219	3,124
Total	1,287	19,408	1,412	21,351

4.6 Small Millets Foundation: A Subsidiary of DHAN Collective

The Small Millet Foundation (SMF) was established in 2018 to revive millet cultivation, strengthen nutrition, and enhance agro-ecological resilience in tribal and smallholder regions. SMF operates through a flat, collaborative structure anchored in grassroots institutions—FIGs, SHGs, federations, and FPOs—supported by thematic specialists across agriculture, value chains, health, education, and water resources. Field teams collaborate closely with DHAN Foundation, state departments of agriculture, CSR partners, and allied development networks. FY 2024–25 was a year of consolidation and expansion for the Small Millet Foundation (SMF). Building on its origins in the RESMISA initiative and long-term collaboration with DHAN Foundation, SMF deepened work in five programme locations across four districts in two states: Tamil Nadu (Jawadhu Hills, Anchetty) and Odisha (Semiliguda, Dasamantpur), with emerging linkages in additional blocks. Institutional platforms—Self-Help Groups (SHGs), Farmers Interest Groups (FIGs), Producer Groups (PGs), Federations, and FPOs—served as the backbone for advancing small millets, allied crops, health, nutrition, water security, and climate resilience.

Key year highlights include:

- Expansion and consolidation of FIGs across all locations; two functioning federations and two in pipeline.
- Strengthening of five FPOs (two in Jawadhu Hills, one each in Anchetty, Semiliguda, and Dasamantpur) with growing business turnover in millets, cashew, seed, and nutrition kits.
- Operationalization of decentralized processing through pulverizers, de-hullers, and graders placed with SHGs and village groups; retail channels expanded via millet shops and consumer mutual models.
- Large-scale facilitation under the Odisha Millets Mission (Shree Anna Abhiyan) across 200+ villages, benefitting 7,000+ millet farmers and ~1,500 paddy farmers.
- Ragi procurement under MSP systems in Odisha mobilized ~2,050 farmers and moved ~35,700 quintals (subject to final reconciliation).
- Capacity-building investments of ~₹6.5 lakh trained 13,000+ participants across awareness, agronomy, procurement, and value-addition themes.
- Bio-input, vermicompost, and organic initiatives scaled under Shree Anna Abhiyan and Aromatic & Non-Aromatic Paddy Promotion.
- Machinery outreach grew beyond India—with the first tabletop millet huller sale to Sri Lanka and two additional units to Nepal—showcasing SMF’s technical credibility.
- Community renewable energy expansion: solar light distribution through FPO channels in Anchetty.
- Kodai Vizha (Aug 30–31, 2024) brought high-visibility engagement, dignitary visits, and farmer-facing millet machine demos; on-site millet sales totalled ₹13,890.

- k) Redington CSR investments in water access, solar street lighting, and tree planting improved infrastructure and environmental resilience across Jawadhu Hill and Kalvarayan hill communities.
- l) HDB CSR funding for insurance and FPO strengthening and market linkage in Anchetty, Kodihalli & Tirumangalam locations.

SMF closed the year with a stable federation balance, profitable millet retail operations, and increasing producer engagement in value chains—despite challenges of migration, manpower gaps, record-keeping, and financial discipline in some groups. The coming year (FY 2025–26) will focus on revitalizing inactive groups, scaling millet rice retail, ensuring statutory compliance (GST renewals, FSSAI, seed licensing), and strengthening institutional governance and market integration.

4.7 The DHAN Academy (TDA)

in association with the DHAN team, TDA was able to offer placement to all the post graduate diploma in development management (PDM) and similar programme on microinsurance management (PIM) students. They are employed at the field locations and PIM students coordinate micorinsurance at the district/region level. While TDA conducts various immersion programmes such as development management, agriculture immersion and rural immersion. TDA also conducted various development management programmes (DMPs). With rich knowledge on the development sector TDA has provided various capacity building programmes with CHRD for the Project Executives, Development Apprentices and Development Associates. The nine centres of TDA work in close collaboration with their partner DHAN Collective unit. For example, ASKMI works together with DHAN People Mutuals for the ART International Training, micro studies, documentation, research, etc.

Recently, Development Immersion programme/Stint is getting sufficient queries from Academia and Research to give guided Village stay with attitudinal learning for young graduates and new recruits of Corporates / Institutions. Started with a modest beginning in 2011, the immersion Programme got launched with a Business School viz. Thiagarajar School of Management in Madurai. Now, the continuous evolution and customization of programme of varied duration with different modules based on the nature of members who undergo the programme helped academy to develop contents for the immersion programme for different sets of academia and Research viz. Management/ Business Institutes, Agriculture colleges, Engineering / Technological institutions, Arts & Science colleges. In addition, the academy also customized programme design for giving experiential learning opportunities to the newly joined members/recruits of organizations and Corporate Bodies. In the reporting period, TDA has planned to offer about 12 programmes for two types of agencies academia and Institutions. TDA had reached out to 20 + institutions for offering immersion. Based on the constraints and limitations expressed by a few institutions, Immersion Programme on off-campus mode also piloted and experimented with two B-Schools during the period.

4.8 Rainfed Farming Development Programme (RFDP)

RFDP has contributed 594 new groups promoted during the reporting period with 6937 members. Both landed and landless are in the farmers' groups. Some landless families take land on lease and do crop cultivation in the leased in land. There are marginal farmers have the practice of cultivating crops in the leased in land. For both landed and landless, milch animal rearing and sheep and goat rearing are the important livelihood activities. Majority of credit goes for crop production purpose, for land leasing and for animal husbandry activities. A proposal called Community-led Water Conservation

(CWC) in Vidarbha was submitted to Standard Chartered Bank and which was sanctioned. The activities are in full swing. Rs 24 lakhs was received from IndusInd Bank to take up soil and moisture conservation activities at Sirsi and completed the work. Rs 89,00,000/- worth of SMC and tree plantation works were taken at Mulakalapally mandal of Kothagudem district under the TDF of NABARD, Hyderabad. There are totally 13 FPOs are functioning. They are Tirumangalam, Peraiyur, Kariapatti, Gudiyatham, Nattarampalli and Harur Farmers Producers organization in Tamil Nadu, Maliabad FPO in UP and Banavasi FPO in Karnataka, Ghatanji FPO in Maharashtra and Utnoor FPO in Telangana. All the FPOs have been promoted and registered under Companies Act. Efforts are being taken to take up the nursery development activities in Julupadu FPO of Kothagudem Region.

4.9 Coastal Conservation & Livelihoods programme (CALL)

CALL is working on Tamil Nadu coastal belt & Visakhapatnam. As part of coastal conservation many interventions had taken place in the Point Calimere Ramsar site. To develop the inland ponds 35 villages ponds were renovated and 118 traditional fishing canals were renovated through the community participations as per table given below.

Sl. No.	Particulars	Voimedu	Muthupettai	Sbc	Thondi	Total
1.	Pond Renovation	15	15	5	0	35
2.	Canal renovation	0	0	118	0	118

4.9.1 DRR Actions: Wetland celebration: The CALL Programme commemorated **World Wetlands Day** in the Palk Bay region, focusing on the theme **“Protecting Wetlands for a Sustainable Future.”** The event was organized in collaboration with the Fisheries Department, Forest Department, and the local fishing community. Participants included the Ranger, Forester, and Guards from the Forest Department, along with the CALL Programme team and over 40 members of the fishing community. The gathering facilitated in-depth discussions on conservation initiatives undertaken by DHAN Foundation and the Forest Department. Community members actively engaged in the discussions, highlighting challenges such as mangrove roots obstructing boat passage and siltation issues. They also proposed innovative techniques to address these concerns. The Ranger emphasized the vital role of community participation in mangrove conservation and shared insights into the ecological significance of the Muthupet Reserve Forest. This collaborative effort underscored the importance of community-driven conservation strategies for the sustainable management of wetlands.

4.9.2 Shelter belt plantation: The Shelter Belt Plantation initiative, aimed at mitigating the impact of coastal winds and erosion while enhancing environmental resilience, is set to be implemented in the Jalaripeta slum with the support of the Redington Project. A total of 500 plants will be planted in the designated area, finalized in preparation for the event. The activity will commence on **Kalanjiam Day in November**, involving active participation from Kalanjiam members to foster community engagement and environmental stewardship. This initiative is expected to provide long-term ecological benefits, strengthen coastal protection, and improve the quality of life for vulnerable populations in the area.

4.9.3 The "MERIT – Mangrove Ecosystem Restoration and Integrated Transformation" proposal has been formally submitted to the SBI Foundation, focusing on mangrove restoration and institutional strengthening in the Honnavara coastal region of Karnataka, with a proposed budget of INR 4.5 Cr. Following a detailed presentation by the project team, which outlined the project activities, location, and budget, the proposal was selected for the final round of consideration. Additionally, the SBI

Foundation team conducted a field visit to the project site, where they assessed the mangrove conservation efforts and the Mangrove Development Centres. The project is approved in January 2025 and the works have been commenced.

4.10 Climate Change Adaptation (CCA) Programme

CCA programme continued its work in the various context like rural and tribal. The activities taken up include the solar energy via solar lights and street lights, application of tank silt, water conservation, afforestation, bunding and land levelling. In addition, the cultivation of climate friendly small millet crops particularly in the Jawadhu hills.

Similarly, the themes on Youth and Development and Migration and Development also focussed on various activities covering the youth through education and skill building while the migration theme focused on migration within the country like Tiruppur and outside the country – Malaysia and continuously sensitising the people for same migration and employment in Malaysia.

5. Progress of DHAN SPICE 2024-2025

Specialised People Institution for Community Empowerment (SPICE) of DHAN

5.1 Kalanjiam Development Financial Services (KDFS)

Financing poor is not just about providing credit alone. It provides hope to lives of poor for their livelihood stabilization, ensuring basic needs and enables them to live with dignity. But, the financing is not available to poor when they are in need. Moreover, the practices of informal credit system are exploitative or not adequate. Without ensuring access to affordable, adequate, timely credit services to poor, one of our national priorities, “financial inclusion” will remain as dream. DHAN Kalanjiam Development Financial Services (KDFS) is one of such instruments to provide relevant financial services to poor, those who are part of self-help institutions. Primarily, the company strives for bridging the gap in the access to affordable, adequate and timely credit services to the local self-help groups from the commercial banks. Kalanjiam Development Financial Services (KDFS) is a specialized institution to serve as “**Knowledge Centre**” on bank linkages to the sector. In addition, with Bank Linkage, KDFS has given bridge funding to the tune of Rs.30 crores

(Amount Rs. in cr.)

Programme	2024-2025	
	No. of Groups and Loans	Amount
KF	781	25.87
TANK	27	1.14
RFDP	70	2.93
Total	878	29.94

The total repayment received during the year is Rs.36 crores. The programme wise loan portfolio outstanding at the end of the year is Rs.34.77 cr

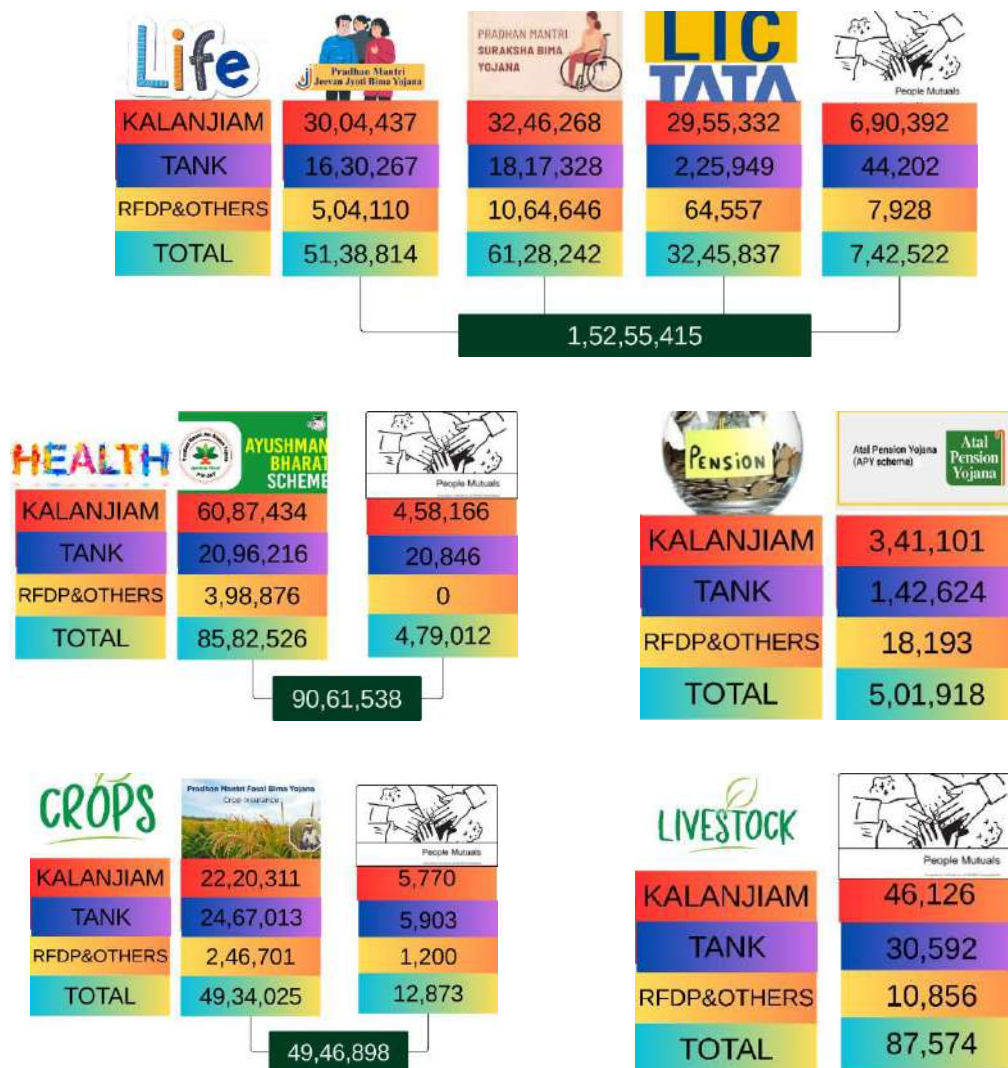
Programme	2024-2025	
	No. of Loans	Loan O/s
KF	1875	29.55
RFDP	161	2.96
TANK	153	2.26
Grand Total	2189	34.77

5.2 People Mutuals: Micro-Insurance Linkage

In 2024–2025, Federation Mutuals were promoted as subsidiaries of Federation Collectives to exclusively govern social security and risk management programmes. One new Federation Mutual was registered, bringing the total to 177 as of March 2025, with registration initiated for 18 more and a target of 24 for the year. The key focus was on ensuring timely completion of audits and IT return filings. Several orientation meetings were held to educate staff on accounting practices, audit procedures, and IT return filing guidelines. Regular trainings were organized for ensuring systematic

and quality book keeping and data entry. Regular discussions were held with federation mutual governance through Google meet and direct meetings.

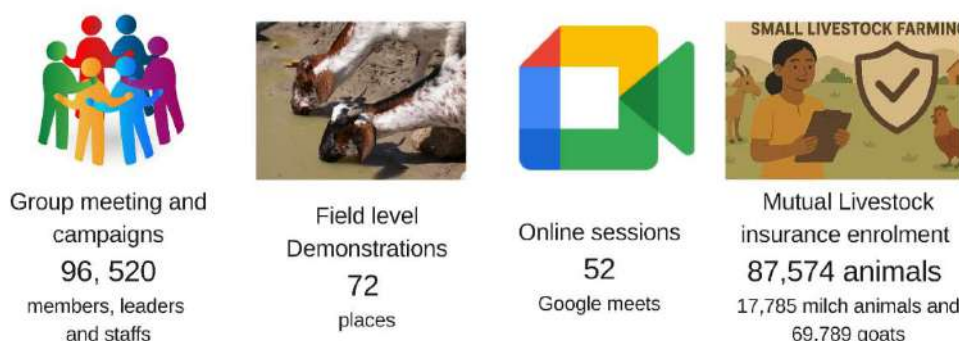
5.2.1 Dashboard of People Mutuals



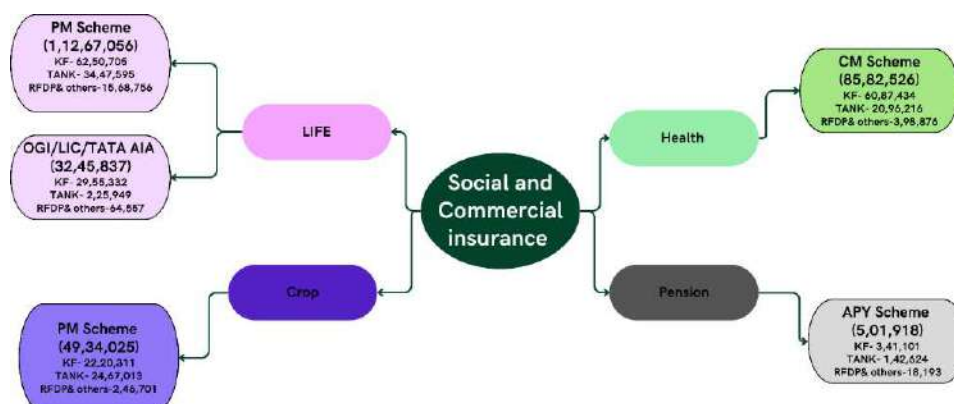
Between March 2024 and March 2025, there was a significant increase in overall insurance coverage across all programme types—Kalanjiyam Foundation (KF), Tank, and RFDP & Others. The total number of lives covered rose from 2.06 crore in March 2024 to 2.98 crore in March 2025, marking a growth of 91.92 lakh. Specifically, coverage under KF increased from 1.40 crore to 1.90 crore, Tank programme from 54.69 lakh to 84.80 lakh, and RFDP & Others from 7.43 lakh to 23.17 lakh, reflecting expanded outreach, improved enrolment in schemes, and deeper integration of mutual and government-supported insurance initiatives.

5.2.2 Mutual Crop Insurance: As of March 2025, a total of (18,917+12873) 31,790 farmers have enrolled in the Mutual Crop Insurance scheme. This includes 6,600 farmers enrolled during the summer season with coinsurance through Future Generali Insurance, a tailored product rolled out across 22 federations. In the Kharif season, 4,773 farmers enrolled under a product designed to

address drought risks in Telangana and Maharashtra, with HDFC ERGO as the coinsurance partner. For the Rabi 2024 season, 1,500 farmers enrolled under a product covering both drought and excess rainfall risks across 5 federations, with coverage from November 1, 2024 to February 28, 2025, also co insured by HDFC ERGO. The policy insures ₹5,000 of crop cultivation costs with a premium of ₹500, offered as an add-on to PMFBY. Awareness and orientation on the mutual livestock insurance product were conducted through group meetings, special campaigns, field demonstrations, and virtual sessions across multiple states. Community leaders and staff played a key role in mobilization efforts. An exclusive app was developed and actively used for livestock enrolment, streamlining the process and enhancing outreach.



5.2.3 Social and Commercial Insurance Programme: People Mutuals has significantly expanded coverage under Government of India's flagship insurance schemes—PMJJBY (life) and PMSBY (accident)—with a cumulative total of 1.12 crore lives enrolled as of March 2025. In 2024–25 alone, 50.52 lakh new lives were enrolled across Kalanjiam, Tank, and RFDP programmes, up from 62.15 lakh the previous year. Key efforts included updating member bank details, bulk enrolments, premium remittances, and claim support. Capacity-building sessions, Google Meets, and progress trackers helped federations monitor progress and improve implementation. As of March 2025, 85.82 lakh lives were covered under government health insurance schemes like PM-JAY and CMCHIS, marking a 26% increase from the previous year. Growth was particularly notable in RFDP areas. Members successfully accessed treatment for maternity, surgeries, and chronic illnesses through empanelled hospitals. Federations also partnered with LIC and Tata AIA for group term life insurance schemes. Alongside PMJJBY, PMSBY, and PMFBY, mutual products like livestock and crop insurance were promoted. Leaders and staff received orientation on insurance procedures, product awareness, and sustainability systems. Special attention was given to enrolling spouses, identifying potential areas for expansion, and training DHAN and People staff on both commercial and mutual insurance offerings.



5.2.4 Achievements of People Mutuals in ISF Phase I: Under the InsuResilience Solutions Fund (ISF) Phase I, People Mutuals reached 555,540 households, of which 472,209 were poor and vulnerable, including 377,767 women—highlighting a strong commitment to gender inclusion and community upliftment. The Mutual Crop Insurance program enrolled 30,290 farmers and provided claims totaling Rs. 4,087,800 to 3,981 farmers across Rabi, Kharif, and summer seasons. Similarly, the Mutual Livestock Insurance program covered 62,092 goats/sheep and 14,458 cattle, disbursing Rs. 4,10,200 for goat claims and Rs. 20,80,000 for cattle. The Risk Management Centre expanded its resilience-building outreach to 5,553 villages and 200,000 farmers through farm schools, digital farmer networks, and resource farmer identification.

5.2.5 Focus for ISF Phase II: Phase II aims to scale up mutual crop and livestock insurance to underserved communities in seven states, including a new entry, Madhya Pradesh. The goal is to reach 100,000 additional farmers, with 75% coverage of women (75,000 women), extending livestock coverage to 75,000 and crop mutuals to 25,000 farmers. The program will deepen outreach in six ongoing states and launch need-based interventions in Madhya Pradesh. Engagement with grassroots bodies, women's groups, and farmer federations will drive awareness, enrolment, and training on risk management and simplified claims strengthening community resilience and financial protection. With support from the InsuResilience Fund (Germany), DHAN Foundation has established 100 Risk Resilient Centres across six states to empower 2 lakh farmers to manage climate-related risks. Each centre serves 2,000 farmers at the block level, promoting financial tools like crop and livestock insurance and non-financial strategies such as climate-smart agriculture, soil and water conservation, and crop diversification. Through farm field schools, farmers gain hands-on training in sustainable practices, improving yields and resilience. The centres also connect farmers to government schemes, quality inputs, and digital tools like the 'Ulazahavan' app. So far, over 2.08 lakh farmers have received orientation, awareness, and agro-advisory services.

5.3 Building Healthier Futures: SUHAM's Integrated Approach to Community Well-being

SUHAM is the healthcare vertical of the DHAN Foundation, with a primary focus on Health, Nutrition, Affordable Medicine, Sanitation, and Safe Water. It aims to address the diverse needs of various segments of the population through a comprehensive approach encompassing prevention, promotion, curative, and eradication measures. Amongst the population, women and children are identified as particularly vulnerable in terms of health and nutrition security. Special attention is given to adolescent females, pregnant women, postnatal mothers, and children under the age of five (U5) within various health programs. SUHAM Trust has structured its health intervention activities into three core divisions: Community Health & Nutrition, Sanitation & Safe Water, and Medical Care & Diagnosis. The overarching goal is to ensure that these branches work in harmony to provide the essential services required achieving the program's objectives effectively and depth of various health initiatives in a multidimensional manner to provide the required deliverables as a means of achieving the program's vision and mission.

5.3.1 Highlights of SUHAM Interventions April 2024-March 25

Community Health Expansion

- Extended our Community Health intervention to 149 locations, spanning 26 regions, as part of our effort to integrate health, nutrition and SAWAS across the nation.

- 56 SUHAM federations registered for intensifying health integrations as part of Federation Collective.

Empowering Local Governance

- Promoted 56 Registered SUHAM Federations, 462 Panchayat SUHAM Councils and 1046 Anganwadi SUHAM Councils to strengthen community involvement in health initiatives.
- Placed eight qualified health professionals for systemized health interventions
- Employed 124 health associates in 62 health locations and federations to enhance the reach and impact of our health interventions
- The Secretaries at various viz. group, cluster and federation levels for initiation, integration and intensification of health interventions.

Impactful Reach:

- Anaemia control is the flagship health intervention in DHAN Collective where the programme benefiting 3,05,545 adolescent girls and 54,781 pregnant women
- The mother and child nutrition & 1000 days' care programme reached out 97,264 U5 children and 80,252 mothers of U5C.
- Successfully established mainstream linkages with 619 HSCs, 284 PHCs, 21 CHCs, 3152 Anganwadi centres, 1032 schools, 49 GH and 34 private hospitals, ensuring holistic care for our beneficiaries.

Comprehensive Network

- Collaborated with 28 SUHAM hospitals and 8 SUHAM institutes, strengthening our healthcare infrastructure.

Nutrition Promotion

- Distributed nutrition garden seeds to 7,57,600 member families towards enhancing vegetable consumption among member households.

Holistic Health Initiatives

- Integrated with ICDS for the Health Baby drive (SBBS). Raised awareness through the celebration of Health days.

Adaptability and Growth

- Successfully conducted SUHAM governance training for 96 SUHAM federation leaders and training sessions for various levels, including associates, professionals, and paraprofessionals.
- Reintroduced local food systems through Food Melas, Recipe demonstrations, and Exhibitions.

Leveraging Resources - CHNP

- In CHNP leveraged funds by obtaining Nutrition kits and mixes from Anganwadi centers are

resulting in Rs. 48.41 crores.

- And additional Rs. 78.23 crores were leveraged from services like IFA, Albendazole tablets, vaccinations, and maternal benefits (Dr. Muthulakshmi's Reddy's Fund) and from the Government hospitals and from other NGOs services Rs.1.84 crores.
- Additionally, the program collaborated with the Social Welfare Department, resulting in services valued at Rs. 38.41 crores.

Medicare and Diagnosis (MCD)

- Promoted 28 SUHAM primary care clinics and 2 Secondary care hospitals all over the 6 states of Tamilnadu, Andhra Pradesh, Telangana, Karnataka, Kerala and Odisha.
- SUHAM Institutes started in 8 places Viz. Kolli, Kalrayan, Jawadhu, Theni, Madurai, Vadamadurai, Ramanathapuram and Koraput.
- Reached out to 1,16,616 patients through primary care clinics and 1,18,314 members through mobile health clinics & health camps.
- Expanded our scope to work with PWD, NCD, and De-addiction programs.

Safe water and Sanitation (SAWAS): The SAWAS initiative's leverage is evident in various forms, making a significant impact on improving access to safe water and sanitation to the tune of Rs. 224.66 crores. Leverages amount from CHNP is Rs.166.89 crore, SAWAS Rs.224.66 Crore, MCD is Rs.7.97 Crore, Donor Funding 5.82 Crore and the total is Rs.360.41 crores

5.3.2 The Community Health Programme has been implemented across 149 locations in 26 regions in DHAN Collective. This initiative includes 56 SUHAM Federations registered in 20 regions and is further strengthened by three donor-supported projects and community funded. The programme spans 11 blocks under the ABCF Project, two blocks under the OFSI Project, and three federations under the HCL Foundation Project. These efforts reflect a holistic approach to community health, about diverse geographies and strategic collaborations. By leveraging resources and partnerships, the programme aims to address critical health challenges while fostering sustainable health practices. This multi-faceted strategy underlines the commitment to empowering communities and enhancing their access to quality healthcare. Collected a significant Nalam amount of Rs. 1.42 crores from 20 regions, contributing to the larger goal of Rs. 7.0 crores across 41 regions



5.3.3 SUHAM Community Hospitals: The community hospital Programme is a significant Programme where the focus is being given on medical care, early diagnosis and affordable pharmacy. Here the capital for promotion of community hospitals and clinics are met out by the community themselves through Nalam fund and it operates on the principle of '**By the community-For the community-Of the community**'. So far, 28 community clinics in Rural, Urban, coastal and Tribal areas and two Secondary care hospitals were initiated towards ensuring accessible, affordable and quality services. Two AYUSH clinics are also promoted to cater the needs of the community. These hospitals are promoted in six states Tamilnadu, Andhra Pradesh, Telangana, Karnataka, Odisha and Kerala. The hospitals were promoted with the concept of not-for-profit motives. There is one retail pharmacy, seventeen labs, fifteen mobile health units, and eight SUHAM institutes of health sciences specializing in medical treatment and diagnostics.

Year	Year-wise Outpatients
April/17-Mar/18	28161
April/18-Mar/19	31843
April/19-Mar/20	36410
April/20-Mar/21	34370
April/21-Mar/22	59264
April/22-Mar/23	113127
April/23-Mar/24	104505
April/24-Mar/25	116616
Total	524296

Out Patients and IN Patients flow (From April-17 to Mar-25)									
Hospitals	Madurai			Theni			Grand Total		
Period	OP	IP	Total	OP	IP	Total	OP	IP	Total
Apr 17-Mar/18	7656	249	7905	7994	271	8265	15650	520	16170
Apr/18-Mar/19	12109	256	12365	10607	363	10970	22716	619	23335
Apr/19-Mar/20	17843	316	18159	8760	292	9052	26603	608	27211
Apr/20-Mar/21	11042	210	11252	5908	31	5939	16950	241	17191
Apr/21-Mar/22	13914	309	14223	5951	51	6002	19865	360	20225
Apr/22-Mar/23	17307	464	17771	4573	76	4649	21880	540	22420
Apr23-Mar/24	20274	529	20803	4538	80	4618	24812	609	25421
Apr24-Mar/25	20482	468	20950	4375	66	4441	24857	534	25391
Total	120627	2801	123428	52706	1230	53936	173333	4031	177364

5.3.4 SAWAS: As on March, SAWAS carried out several critical initiatives to enhance safe water and sanitation infrastructure. A significant focus was placed on constructing accessible family toilets for individuals with special needs. As part of this effort, the office renovation at the Seller regional warehouse was completed under SAWAS's programme. Additionally, a prototype rainwater harvesting tank was established, incorporating an existing Sintex tank with a "RAINY" filter. This operational system now serves as a model for the local community, showcasing practical, sustainable solutions. The SAWAS wing leads the transformation of communities to all households nationwide achieve open defecation-free (ODF) status. Through innovative water credit facilities, it promotes access to safe drinking water and empowers households to adopt sustainable practices that improve their quality of life. SAWAS fosters community ownership and financing models to ensure long-term impact and self-reliance. Aligned with its mission, the Safe Water and Sanitation division collaborates with the Ministry of Drinking Water and Sanitation, the Rural Development Department, and district administrations. This partnership focuses on ODF-Sustainability (ODF-S), ODF+ initiatives for waste management, and providing household water tap connections, driving systemic improvements in sanitation and water access. By integrating Accessible Family Toilets (AFT), SAWAS adopts an inclusive approach to meet diverse community needs, reinforcing its commitment to equity. Together, these efforts position SAWAS as a partner in building healthier, cleaner, and more sustainable communities.

Reach to Product wise April-24 to March-25

S.NO	Product Type	Number of loans	Loan Amount in Rs.
1	House water connection/Piped water/Water Storage	39,615	83,57,76,662
2	Water Quality Improvement	1,078	1,04,29,177
3	New Toilet (Septic/Pit)	3,046	14,01,52,715
4	Toilet improvement loan	5,5137	1,25,62,78,289
5	Special needs toilet	17	5,44,200
6	Borewell or Hand pump	64	20,00,704
7	Water and sanitation combo	69	12,42,693
8	Rooftop Rain water Harvesting	41	2,07,882
	Total	99,067	224,66,32,322

5.4 Jeevidam: Livelihood SPICE of DHAN

Jeevidam Limited, an initiative of DHAN Foundation, focuses on advancing livelihood interventions for thematic federations of the foundation. It seeks to provide sustainable income growth and poverty reduction by integrating community banking, water management, and agriculture-based activities. At the heart of Jeevidam's mission is collective action, enabling communities to build economic resilience and self-sufficiency. JL has achieved significant milestones as a Cluster Based Community Organization (CBBO) empanelled by Central SFAC, TRIFED, and Tamil Nadu SFAC. The organization has been awarded 17 FPOs, with 10 from CSFAC, 4 from TNSFAC, and 3 from TRIFED. Additionally, JL has facilitated 53 FPOs under Collective Farming and TNSFAC. The organization has also handhold 97 FPOs promoted by DHAN Foundation and DVTF. Totally JL has promoted and handhold 114 FPOs (108 – Crop based, 1- Weaving, 3- Honey bee rearing, 1- Backyard poultry, 1- fishing community) across six states, including 47 FPOs and 8 self-growth FPIs under the NABARD project since 2015 in 37 Districts. In this 109 FPOs under the company's act and 5 FPOs in Cooperatives Act, spanning across 6 states namely Tamil Nadu, Karnataka, Telangana, Maharashtra, and Odisha supporting various crops such as Cereals, Oil Seeds, Maize, Small

Milletts, Chillies, Pulses and fruits and Vegetables.

5.4.1 Key highlights in Institution Building

- 114 FPOs promoted under the company's act.
- 95741 farmer members mobilized across six states.
- Facilitated BOD KYC updating for 102 FPOs
- Internal and External Auditing completed for 96 FPOs.
- Monthly GST filing for 40 FPOs.

5.5 DHAN HOPE

The **DHAN HOUSING AND HABITAT DEVELOPMENT OF POOR FOR EMPOWERMENT CONFEDERATION (DHAN HOPE)** is a not-for-profit company registered under Section 8 of the Companies Act, 2013, incorporated on March 9, 2017. It focuses on addressing housing needs for the poor and operates with a charitable mandate. Unlike other NBFCs, it is exempt from RBI registration

and licensing under Sections 45 IA, 45 IB, and 45 IC of the RBI Act, 1934. It provides credit facilities for the habitat needs of the poor communities, facilitates material supplies in building the infrastructure for poor and their institutions, collaborate with the government to optimise the development schemes by constructing houses for the poor by organising them to housing mutuals.

5.5.1 Milestone in Credit reach-out at DHAN HOPE: So far, DHAN HOPE has disbursed Rs.1057.85 lakhs to 301 Self-Help Groups (SHGs) across India, benefiting 1,068 members. This achievement marks a significant milestone in DHAN HOPE's growth, made possible through the active participation and support of its members. It also underscores the importance of community-driven financial models in meeting the housing needs of the poor.

5.5.2 Housing Disbursement: During the year under review, the Company has disbursed to 16 members of 5 groups spread across India to the extent of Rs.24.00 lakhs. The product wise portfolio is furnished in the table here below. HOPE have to place on record our sincere thanks to the DHAN Foundation and its Regions, professionals, staff and local associates of various federations and SHG Members for their splendid support and whole-hearted cooperation and guidance in making the Company to sustain during the financial year under review.

Product wise portfolio

(Rupees in Lakhs)

Sl. No.	Purpose	FY 2024-25			Cumulative as on March 31, 2025		
		No. of members	Amount	%	No. of members	Amount	%
1.	New House	16	24.00	100	553	791.50	74
2.	House repair/Extension	-	-	-	130	106.20	10
3.	House Lease	-	-	-	100	67.15	7
4.	Rental Advance	-	-	-	73	21.00	2
5.	Toilet Construction	-	-	-	212	72.00	7
Total		60	24.00	100	1068	1057.85	100

The Company is concentrating on housing product credit disbursement viz., Construction of New House, Extension of House, House repair and House leasing etc.

5.6 Reflection Publication Trust

The year 2024–25 marked a transformative phase for Reflection Publications Trust (RPT). As an affiliate of the DHAN Collective, RPT continued to stay rooted in its purpose: enabling people, especially from the grassroots, to reflect, express, and evolve through meaningful storytelling, participatory publishing, and knowledge sharing. This Annual Report captures the richness of our journey—where printed words sparked dialogue, reading became a collective act of empowerment, and community voices turned into instruments of change. From editorial desks to the fields of Thenoor and the learning circles in Puducherry, the impact of *Manvasanai* and other RPT initiatives echoed across regions, age groups, and identities.

5.6.1 A Year of Deepening Impact: The most compelling validation of our work came not through metrics alone but through human voices. A farmer reflecting on summer tilling after reading an article;

a widow who found dignity in her identity; a health worker discovering the power of preventive care—these stories illustrate how knowledge can inspire behavioral shifts and social resilience. Over 2,500 community members engaged with *Manvasanai* in structured ways, facilitated by more than 800 associates and leaders across the network.

Bridging Content and Community: This year, RPT took deliberate steps to build stronger bridges between content and community:

- *Manvasanai*, our flagship magazine, saw deeper integration with Kalanjams and youth circles, supported by facilitated reading sessions and feedback mechanisms.
- Educational institutions, co-operatives, and cultural forums partnered with us, extending our reach and relevance.
- Audio and visual formats were piloted for wider inclusion, especially for non-literate readers and elders.

5.6.2 Stories That Spark Change: We witnessed a shift from passive reading to active reflection:

- Themes like health literacy, agriculture wisdom, gender dignity, and civic awareness resonated deeply.
- Testimonies revealed that *Manvasanai* is not just read, but shared, discussed, and applied—be it to farming techniques, parenting values, or social issues.
- From Tamil Nadu Science Forum to rural colleges, *Manvasanai* found its place not just on desks, but in dialogues.

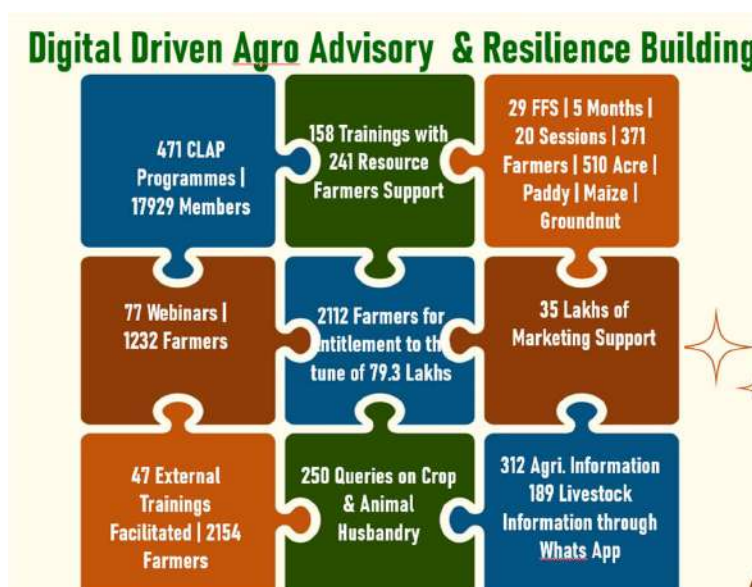
5.6.3 Voices We Echo, Visions We Carry: What makes this report unique is the vibrancy of the community's voice. In this edition, we include a dedicated section on Content Analysis of Reader Reflections, offering insights into the thematic impact and lived relevance of our work. The section also features select quotes—powerful reminders that transformation begins with a shift in thought. As RPT reflect on our journey, we remain humbled by the responsibility of being a medium of trust. The road ahead calls us to deepen inclusion, strengthen partnerships, and push the boundaries of participatory publishing. We are committed to listening better, responding deeper, and sharing louder—not for ourselves, but for the communities that continue to write this story with us.

5.7 ICT for Poor

ICT for Poor branded as **Inaiyam** focussed more on Agro Advisory, Community Radio, Community video and software and portal development. A snapshot of ICT services is given below.

5.7.1 Digital Driven Agro Advisory: Over the years, Agro Advisory has established a strong presence and recognition at both the field and program levels. Its relevance and demand have significantly grown, with all Federations and Regions expressing keen interest in establishing Agro Advisory Centres. This widespread acceptance underscores the value and impact of the services provided through these centres. Initially Agro Advisory focused on supporting farmers in crop and animal husbandry has gradually evolved into a comprehensive support system. Now, Agro Advisory functions as a Centre for Resilience Building of Farmers towards Climate Change. The services now include climate-based agro advisories, localized weather-based guidance, promotion of climate-resilient crops and practices, and risk reduction strategies. The reach and effectiveness of Agro Advisory are both visible and measurable. Quantifiable outcomes such as improved crop yield, reduced input costs, better pest and disease management, and timely decision-making among farmers have been

observed. Farmers report enhanced confidence in planning agricultural activities due to timely and relevant advisories. Importantly, the use of digital tools and platforms in disseminating agro advisories has seen a notable rise.



5.7.2 Digital Upskilling of Women for Enhancing Livelihood: Inaiyam in collaboration with Nasscom Foundation is implementing a pilot on “Upskilling Women Entrepreneurs & Enhance their Participation in Digital Economy” in 3 districts of Tamil Nadu and 3 districts of Telangana from October 2024 to February 2026. This initiative aims to increase the digital marketing skill of 1600 Women Entrepreneurs in 6 Regions of Tamil Nadu and Telangana. The initiative will upskill the digital skill of the selected Women Entrepreneurs for using digital technology for their livelihood. The women are enabled to effectively use smart phones and its applications, by the way, it builds the confidence level of the women to access & understanding of digital resources and improve the clarity on the operation of digital market space for selling their products. The pilot will increase the social media usage of women entrepreneurs for marketing and enable the women for digital payment methods/ Mobile banking.

Key Outcomes: After the handholding support it is observed that, there is tremendous change in using the digital tools among the women entrepreneurs. The following table shows the adoption rate from digital literacy.

S. No.	Districts	No. of WE Trained	Google Maps	Facebook	Instagram	E- Commerce
1.	Theni	151	151	92	121	81
2.	Thiruvallur	129	129	82	79	99
3.	Ramnad	132	132	119	100	90
4.	Narayanpur	138	138	75	105	105
5.	Chityala	132	132	126	83	97
6.	Suryapet	144	144	95	85	89
Total		826	826	589	573	561
In Practice			100%	71.3%	69.3%	67.9%

It is observed that google maps adoption is 100% because the women entrepreneurs started to using the google maps for day-to-day life. The training adoption rates for Facebook (71.3%) and Instagram (69.3%) indicate a solid engagement with social media platforms among the trained individuals. This could suggest the importance of social media for local businesses or personal branding in the districts. The adoption rate for E-Commerce (67.9%) is lower than that of the social media platforms. The following table shows the adoption rate from digital literacy.

S. No.	Districts	No. of WE Trained	Bank Account	ATM Card	UPI	E- Accounting
1.	Theni	151	151	151	82	100
2.	Thiruvallur	129	129	129	58	22
3.	Ramnad	132	132	132	78	110
4.	Narayanpur	138	138	138	74	84
5.	Chityala	132	132	132	72	80
6.	Suryapet	144	144	144	72	81
Total		823	826	826	436	477
In Practice			100%	100%	52.9%	56.3

It is observed that 100% of the trained Women Entrepreneurs in each district have bank accounts and also possess ATM cards. This ensures a high level of financial inclusion among the trained individuals, which is essential for accessing modern banking services. UPI adoption rate stands at 52.9%. This is a noteworthy achievement considering UPI is a major contribution for digitization. However, it also observed that there is still significant room for improvement in encouraging the use of digital payment methods. The E-Accounting adoption rate is 56.3%. The following table shows the adoption in formalisation of business

S. No.	Districts	No. of WE Trained	Udhyam Aadhar	Farmers card / Artisan / FSSAI
1.	Theni	151	16	124
2.	Thiruvallur	129	45	48
3.	Ramnad	132	49	6
4.	Narayanpur	138	42	35
5.	Chityala	132	35	17
6.	Suryapet	144	28	32
Total		826	215	262

5.7.3 Digitization – Cashless Transaction: The initiative to enable Kalanjiam members for cashless transactions through UPI is emerging as a transformative pilot effort aimed at strengthening financial management and transparency at the grassroots level. Initially, the model was piloted with the State Bank of India's Business Correspondent (SBI BC) – KDFS, which primarily focused on individuals rather than SHG groups. Later, with the support of fintech companies Inaiyam attempted to replicate the BC model by directly visiting groups and collecting money for bank deposits. Despite these efforts, both approaches faced challenges in scaling up due to differing perspectives and operational limitations. Recognizing the need for a more community-focused and scalable model, with the support of Nasscom Foundation, Inaiyam did a pilot in Mysore involving 150 women SHG members over a six-month period. This pilot, focused on individual empowerment for cashless transactions, demonstrated significant behavioural and financial changes among participants. Building on these insights, a

proposal was given to Kalanjiam Foundation for scaling up the Cashless transaction initiatives. The pilot is expanded to six locations across six different regions. The renewed focus is on enabling individual Kalanjiam members to do cashless transactions independently using UPI, which will not only ensure more secure and efficient financial practices but also enhance their confidence in using digital financial tools. The broader aim is to scale this intervention to reach and empower 20,000 women SHG members, thereby paving the way for cashless transaction in Kalanjiam Groups.

Status of enabling for Cashless transaction: The pilot was started from June 2024. The following table shows the current status of the pilot

Sl. No.	Particulars	Kudur	Periya-patna	Thiru-ttani	Sellur	Shanar-patti	Total
1.	Number of Groups Trained So Far	260	190	139	64	25	678
2.	Number of groups 100% of Members converted to Cashless Transaction	90	55	3	1	8	157
3.	Number of Groups 50% of Members converted to Cashless Transaction	40	20	88	21	17	186
4.	Number of Groups less than 20% of Members doing Cashless Transaction	110	115	48	42	0	315
5.	Number of Members Trained So Far	4035	3050	1988	1038	388	10499
6.	Number of Members Doing Cashless Transaction	2225	1100	659	107	124	4215
7.	Number of Groups with QR Code	0	88	0	10	93	181

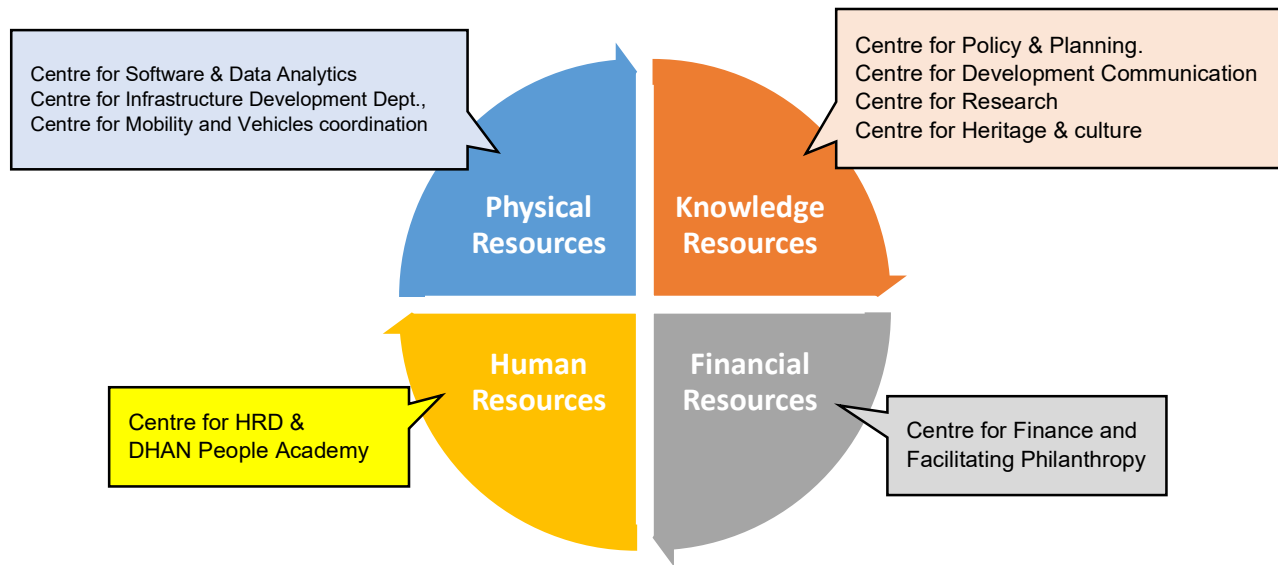
5.8 Holistic Education for Life-long Perspective

The Education initiatives titled as **HELP** has started taking leads. The Karunail Illam School, evening tuition centres and other education initiatives fall under HELP. The **Karunai Illam Trust** in New Zealand regularly supports a boarding hostel for children (orphans and poor families) at the Nilakottai. This hostel is not just providing shelter but also focuses on the holistic development of children both on the cognitive and emotional dimensions.

6. Progress of DHAN Integrating Centres 2024-2025

Centres integration

Centres are part of central office of DHAN Foundation that are providing back-end services to institution, programmes, community and to the sectors. These services are largely mapped in to four major categories namely, human resource services, financial services, knowledge services and physical services. During the year 2022-23 these centres were redefined, and some additional centres are added. As of now DHAN has 9 centres.



6.1 Centre for Policy and Planning (CPP)

CPP operates within the integrated knowledge resources of the DHAN Collective. Its mandate is to contribute to three key streams: the institution, the community, and the sector. Therefore, the centre's activities are strategically designed to ensure a balanced contribution across all three streams.

6.1.1 Contribution to Community / Community Institutions:

- Streamlining District-level Policy Seminars:** During the reporting period, 57 District-level policy seminars were conducted on financial inclusion, water conservation, insurance linkages, livelihood development, healthcare advancement, small millet consumption, community leadership, self-growth and other development topics. Most of them are highlighted as the best practices of DHAN to scale up at the regional level and also showcase to our Partners and stakeholders for advancing collaboration.
- Standard Operating Procedure (SoP) for programme components:** CPP along with the programme team working on the development of SoP for the programme components. This SoP will be helping in the systematization process towards increased productivity of DHAN's people-institutions.

6.1.2 Contribution to DHAN's Programmes, and SPICE:

3. **Evolving the ESG framework for DHAN Collective:** The ESG framework is gaining momentum at the global level, and it is now becoming mandatory for the corporates through BRSR reporting, DHAN attempted to promote its own ESG policy to pioneer this initiative in the voluntary sector. At the corporate level, ESG is mainly driven by regulations and the supply system. But DHAN's ESG envisages putting the community first and it is demand driven. Also, DHAN's ESG is focusing on the role of enablers in the development processes to connect the community with service providers.
4. **Help support the Programmes to update their Programme policies:** The CPP team is closely working with DHAN's subsidiaries, programmes and SPICE institutions to help support in developing/updating their programme policies
5. **Dashboard development of Strategic Plan:** CPP is working on the development of dashboard indicators to track and monitor the progress of the strategic plan of DHAN Collective.

6.1.3 Contribution to the Development Sector:

6. **State-level Policy workshop on "MGNREGS":** CPP and DVTF jointly organized a state-level workshop on advancing the MGNREGS with the Ministry of Rural Development. Government of Tamil Nadu. This policy workshop highlighted the best practices taken up by the Vayalagam Farmer's Associations in leveraging multiple funding, intensifying work outcomes, and synergizing various schemes.
7. **Panchayat level Policies:** Village panchayats are the third tier of government. So, the village Panchayats can develop their policy on various development themes in line with the policies of the state and central government. DHAN, attempting to enable the village panchayat governance by helping support them in evolving community-driven Village Panchayat Level Development policies. These policies can be formed towards achieving SDG by localizing those goals at the village level. CPP is working on developing Panchayat-level policies on Water, Agriculture, Health, Education, Gender, & Financial inclusion areas.

6.2 Centre for Development Communication (CDC)

CDC contributed various products & services. This includes folklore team which conducts awareness and street plays in the rural areas. Design of books, pamphlets, posters, flex, etc are coordinated by this centre. Similarly, the press release and community radio and community video are also coordinated. Apart from print products the centre also has video and audio products. All the impact studies, short videos, documentaries, etc are done by this centre.

6.3 Centre for Research and Development (CR)

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

- a. **Longitudinal study** -is proposed under two different locations to have a diverse and a holistic view of Kazanjian SHGs' in both the rural and urban regions in terms of educational, occupational and socio-economic and cultural backgrounds. Then Madurai Vattara Kalanjiam of Madurai urban

region has been selected to represent urban context. Athoor Vattara Kalanjiam of Dindigul region was selected to have an understanding of the rural perspective.

- b. **Longitudinal study** of Vayalagam programme will be started in the month of March'2025.

The resource mobilisation for Research initiatives include:

1. 'Village Development Plan: An Approach to Holistic Community Development- A Research Study on the Socio-Economic Performance Indicators in Aspirational Vs. Non-Aspirational Districts of Tamil Nadu' has been submitted for the Tamil Nadu State Land Use Research Board, a subsidiary of the State Planning Commission. Budget proposed Rs. 5 Lakhs Rupees
2. Sustained Tank fed and Rain fed Agriculture through Proven Traditional scientific approach involving farming Community- Proposal submitted for the Sree Ramakrishna Paramahansa Research Grant by the Sree Padmavathi Venkateswara Foundation (Sree PVF). Budget Rs. 49 Lakhs submitted.

The centre is taking up /would take up Community Research (Participatory Development Research), Micro-studies, Diagnostic Studies, Action Research / Thematic Research, Joint/ Collaborative Research, Faculty Student Collaborative Research and Impact studies

6.4 Centre for Heritage and Development Tourism (CHDT)

CHDT focuses on mainstreaming Heritage walks across the regions of Tamil Nadu through various strategies of district level orientation, establishing monthly regional heritage nodals meeting, regional heritage walks with common focus, creating SOP for conducting heritage walks and heritage walks partnerships with Young Indians through Maa Madurai Vizha. It also focuses on developing Experiential Tourism Network of India with the support of two interns from Lady Keane College, Meghalaya and exposing it in the Tamil Nadu Travel Expo 2024 at Madurai by CII and Travel Club. It also revamped its website and development tourism with Friends of Netherlands. It's continuing the membership with Intach and partnership with A.S.I.E, France through Illam project, Internships and Patamil Project.

- **Twelve Community Heritage Walks** have been conducted at central level and **regional heritage walks** are initiated from June 2024 in 21 regions of Tamil Nadu and Kerala. **144 Regional Heritage Walks** with the focus of Heritage Sites, ASI Sites, Mother Goddesses, Ayyanar Temple, Water bodies and Experiential Tourism was conducted with approximately 4500 + Participants.
- Mr. K.P. Bharathi from CHDT is contributed **11 Articles** about the Heritage of Tamil Nadu to **Namathu Man Vaasam** Monthly Magazine.
- **11 Virtual Heritage Talks** on World Heritage and Culture Series (English) are conducted in various topics of cultural legacy, festivals, rock cut structures etc., 942 people registered for this event and about **281 students & college professors received Participation E-Certificate**.
- **Two Interns from Lady Keane College of Shillong, Meghalaya – Ms. Trina & Ms. Nirmala** (Bachelor in Tourism and Travel Management) attended four months' internship and involved in the study of Sustainable Village Experiential Tourism Network in Tamil Nadu through Public Private Community Partnership (Issues, Challenges, Opportunities and way forward)" in Five Ecosystems of Tamil Nadu in 20 villages.

DHAN Foundation was awarded for being excellence in Heritage Walks for the past two decades during the event called **"Tamil Nadu Travel Expo 2024"** held at IDA Scudder Hall of Madurai from September 20th to 22nd of 2024. This event is coordinated by Travel Club Madurai with the support of CII (Confederation of Indian Industry), Ministry of Tourism, South India Hotels and Restaurants

Association and Tamil Nadu Tourism. DHAN's Centre for Heritage and Tourism Development team received the award from the hands of Honourable Public Affairs Minister of Pondicherry

6.5 Centre for Finance (CF) and Centre for Facilitating Philanthropy (CFP)

CF and CFP are responsible for resource mobilisation, accounting and audit, and for ensuring legal compliances of all DHAN collective institutions. Another arm of the team works on the People Accounts (PACE team).

6.6 Centre for Human Resources Development (CHRD)

CHRD is responsible for both human resources management and human resources development. The team coordinates all the recruitment process, training and placement, appointment orders & relieving orders, transfers, etc. This centre also coordinates the Annual Retreat event and the Annual Appraisal for the staff. The rich experience and knowledge is shared to Engineering College students through a programme called as Personality Perfection Programme and is done along with the campus recruitment.

6.6.1 Selection and Placement: Selection and Placement occupies the major responsibility of HRM. The Following table compares the last 3 years' data of Selection and Placement.

Sl. No.	Events	2023	2024	2025
1.	Personality perfection programme	9	11	13
2.	Campus placements	9	11	17
3.	Preliminary selection process	42	53	65
4.	Final Selection process	22	23	28
Total		82	96	121
5.	Placement			
	Professionals	73	91	120
	Paraprofessionals	57	21	128
Total		130	112	248

While comparing the last 3 years, slight improvements observed in PPP and Campus placements. Through the Campus placements, the maximum of candidates has been placed in a batch with the final selection process. In placement, numbers have increased due to placement in SPICE and new locations/project during this year. And CFL III phase and CFLC placement are also done. In Placement, diversified education background candidates have placed like Master in Fisheries, Master's in public health, Para Medical related, Ph.d in Agriculture related in their domain. Around 5 Batches of Development Associates (including Mutual coordinators batch & CALL coordinators batch), 1 Batch of Business, 1 batch of Health professionals. In this connection, around the following 5 colleges have approached during this year as compared to last 2 years through the campus placement. Few new colleges have been identified & approached like Tamil Nadu Government Fishery college, Tuticorin,

Musiri Institute of Technology, Agriculture, Mother Teresa College, Agriculture, Azim Premji Foundation- Karnataka and Adithiya Engg. College, Andhra Pradesh

6.6.2 Investments for the younger generations: The following table compares the investments over the period of 3 years.

Sl. No.	Events (No. of Batches)	2023	2024	2025
1.	Development Associates			
	Induction Programme	3	4	5
	Workshop on Poverty	3	4	5
	Final Appraisal	2	4	6
2.	Development Apprentices			
	Induction Programme	4	4	5
	Village study workshop	3	4	5
	Midterm appraisal	4	4	5
	Final appraisal	3	4	5
	DMP	0	1	5
	Blended course with TDA			2
3.	Business Professionals			
	Induction Programme	2	2	
	Appraisal process	4	4	
	BMP	0	2	
4.	Health Professionals			
	Induction Programme	0	0	1
5.	Project Executives			
	Induction			1
	DMP	9	5	10

By comparing the last 3 years, no. of batches constitution for Development Professionals has increased from 3 to 5/ year with maximum of 15-20 numbers/batch. Batch systems have enriched through refinement of investments on design of events and increased field visit to spend with them. Attachments to 2 Development Apprentices batches with the TDA courses have done. New Batches for Health, Mutuals, Fishery graduates have been constituted during this year. And investment for the Project Executives of Kalanjiam Programme has been done through location specific DMP's.

6.6.3 DHAN People Academy offers various capacity building programmes and distance education programmes to the leaders and field associates and is the HRD unit for these field functionaries.

Sl. No.	Name of the training	No of Batches	No of days	No of participants	Remarks
1.	Kalanjiam Movement Workers Training	3	42	63	99 th , 100 th & 101 st Batches
2.	Vayalagam Movement workers Training	2	42	37	40 th & 41 st Batches

Sl. No.	Name of the training	No of Batches	No of days	No of participants	Remarks
3.	SUHAM – Health Associates Training	1	42	15	4 th Batch
4.	Sangamam Management Programme	2	3	40	
5.	DHAN Yatra	5	3	678	
6.	Water Yatra	2	2	54	Indusind Project Kerala
7.	Bharathiyar Memorial Day discussion	1	1	25	Vengaiyan Ayya song
8.	Mutual Federation Leaders Training	1	3	40	
9.	3 Grand festival (Bharathiyar Birthday, DPA Day & 100 th KMWTP Closing Ceremony)			150	100 Best Associates Case study book, Logo, song, video released.

6.7 Centre for Infrastructure Development (CID)

CID coordinates the purchase and maintenance of all infrastructure in DHAN Collective Institutions. This includes land related parent documents, patta, ownership records, lease agreements, etc. The centre also provides guidance and support for new building construction, estimates, tender, etc. The team also perform the building maintenance and management.

6.8 Centre for Digitization and Data Analytics (CDDA)

CDDA coordinates software development in DHAN. New software has been developed to support various initiatives. The Global Plan Monitoring Software for Jeevidam and the CDA software have been introduced to streamline operations and enhance efficiency.

6.8.1 Improvements in Existing Software Several improvements have been made to existing software. In Dhanam Software, master entry details from previous financial years are now hidden after conversion, Aadhaar numbers have been made mandatory to prevent duplicate entries, and a CEO login provision has been introduced along with a guidance document. Pharmacy and Billing Software now includes a report analyzing types of diseases for research purposes and a profitability report. The Scale-up Report has been updated to reflect FY 2024-25 reporting, automate Phase III repayment reporting, and integrate sanitation and water products. CFLC Software has been enhanced with an FI event report generating vouchers with photos, a Gap Report covering event, village, cluster, and block levels, and a cluster-wise impact report. CFLC Viz Software now includes five modified reports showing year-on-year status, a total of 28 new reports, and month-wise impact area reports. Data Viz Software (Mother Federation) has been updated for FY 2024-25 visualization, with modifications to the Linkage Efficiency Report and the integration of Nalam. A standalone software for closing balance has been modified with updates to the Temporary and Final Conversion Modules, group and cluster shifting modules, and a feature to delete duplicate accounts in FAST.

6.8.2 New Websites Developed New websites have been developed to expand digital presence. The developmenttourism.in website has completed Phase I, covering the home page, About section, Heritage Walk, Heritage Lecture, and Experiential Tourism, allowing dynamic content updates. The therpt.org website has been upgraded from static to dynamic pages for Namadhu Manvaasam, enabling the Reflections Team to upload content efficiently. A backend module with data feeding and

approval functionalities has also been developed.

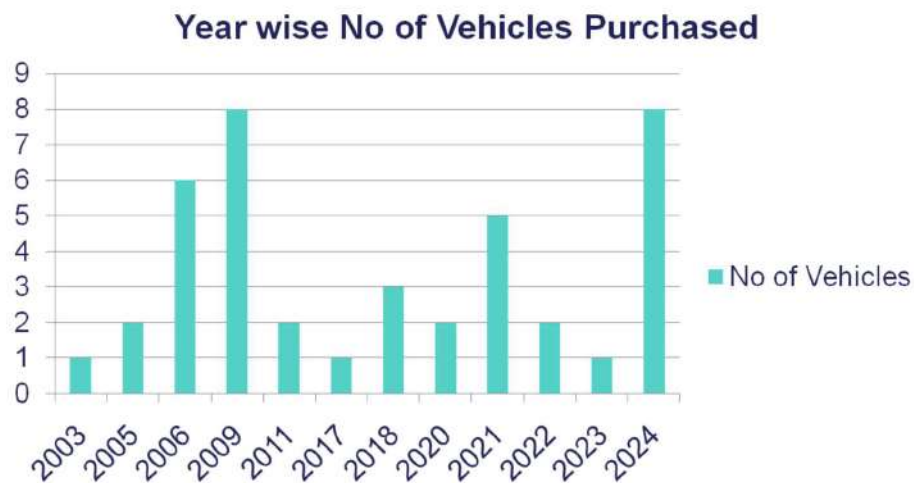
Improvements in Existing Websites Improvements have been made to existing websites. The www.dhan.org website is now updated regularly with events such as Heritage Walk, Heritage Lecture, Vanga Kathikalam, ART Programme events, and symposium details. The Symposium and National Workshop content, as well as important day celebrations, have been uploaded. The website's mobile responsiveness and font uniformity have been improved. The SPICE section has been modified by removing Jeevidam and RPT, while Inaiyam has been added. Additionally, newsletters for DHAN Vayalagam Tankfed Programme, Jeevidam, and the Small Millets Foundation have been designed and sent to the respective teams.

6.8.3 Maintenance Works Maintenance works continue to ensure smooth operations. Regular backups are taken at four levels, and daily reports are generated and uploaded, including 29 reports for Data Viz, 35 reports for CFLC Visualization, and 10 reports for SUHAM Wash Visualization. Bank balance corrections have been made during conversions, and support has been provided for reports outside Data Viz for MID AIM and important events.

6.8.4 IT Audit An IT audit has been conducted based on the framework provided by Mr. Srinivasan. A comprehensive status report has been shared, and version tracking has been initiated. Password complexity enforcement has been integrated into Dhanam and FAST and will be extended to other software. Future plans include transitioning from HTTP to HTTPS for enhanced security.

6.9 Centre for Mobility and Transport (CMT)

CMT coordinates the vehicle in DHAN. This includes purchase of new vehicles for projects, repair and maintenance of existing vehicles, monitoring & MIS, vehicle insurance, Fitness certificate, training for drivers, and coordination of vehicle engagement planning. There are around 38 vehicles with 20 in Tamil Nadu and rest in small numbers in other states. 32 drivers manage these vehicles.



During the period 8 new vehicles have been purchased of which 4 Eeco vehicle purchased for Mobile clinic (Salem, Cuddalore, Tumkur & Mysore) and others for various projects.

7. Networks, Conferences and Workshops 2024-2025

7.1 Network contribution

Networks of development stakeholders help DHAN in two ways. 1. It provides a platform for sharing our grassroots experiences and learning with others. 2. It helps DHAN to know and learn from other development stakeholders. DHAN is active in various national and international networks. DHAN's involvement in ICMIF and ISEA are well recognized. At the national level, DHAN's active role in the Equitable Healthcare Access Consortium is noteworthy to mention. Similarly, DHAN has a good scope to contribute to UN ECOSOC in the coming days. In the other networks namely, INAFI (International Network for Alternative Financial Institutions), ABC Network (Agriculture Bio-Diversity Council Network), World Water Council (WWC), and Global Water Partnership (GWP) DHAN continues its touch time-to-time.

7.2 DHAN International

DHAN registered a legal entity, DHAN International in The Netherlands mainly to scale up DHAN's work across various countries. There are a few leads that emerged last year to start DHAN's work in other countries. With respect to Insurance, DHAN International started implementing a project with the support of The InsuResilience Solutions Fund (ISF) and working with GIZ to initiate small-millet based project in African countries.

7.3 Conferences and Workshops

a. International Conference on Inclusive Insurance

The **20th International Conference on Inclusive Insurance (ICII 2024)** held at Kathmandu, Nepal, from October 21st to 25th, 2024, brought together global experts to explore innovative insurance solutions for underserved communities. Executive Director M.P. Vasimalai attended the ICMIF Microinsurance Council meeting, where he reviewed projects from CIC Kenya, RIMANSI, and SANASA Sri Lanka. He engaged in strategic and collaborative discussions with leaders of international organizations to strengthen DHAN's global positioning. Additionally, A. Gurunathan, Director of The DHAN Academy, participated in parallel sessions to explore academic collaborations and enhance institutional partnerships. Standout sessions featured Mrs.S. Ahila Devi, CEO of DHAN People Mutuals, and Mr. B. Muthukumarasamy Programme Leader representing the DHAN Foundation. Their presentations on cooperative and mutual insurance models and climate risk resilience center showcased the organization's ground breaking efforts to strengthen community resilience and financial security in India.

Key Insights from Cooperative and Mutual Insurance models: Mrs. S. Ahila Devi emphasized that cooperative and mutual insurance models prioritize community ownership and fairness over profits. These models help vulnerable population's access affordable insurance, creating financial stability and reducing risks. She explained how DHAN People Mutuals designs customized insurance schemes, such as health insurance for low-income families, livestock insurance for farmers, and weather-indexed crop insurance. These products address the specific challenges faced by rural and semi-urban communities.

Community Involvement for Better Solutions: Active participation from community members in designing and managing insurance programs builds trust and ensures solutions meet real needs. This

involvement has been key to the success of DHAN's insurance initiatives. Mrs. S. Ahila Devi outlined how DHAN partners with local cooperatives, NGOs, and financial institutions to expand coverage while keeping costs low. These collaborations improve both scale and efficiency. Women's self-help groups play a critical role in raising awareness and increasing insurance enrolment. This gender-focused strategy has enhanced financial inclusion and resilience for women farmers.

Climate Risk Resilience Centres: Initiative addressing climate change

Mr. B. Muthukumarasamy presented DHAN's initiatives to build climate risk resilience. DHAN People Mutuals has established 113 Climate Risk Resilience Centers across six states in India. These centers help farmers prevent, adapt to, and mitigate climate risks, use digital tools and agro-advisories to provide timely information and promote insurance enrolment as a key adaptation strategy. Mr. B. Muthukumarasamy delivered the impact of risk resilience center reach as crop Insurance Enrolment reached 30,290 farmers, while 76,550 farmers benefited from Livestock Insurance. He expressed the role of technology-backed initiatives helped extend advisory and support services to over 200,000 farmers. DHAN's vision is to expand its Climate Risk Resilience Centers to 1,000, aiming to reach 2 million farmers with advisory services and equipment rental facilities.

Engaging Discussions and Takeaways: The session sparked vibrant discussions on DHAN's approach to managing claims, balancing risk pools, and ensuring affordable insurance. Participants explored the role of digital platforms in enhancing transparency and efficiency, while DHAN's scalable mutual insurance model inspired global interest. These exchanges highlighted mutual insurance as a key driver of sustainable financial inclusion, stressing the need for innovation, partnerships, and supportive policy framework

Global Relevance and Future Outlook: ICII 2024 reinforced the role of inclusive insurance in achieving sustainable development goals. DHAN's mutual insurance model aligns with SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities), and SDG 11 (Resilient Communities). Many participants saw it as a template for bridging protection gaps worldwide. Mrs. S. Ahila Devi and Mr. B. Muthukumarasamy's presentations at ICII 2024 demonstrated the transformative power of community-based insurance models. DHAN People Mutuals continues to innovate and expand its reach, creating lasting financial security for marginalized populations. As the world embraces more inclusive insurance practices, DHAN's achievements stand as a guiding example of sustainable impact and community empowerment.

b. World Water Week at Stockholm, 2024: Mr. J. Mohan and Mrs. K. Ilavarasi participated in the World water week at Stockholm, Sweden during August 25-29, 2024. The World Water Week is the meeting place for everyone who wants to understand how water can help us address the world's greatest challenges. Established in 1991, World Water Week is the leading annual conference on global water issues. SIWI (Stockholm International Water Institute) is the organizer of World Water Week and curates all the content, but most of the sessions are co-created by leading international organizations. The Week attracts an unusually diverse group of people from 193 countries and territories. The World Water Week 2024 focused on water cooperation, for peace and security in its broadest sense: human security, food and nutrition security, ecosystem security, energy security, etc. – and the relationship between all of these. The breaking down of all forms of silos is a key component for successful cooperation, as captured in the title "Bridging Borders: Water for a Peaceful and Sustainable Future.

Sessions/Workshops: Hundreds of sessions on topics ranging from agriculture to city planning, innovation, and wastewater treatment has scheduled through online and onsite. The session formats are very diverse, with workshops, panels, pitches, storytelling events, competitions and much more. While some sessions cater to a broad audience, others are more specialized. Since the session organizers are leading experts in their fields, World Water Week is the place to learn about new trends and follow events as they evolve. The team participated in 15 workshops and 3 central events.

Networking and collaboration with participants from more than 193 countries and territories, World Water Week offers unique opportunities to meet people from every corner of the world and learn first-hand about their experiences. World Water Week is designed to be a powerful force for action since people can immediately learn what others are doing and find collaboration partners for new projects. The team interacted with Ms. STEPINE from Hinduja Foundation, Ms. Kalaivani Govender from South Africa, Mr. Gerard Steehouwer from Oxfarm Novib, Netherlands, Mr. Ajmal Roshan, University of Manchester, United Kingdom, Mr. Manoj Gulati from Water. Org, India and Mr. David Wadström, Marketing & Fundraising-Partnerships and Brand Development Director at Solvatten.

c. India Water Week (September 17 – 19, 2024)

On the third day of India Water Week, it was around 1.45 pm. In our exhibition stall, five of us were waiting. Along with a sizable group of officials and a media crew, Ms. Debashree Mukherjee IAS, Secretary, Department of Water Resources, Ministry of Jal Sakthi, was visiting the exhibition's stalls. We were at the back with our stall. We were unsure whether she would be stopping by us. We were also planning among us what to speak and how to speak her as the crew is in rush for lunch. The group arrived our stall. When we started saying about us, surprisingly the Secretary started first and addressed the crowd that 'DHAN is working in water very strongly and they are doing very good job in water conservation'. The media camera and shots turned on us. She conveyed her best wishes and moved. The incident once again proved DHAN's visibility at large.

- ✓ Eight abstracts were successfully submitted and few published in the compendium.
- ✓ Two presentations were done focussing on Capacity Building for Water sector and Community led conservation models for water.
- ✓ The Mission Director Ms. Archana Varma IAS, Ministry of Jal Sakthi appreciated DHAN presentation as the best one saying that it was comprehensive
- ✓ The team also invited to join the 2nd conclave of India's future on water security organized jointly by ICID and CPR.
- ✓ Vayalagam farmers visited the exhibition stalls, participated in workshops and seminars and had interaction with few officials gathered in various events.

d. National Workshop at IARI (September 19, 2024)

- ❖ The National Workshop on 'Sustaining tank-fed agriculture through community-led conservation models' was held in Pusa Campus, Delhi organized jointly by DHAN Foundation and IARI.
- ❖ Commissioner of Agriculture, Government of India inaugurated the event with his chief guest address. He indicated scope to work in Madhya Pradesh. The Joint Director, IARI delivered special address. Project Director, Water Technology Centre felicitated the guest.
- ❖ Around 100 participants including officials and representatives from Niti Aayog, Ministry of Agriculture, CSR partners, Directors, Scientists, students from IARI, 20 Vayalagam farmers and 19 DHANites were present.

- ❖ Three technical sessions and interaction was held. Subsequently, our Vayalagam farmers spoke about our works and also thrown few insights to IARI around few research areas focusing tank-fed agriculture. The details of the technical sessions are as follows.

7.4 International Training Programme

ART 2024: EMPOWERING CHANGE THROUGH COLLABORATIVE LEARNING: The 19th edition of the Advanced Reflective Education and Training (ART) Programme, hosted by The DHAN Academy in Madurai from September 10 to 13, focused on Mutual Insurance as a key solution to alleviate poverty. The event brought together global professionals to foster dialogue and innovation. The ART 2024 Programme aimed to deepen participants' understanding of mutual insurance's role in sustainable development. It featured five well-structured modules, interactive workshops, and immersive field visits, addressing social capital, product innovation, sustainability, and international perspectives on mutual insurance.

Day 1: Foundations of Mutual Insurance

- Emphasizing community-driven insurance
- Role of social capital in insurance systems, highlighting
- How trust and community networks enhance risk management.

Day 2: Advancing Mutuality

- Sessions on life and health mutual insurance
- Innovative models. Participants engaged in
- Simulations assessing real-world risks faced by vulnerable communities
- Practical insights for mutual insurance strategies.

Day 3: Immersive Field Experiences

- Visit to Gangai Vattara Mutuals & SUHAM Hospital
- Observe community-led insurance solutions
- Local leadership in managing health insurance schemes and innovative practices
- Evening dialogues to share reflections and explore collaborative solutions.

Day 4: Shaping the Future

- Designing sustainable insurance products
- Importance of community empowerment through grassroots networks
- Global collaboration by exchanging knowledge from diverse regions
- Integration of technology and data analytics
- Aligning insurance models with SDGs

Stories of impact included a session on livestock mutual insurance, demonstrating how tailored products mitigate farmers' financial risks. Participant testimonials, such as that from Palliye Guruge Asanka Gayan from Sri Lanka, underscored the program's impact in equipping participants with the knowledge and tools to implement effective insurance solutions in their respective regions. Looking ahead to 2025, the ART Programme aims to incorporate advancements in digital platforms and AI-driven risk assessment tools, focusing on creating equitable and inclusive insurance ecosystems

globally. The success of ART 2024 was made possible by the dedication and insights of the faculty, participants, and partners, setting a strong foundation for future initiatives.

8. DHAN Events 2024-2025

- a. **28th Foundation Day of DHAN Foundation:** The 28th Foundation Day of DHAN Foundation was celebrated on 2nd October 2024 with great enthusiasm, attended by dignitaries, community leaders, and professionals from various sectors. The event highlighted the organization's impactful work in poverty eradication, environmental sustainability, and community development. The Chief Guest, **Dr. P. Senthilkumar, IAS, Principal Secretary – Environment, Climate Change and Forest, Govt of Tamil Nadu**, delivered a significant address emphasizing the role of community movements in sustainable development. In his special address Dr. P. Senthilkumar acknowledged DHAN Foundation's initiatives in poverty alleviation and land conservation. He shared his first-hand experience of DHAN's work from his tenure as District Collector in Dindigul and praised the **Moved Out of Poverty (MOP), Moved Out of Anaemia (MOA) and Moved Out of Encroachment (MOE)** initiatives. He highlighted the critical role of SHGs (Self-Help Groups) in poverty eradication and called for collaborative efforts between NGOs, the government, and communities to mitigate climate change. He stressed the importance of protecting traditional water bodies like tanks and Ooranis, which were once meticulously maintained by ancestors but later neglected. He urged continued community-driven restoration efforts and emphasized that climate change mitigation requires joint action.

As part of the event two books were released

- **"Idhu Namma Boomi"** by Mr. V. Venkatesan – A compilation of 15 essays addressing environmental challenges and conservation strategies.
- **"Naaval Ilakkiya Ulagiloru Ula"** by Prof. Jeyakumar – A literary work covering topics like human rights, education, and the socio-economic history of underprivileged communities.

These books aim to educate and inspire communities about environmental sustainability and social justice.

Key Discussions and Community Contributions

- **Community members shared their success stories**, including how collective action helped them overcome poverty, improve agricultural productivity, and reclaim encroached water bodies for community use.
- **Mr. M.V. Balasubramanian, Zonal Manager, Indian Bank, Madurai Zone**, reflected on the financial sector's role in empowering SHGs and strengthening community resilience.
- **Lifetime Achievers Award: Smt. Annette Houtekamer-Van Dam**, an insurance advisor, was recognized for her contributions to People Mutuals.
- **Movement Awards:** Given to outstanding community contributors:
 - **Dr. Lalitha Regi** – Tribal Health Initiative
 - **Sri Degarai Camel Protection and Milk Marketing Development Society** – Biodiversity conservation
 - **Kombuthurai Traditional Fisherfolk Panchayat** – Sustainable coastal resource management

The event reinforced DHAN Foundation's commitment to holistic development, emphasizing sustainability, community empowerment, and collaboration. The speeches, discussions, and book releases provided valuable insights and direction for future initiatives.

- b. **27th Annual Retreat:** The 27th Annual Retreat of DHAN Foundation took place from July 31 to August 3, 2024, at Gandhigram Rural Institute, Dindigul. The retreat focused on Institutionalization and Integration, fostering collaboration between young and senior DHANites while reinforcing the organization's commitment to grassroots development. This report highlights key discussions, decisions, and strategic directions set during the board meeting.

Day 1: Institutionalization and Leadership Development: The first session focused on introducing 66 new DHANites, allowing them to interact with senior members and learn about the institution's core values. A visual presentation showcased the transformative journey of DHAN Programme Leaders, highlighting their selfless dedication and community engagement. The concept of Institutionalization was explored in depth, emphasizing internalization and externalization as critical components. Integration of DHAN's six structural elements (Strategy, Systems, Skills, Staff, Style, and Shared Values) was identified as a key priority.

Day 2: Enabling Community and Institutionalization: The second day focused on strengthening community-driven institutionalization. Leaders from various regions shared insights into achieving predictability, stability, and sustainability in their federations. Discussions centered on governance, financial independence, and self-regulation, with best practices from community leaders in Dindigul serving as key learning points. A pivotal session on ultra-poor inclusion highlighted barriers such as geographical isolation, economic incapacities, and systemic inequalities. Strategies for integrating the ultra-poor included developing baseline mapping, capacity-building programs, and adapting policies to enhance inclusivity. Thematic areas like digital intermediation, livelihood development, and environmental sustainability were recognized as essential for community self-growth.

Day 3: Aligning Self and Team for Institutional Growth: The day three focused on self-introspection and team alignment. Chief guests, including Dr. Nagenthira Singh and Dr. N. Panchanathan, emphasized the significance of translating grassroots wisdom into impactful action. A book titled *Why Do I Need to Matter* was released, further inspiring discussions on institutional identity and purpose. Key activities included experiential learning sessions such as self-mirroring, blind games, and role-play exercises. These activities reinforced the importance of networking, team collaboration, and professional accountability. Challenges like digitization, migration, and governance gaps were addressed through proposed strategies including process standardization, collaborative federations, and leadership rotation.

Strategic Directions & Way Forward:

1. **Scaling Outreach** – Targeting 2 crore people across 1000 blocks through Community Finance Linkages (CFL) and partnerships with banks.
2. **Strengthening Governance** – Standardizing movement processes, judiciary systems at federation levels, and professionalizing leadership training.
3. **Infrastructure Development** – Establishing regional centers, digitizing processes, and integrating social media strategies.
4. **Resource Mobilization** – Expanding funding sources, securing CSR partnerships, and optimizing financial self-sufficiency for federations.
5. **Human Capital Growth** – Implementing structured training programs, leadership rotations, and ensuring intergenerational knowledge transfer.

The 27th Annual Retreat successfully reinforced DHAN Foundation’s commitment to institutional sustainability, leadership development, and community empowerment. The event provided a strategic roadmap for the organization’s future, emphasizing inclusivity, governance, and professionalization to drive meaningful change at the grassroots level.

- c. **Walkathon 2025:** DHAN Foundation organises Walkathon every year on different development themes. Since 2007, DHAN Foundation organised 18 Walkathons with 9 different themes. Every year, the Community Federations | Locations promoted by DHAN are also organising Walkathon on the same theme and throughout the year, organising events and activities related to the theme of the year. Walkathon 2025 is the 19th Version of the series which carries the theme of “Development Partnership.”

Walkathon 2025 carries the theme of “**Development Partnership**”. Generally, Partnerships are essential in personal, professional, and organizational contexts because they foster collaboration, mutual growth, and the sharing of resources, knowledge, and expertise. Partnerships allow individuals or organizations to combine their strengths, skills, and resources. By leveraging complementary expertise, partners can achieve results that might not be possible alone. Partnering with others brings diverse perspectives and ideas, leading to innovative solutions. Exposure to new ways of thinking can inspire creativity and drive progress in projects or businesses. Partnerships often open doors to new networks, clients, or markets. Access to each partner's existing relationships can accelerate growth and create more opportunities. Partnerships are not just about combining resources but about creating value through collaboration and mutual benefit. Whether in personal relationships, business ventures, or community projects, partnerships help individuals and organizations achieve goals more effectively and sustainably than they could on their own. Through Walkathon 2025, DHAN acknowledged and celebrated the Development Partnership with different development Stakeholders. The event was organised in 15 districts in Tamil Nadu, 4 in Karnataka, 3 in Maharashtra, 2 each in Andhra Pradesh, Kerala & Bihar. The events witnessed a total of about 25,000 across all states & districts and the total distance walked is around 45 km.

9. Conclusion and Way Forward

DHAN always moves ahead with a Strategic Plan for a period of five years and each of the DHAN collective institutions have development such strategic plan. The community federations also have their strategic plans. Looking at the Poverty in the society and the status of women and in order to protect and preserve the environment DHAN moves ahead with its Mission statement and towards the Vision. The period in 2024-25 has brought in more of expansion and programme deepening. Particularly the Centre for Financial Literacy has helped to reach across various blocks, districts and villages and there seem to be an opportunity for a large scale expansion in the coming years. As discussed earlier the Community Based Business Organisation is another important strategy for expansion into the FPO sector. Similarly, CSR funding is helping for the various activities done for the irrigation tank (Vayalagam programme) and rainfed farmers. The bank linkage, savings, loans are definitely strengthening the groups and inturn the livelihoods of the poor community. In addition, CSR is helping to a great extent for the community health and WASH programmes and lot of deepening has happened in the mutual and micro insurance sector. The SPICE have contributed to the Federation Collective concept and it is in a full swing. Coupled with the capacity building, leadership, five leader concept, regional council, etc are definitely strengthening the works. The various Integration mechanisms have helped in consultation, guidance, review, monitoring and mid-course correction. There would a significant growth for DHAN and its collective units this year and steady progress in the community moving out of poverty. Moreover, the programmes are also focussing on moving out of anaemia, moving out of alcohol and tank encroachment.

Different forums provide necessary guidance and support to team for their work. The ICF & CFM provides strategic guidance to programmes/SPICE whereas the CEO Meeting, MIDAIM, etc provide guidance for operational aspects to Programme Leaders and Regional Coordinators. Like these there are several such forums for consultation and guidance.

With the support of the community, field team, guidance from Trustees, coordination of central team and good leaders at the field and necessary grant support from CSR and other funding agencies, the progress seems to be in the right track. DHAN hereby expresses its gratitude and thanks to the donors and partners and the community and all others for their active participation in addressing poverty collectively.

DHAN Family

