

Water Matters



Annual Report 2017

DHAN Foundation

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Abbreviations & Acronyms

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

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

Introduction to DHAN Foundation

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

The broad purposes for which DHAN stands are:

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

The principles guiding DHAN are

1. Engaging high quality human resources to work at the grassroots. The focus would be to enable the poor, not deliver services.
2. Valuing collaboration with mainstream institutions and Government to demonstrate new and effective intervention to link them with the people.
3. Promoting people's organisations to ensure entitlements and to build an effective demand system to promote people's interest.
4. Promoting livelihoods to address the issues of poverty directly.
5. Enriching the themes and retaining subsectoral focus as a strategy for growth.

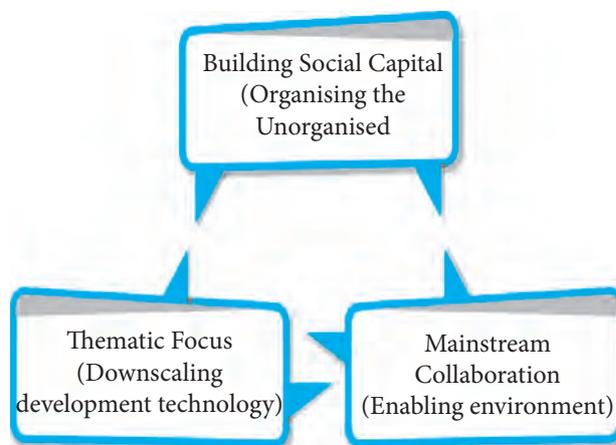
VISION

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

VALUES

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

DEVELOPMENT APPROACH



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

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

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

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

The third factor, the mainstream collaboration is critical for creating enabling environment for the other two factors to perform. The thematic institutions continuously build the capacities of the Peoples' 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 Peoples' Organisations and the mainstream institutions. The collaboration process educates both Peoples' Organisations and mainstream institutions about their roles and responsibilities in sustaining their collaborations.

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

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

DHAN Collective

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

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

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

Strategic Goals (2012-17)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Water Matters

Perspectives, Principles and Practices of DHAN's Water Initiatives

“The greatness of a nation and its moral progress can be judged by the way people treat the environment”.

- *Mahatma Gandhiji*

“Anyone who can solve the problems of water will be worthy of two Nobel prizes, one for peace and one for science.”

- *John F. Kennedy*

PERSPECTIVES

Water and Life

Water is elixir of life. Water is everywhere on our planet, in the air, in our bodies, in our food and in our breath. Without it life as we know it would not be possible. Saint Poet Tiruvalluvar wrote about the water and the impact of its presence and absence 2000 years ago in the following lines:

“It is the unfailling fall of rain that sustains the world.
Therefore, look upon rain as the elixir of life”.

“Unless raindrops fall from the sky,
Not a blade of green grass will rise from the earth”.

“No life on earth can exist without water,
And the ceaseless flow of that water cannot exist without rain”.

“Rain produces man’s wholesome food;
And rain itself forms part of his food besides”.

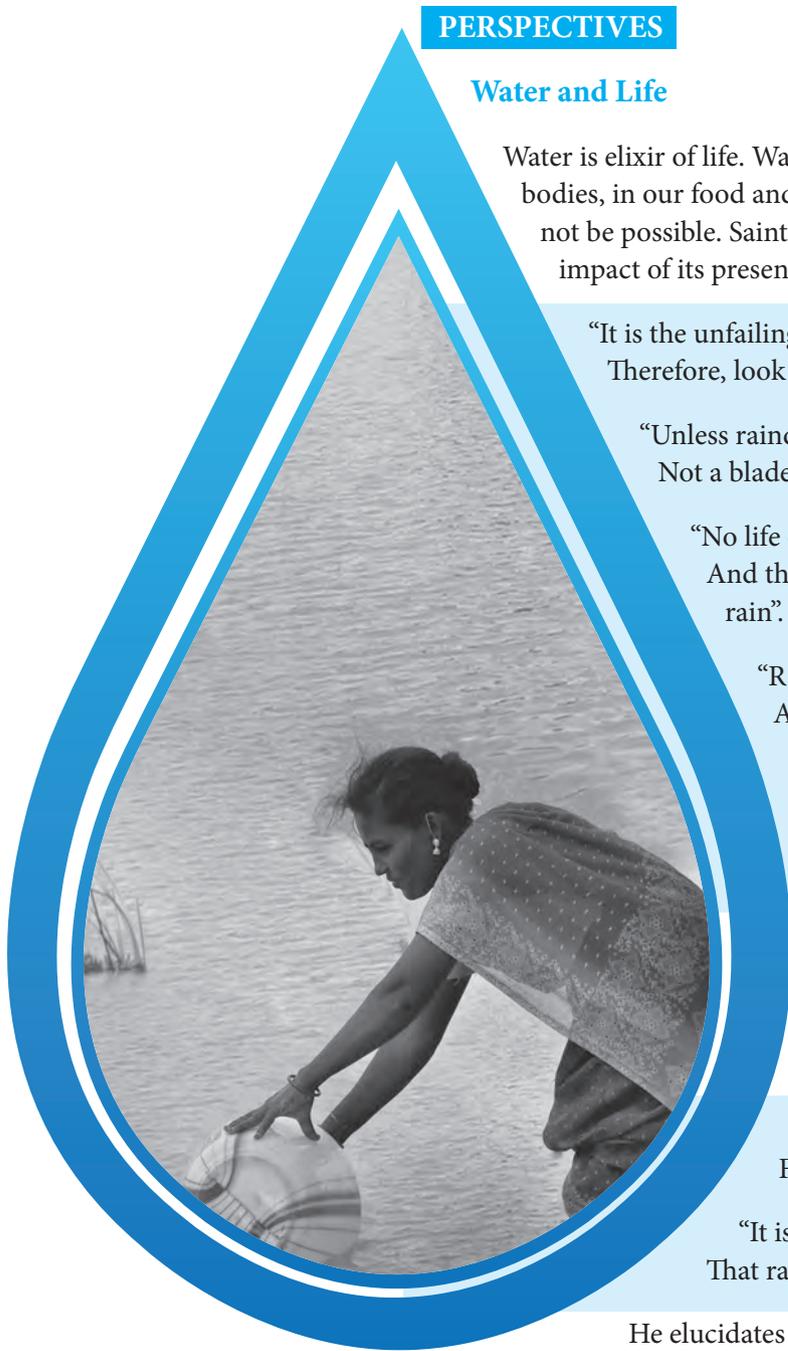
“Though oceanic waters surround it, the world will be deluged
By hunger’s hardships if the billowing clouds betray us”.

Monsoons are the primary source of water for sustaining life in the Indian context. Also, the monsoon causes problems to human life here. Saint Poet Thiruvalluvar further says,

“When clouds withhold their watery wealth,
Farmers cease to pull their ploughs”.

“It is rain that ruins, and it is rain again
That raises up those it has ruined”.

He elucidates the nexus between the terrestrial and marine water ecosystems, and how do they interact to sustain the ecological balance.



“The very nature of oceans, though vast, would diminish,
If clouds ceased to take up water and give back
rain’s gifts”.

Illuminating the social, cultural and spiritual functions of water Tiruvalluvar says,

“Unless the heavens grant their gifts, neither the
giver’s generosity
Nor the ascetic’s aloofness will grace this wide
world”.

“Should the heavens dry up, worship here of the
heavenly ones
In festivals and daily rites would wither”.

Access to water is an imperative for public health, whether it is used for drinking, domestic use, food production or recreational purposes. Improved water supply and sanitation, and better management of water resources, can accelerate economic growth and can contribute greatly to poverty reduction. In 2010, the United Nations General Assembly explicitly recognized that access to water and sanitation is a human right. It reinforces that everyone has the right to sufficient, continuous, safe, acceptable, physically accessible, and affordable water for personal and domestic use.

Water, a Global Development Priority



Under the Millennium Development Goals, the target of reducing the proportion of the world’s population without sustainable access to safe water (MDG 7), was measured by the indicator of the population using improved drinking-water sources, but without taking into account the location, availability, or quality of the water. Whereas the Sustainable Development Goal target 6.1 calls for universal and equitable access to safe and affordable drinking water. The target is measured with an indicator of “safely managed drinking water services” –

drinking water from an improved water source that is located on premises, available when needed, and free from faecal and priority chemical contamination.

According to World Health Organisation, in 2015, 5.2 billion people had access to safely managed drinking-water services, that is, they used improved water sources located on premises, available when needed, and free from contamination. The remaining 2.1 billion people without safely managed services included:

- 1.3 billion people with basic services, meaning an improved water source located within a round trip of 30 minutes
- 263 million people with limited services, or an improved water source requiring more than 30 minutes to collect water
- 423 million people taking water from unprotected wells and springs
- 159 million people collecting untreated surface water from lakes, ponds, rivers and streams.

Sharp geographical, socio-cultural and economic inequalities persist, not only between rural and urban areas; but also, in towns and cities, where people living in low-income, informal, or illegal settlements usually have less access to improved sources of drinking-water than other residents.

Water and Poverty

Poverty is complex, multidimensional, and is the result of myriad interactions between resources, technologies, institutions, strategies, and actions. The multidimensional character of poverty has been reflected in a wide array of approaches, poverty reduction strategies, and policies. Although water provides only a single element in the poverty equation, it plays a significantly powerful role through its wide impact on such factors as food production, hygiene, sanitation and health, vulnerability/food security, and the environment. Indeed, development agencies, groups, and experts worldwide are increasingly recognizing the important role that water can have on poverty.

Meeting the needs of the poor has too often been seen as simply providing safe drinking water. Quite important as this is, it is not the only challenge facing

poor women, men, and children around the world. They also need access to water for productive use to provide a livelihood, and water is critical to the ecological services on which many of the poor depend.

Water is indeed a significant key to sustainable development. The problems with water and its use pervade the lives of the poor. The link between poverty and the familiar issues of health, food security, and environmental integrity are well understood and widely documented and there is common agreement that poverty and water are inextricably linked. The details of this connection vary greatly, but the impact of water on the lives and prospects of the poor is clear.

Pro-poor actions in water service provision and resource management for improved health and well-being should be the central element of any programme to tackle poverty. While it is true that globally, things have improved at a faster rate than at any time in human history and developments such as broader and improved irrigation, increased water supply coverage, better primary health care and education systems have improved the lives of many, it is also true that the poorest and most vulnerable remain untouched by this progress and will remain so, however well we make conventional approaches work.

As things stand, if we continue to rely solely upon traditional approaches, the best we can hope for is improvements that will help more poor people significantly, but still leave a significant proportion of the poor with few or no prospects of ever improving their water security. Above all, there can be little optimism that the approaches of the past century can be replicated to reach the hundreds of millions of the poor who live in societies and environments where large-scale infrastructure investments will not work. For these people, new approaches are needed for water management that more closely reflect their conditions of poverty and optimize the opportunities that exist to reduce this poverty.

Identifying such innovative approaches and processes should be one of the main goals of development. There is need to create more pro-poor water governance, improve access to quality water services, mainstreaming gender in all aspects of water management, involve and empower the poor and develop their capacity in making decisions that affect their water management and their water-related livelihoods, strengthen their ability to cope with disasters, manage the water resources sustainably and improve the health and well-being of the poor. There are no easy prescriptions, no panaceas, or universally applicable solutions. However, there are some fundamentals that apply everywhere, including the need to create fair and representative governance conditions and means of participation for all, ensuring efficient and sustainable levels of service provision. There is also the need to ensure that water is mainstreamed into wider national and international development approaches such as the poverty reduction strategy papers. Water can-and often does-make a major contribution to poverty reduction but water management alone will not solve poverty problems and poverty will not be reduced without improved water security.

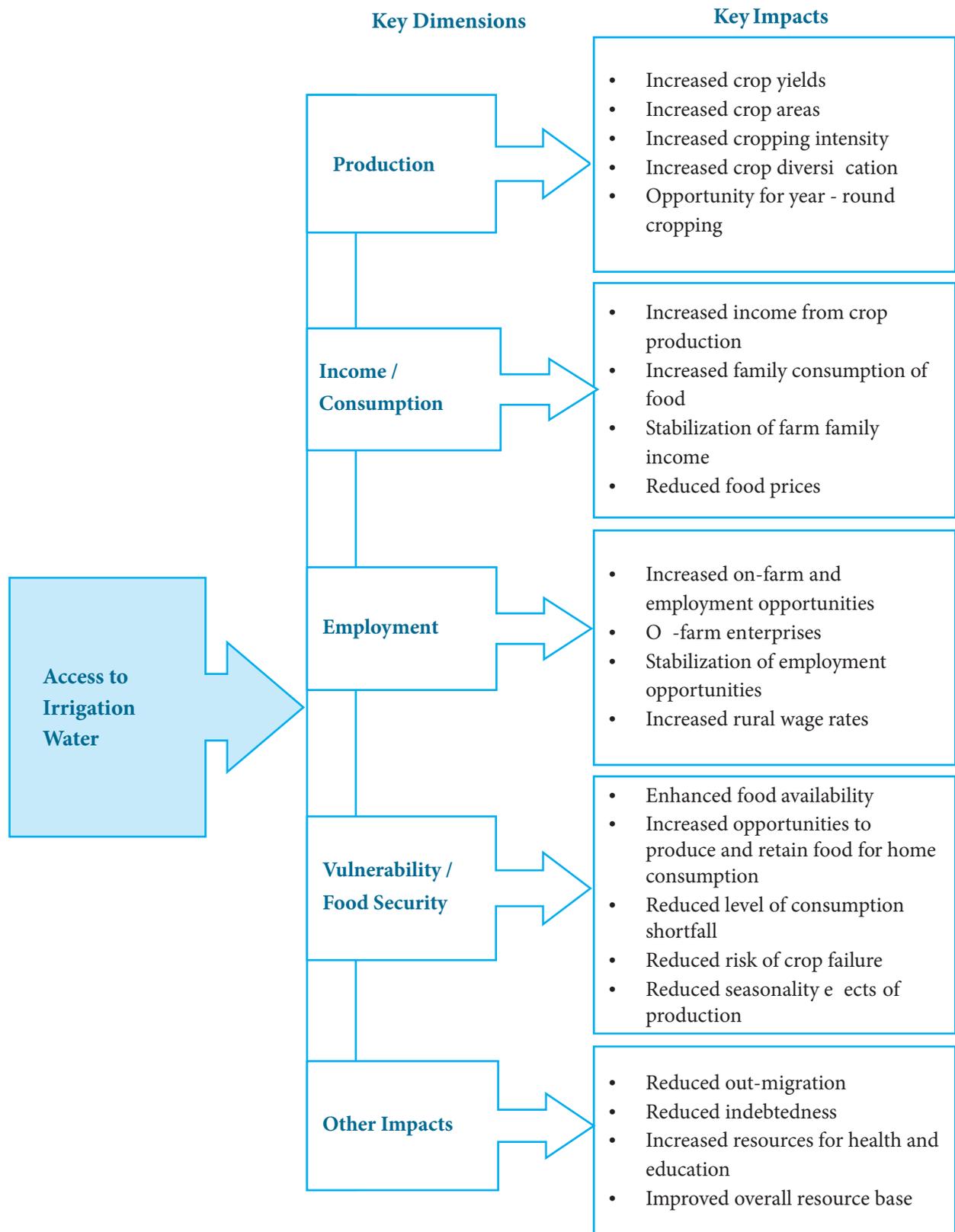
Water, Agriculture and Poverty

Within the water and poverty debate, agricultural water holds a unique place. While solutions to other dimensions of the water and poverty problem such as sanitation, hygiene, and potable supplies, generally call for increased expansion of services, the agricultural water/irrigation problem requires drastic improvements in existing services. Furthermore, agriculture is now the world's largest user of water, consuming 70–80% of annual utilized supplies and providing livelihood for most of the world's poor.

Within agriculture, water is a vital resource for many productive and livelihood activities and many developing countries have promoted water resources



Water, Agriculture and Poverty: Key Dimensions



development over the last five decades to improve social outcomes. Huge investments have been made in water resources to achieve such broad objectives as economic growth, rural and agricultural development, national food security, famine protection, and land use intensification. While irrigation development can have negative impacts on the poor under some circumstances, agricultural water/irrigation has been regarded as a powerful factor for providing food security, protection against adverse drought conditions, increased prospects for employment and stable income, and greater opportunity for multiple cropping and crop diversification.

Access to reliable irrigation can enable farmers to adopt new technologies and intensify cultivation, leading to increased productivity, overall higher production, and greater returns from farming. This, in turn, opens up new employment opportunities, both on-farm and off-farm, and can improve income, livelihoods, and the quality of life in rural areas. Overall, irrigation water—like land—can have an important wealth-generating function in agriculture, specifically, and in rural settings in general.

There are five key interrelated dimensions of the relationship between access to good agricultural water, socioeconomic uplifting in rural communities, and poverty reduction. The dimensions are production, income/consumption, employment, vulnerability/food security, and overall welfare.

In general, access to good irrigation enhances opportunities to diversify their income base, reducing vulnerability caused by the seasonality of agricultural production as well as external shocks. Thus, access to good irrigation has the potential to contribute to poverty reduction and the movement of people from ill-being to well-being.

As with direct benefits, the indirect benefits of irrigation services will also not accrue evenly across household sectors. To the extent that irrigation increases crop production, food prices will decline due to increased overall supplies. For both categories of the landless, any fall in prices will result in an increase in real incomes and food security as well as increased employment and other opportunities via the multiplier effect in both local and regional

economies. Smallholders will also receive indirect benefits from price declines to the extent that they are net food buyers, whereas large holders—net food sellers—may experience low or negative indirect impacts. While the exact distribution of irrigation benefits among these various classes within any agricultural system is an empirical question and will be dependent on equity in land distribution, the important point is that direct and indirect effects must be considered to comprehensively understand the impact of irrigation on the rural poor.

To the extent these conditions or enabling environments are lacking or imperfect, on-ground benefits of irrigation to the poor would continue to be discounted. For instance, in settings with high degree of inequality in land distribution, irrigation would have lower impact on poverty, as water rights and potent benefits are virtually tied to land ownership. Lack of ownership or formal land titles and poor-insensitive land tenure systems, as is the case in many developing countries, result in self-exclusion for the poor, such that benefits of public irrigation accrue mainly to fewer landholders. Even if landholdings are equitable, when irrigation resources are poorly managed, or access to complementary production inputs (agro-chemicals and credit) is poor, the impact of irrigation interventions on poverty is likely to remain small. Even if the first two conditions are met, but irrigation water supplies are inequitably distributed or inadequate, and opportunities for conjunctive use of groundwater are constrained due to its poor quality or high abstraction costs, possibilities for reaching out to the poor through irrigation will remain minimal.

A shift from low-value subsistence production to high-value market-oriented production is the next step to the road out of poverty, as it is a key driver of income diversification and risk management. Similarly, newer production technologies and crop varieties, geared to suit small farmers and fit small plots, are a must for pulling the poor out of poverty through irrigation. Even if all these aforesaid conditions are met, when poor farmers remain unable to sell their bumper harvests in distant markets, due to market imperfections or high

transaction costs, actual benefits of irrigation to the poor will fall short of their potential. Existence of employment opportunities outside the farming sector, especially in areas with high land-to-man ratios, would further help diversify incomes, minimize risk, and reduce poverty. In short, it is the “package” that matters for effective poverty reduction and not the mere supply of irrigation water.

There are strong direct and indirect linkages between irrigation and poverty. Direct linkages operate via localized and household-level effects, and indirect linkages operate via aggregate or national-level impacts. Irrigation benefits the poor through higher production, higher yields, lower risk of crop failure, and higher and year-round farm and non-farm employment. Irrigation enables small holders to adopt more diversified cropping patterns and to switch from low-value subsistence production to high-value, market-oriented production.

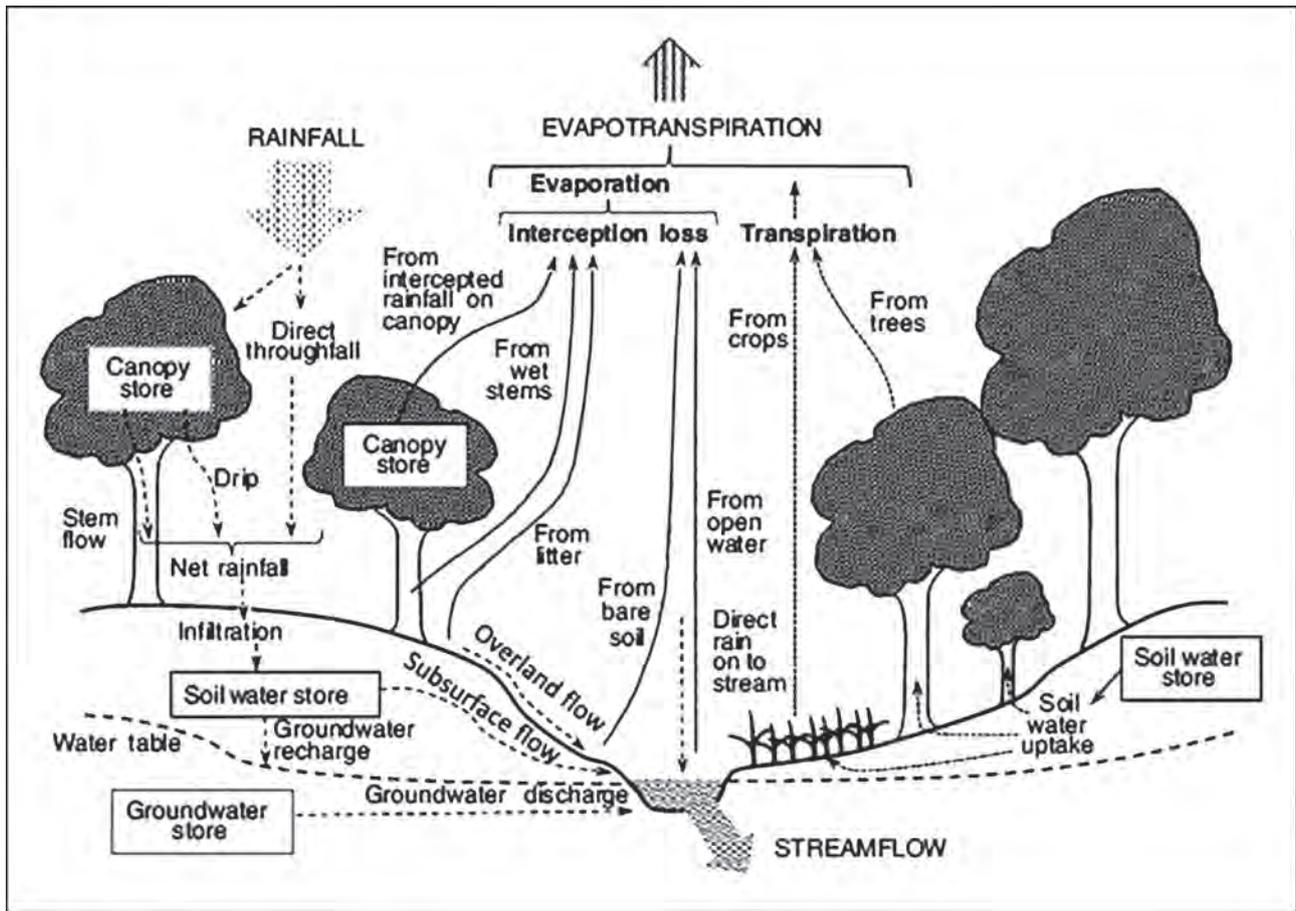
The transition to the market economy integrates the poor into land, labour, and commodity markets and empowers the poor by putting them at a level playing field with other market entities, including the non-poor. Increased production makes food available and affordable for the poor. The poor and the landless are main beneficiaries of low food prices as they are net buyers of food. Indirect linkages operate via regional, national, and economy-wide effects. Irrigation investments act as production – and supply-shifters, and have a strong positive effect on growth, benefiting the poor in the long run. The magnitude of indirect benefits could be many times more than the direct and household-level benefits. Further, irrigation benefits tend to affect the poor and the landless alike in the long run, although in the short run, relative benefits to the landless and land-poor may be small, as the allocation of water often tends to be land-based. Allocating water to the land and not to the households is inherently biased against the landless. In spite of this, the poor and the landless, in both absolute and relative terms, benefit from irrigation investments. Recent advances in irrigation technologies, such as micro-irrigation systems, have strong antipoverty potential.

Water: Agro-ecological Perspective

The water cycle is a biophysical process, heavily influenced by ecosystem functioning. The healthy functioning of ecosystems underpins a multitude of benefits (services) derived from ecosystems. Water is a critical component in maintaining these functions, while keeping them resilient to change (Costanza et al., 1997). The presence and absence of water in the landscape very often determines the characteristics of several supporting and regulating functions, for e.g. preserving nutrients and removing pollutants (Falkenmark, 2003).

The water cycle at the agro-ecosystem scale is illustrated in the following figure. Water is a key factor to be managed to enhance agricultural benefits, whether in rainfed or in irrigated farming stems. In rainfed farming systems, management aims to maximize soil infiltration of rainwater and soil water holding capacity or, in some cases, to drain excess water to ensure good growth. In irrigation, the same management aim is met from water derived from external sources (surface or groundwater sources) at timely intervals for the crop.

The implications of considering water in this ecosystem context are twofold. First, as explained here, water underpins many ecosystem benefits, food production being only one. Although it has long been established that using water in agriculture has implications for other uses, there remains, in many circles, limited understanding of how these impacts are delivered, their importance and how they can be managed. Secondly, water management policies in agriculture can be dominated by considering visible surface water and groundwater (e.g. irrigation), whereas the less visible parts of the water cycle (e.g. land cover and cycling through soils) are important and can often be underemphasized. Molden (2007), for example, noted that while potential productivity gains are available in irrigated agriculture, perhaps the biggest opportunities lie with rainfed agriculture, which largely involves improving rainwater retention by soils. Some ecosystem-driven aspects of the water cycle that merit better attention include:



The ecosystem context of water presents a paradigm shift in how we think about the water–food–environment interface. Historically, the water–environment interface has been largely one of conflict in which the ‘environment’ (or ecosystem!) has been regarded as an unfortunate but necessary victim of development.

An alternative approach is to view water management as the management of water use and ecosystems in order to deliver multiple ecosystem benefits in a mutually supporting way.

Agro-ecosystems

Agriculture is an ecosystem management activity from which primary and secondary agricultural products are appropriated by humans (Fresco, 2005). An ‘ecosystem’ can be defined as a dynamic complex of plants, animals, microorganisms and their non-living environment, of which people are an integral part (UNEP, 2009). All agricultural activities depend on a functioning ecosystem, for

example, healthy soil or the presence of pollinators, but can also have an impact on the ecosystem beyond the immediate interests of agriculture, for example, downstream water pollution. Defining the management components of ecosystems is largely a matter of scale. Discrete ecosystem types can often be identified (for example, soils, wetlands, mountains, dry-lands, and forests), but although some management activities might focus on these discrete elements (for example, managing soil in a field), the reality is that all these components are interconnected, and particularly so through water.

Certain components of agro-ecosystems are particularly relevant to the scope of water and food security. These include: open water bodies (such as wetlands, rivers and lakes) that can supply water to agriculture but also compete with agriculture over water, and are affected by agrochemicals such as fertilizers and pesticides; and soils, which are the immediate source of water for most crops. Most agro-ecosystems, certainly at the larger scale, contain a mosaic of multiple land use types.

Ancient View of Land and Water

There are numerous ways of classifying the watersheds. The Agricultural Engineering Department has classified the watershed into four grades namely Grade I, Grade II, Grade III and Grade IV watersheds based on soil erosion and order of streams. However, the High-Level Committee report prepared by Dr. V.C. Kulandaisamy and others classified the watersheds into three major groups namely Hilly and Forest dominated, predominantly Irrigated and predominantly Rainfed.

The **Sangam landscape** is the classification of land found in classical Tamil Sangam literature. According to the nature, landscape, people, occupation, culture and social life, they were classified into different tinai or modes. Each tinai was closely associated with a particular landscape, and constituent climate, geography, people, fauna and flora.

- **Krinji** includes hills and hilly landscape. It is characterized by red and black soils with stones and pebbles, streams and waterfalls are the predominant source of water. Gathering of forest produces, hunting of animals were the major source of livelihoods.
- **Mullai** is the land of the forest with predominantly red soils. The forest is rich with lakes, waterfalls, teak, bamboo and sandalwood. In this region, millet grows and wild bees are a source of honey. Pastoral and agricultural occupations are the major source of livelihoods.
- **Marudam** land consists of cultivable plains and valleys, rich in alluvial soil. Lakes and ponds are the predominant source of water.
- **Neidhal** consists of coastal plains and seashore as the primary landscape. Ponds and wells are the sources of freshwater and sea water occupies the major part of this landscape. Fishery and fishery related livelihoods are the major source of livelihood here.
- **The pālai** or wasteland/desert land is not seen as being a naturally occurring ecology. Sangam literature of Tamil, explains that instead, the landscape of the wasteland with which the paalai is associated emerges when

other landscapes wither under the heat of the burning sun. Water bodies in this context are dry wells and stagnant water

During the early phases of the Sangam period, people depended heavily on rains as the primary source of water for agriculture. However, increasing demand stemming from a growing population led to the development of better methods of irrigation. Since the rivers of the region were not perennial, the primary goal was to procure an adequate and continuous supply of water.

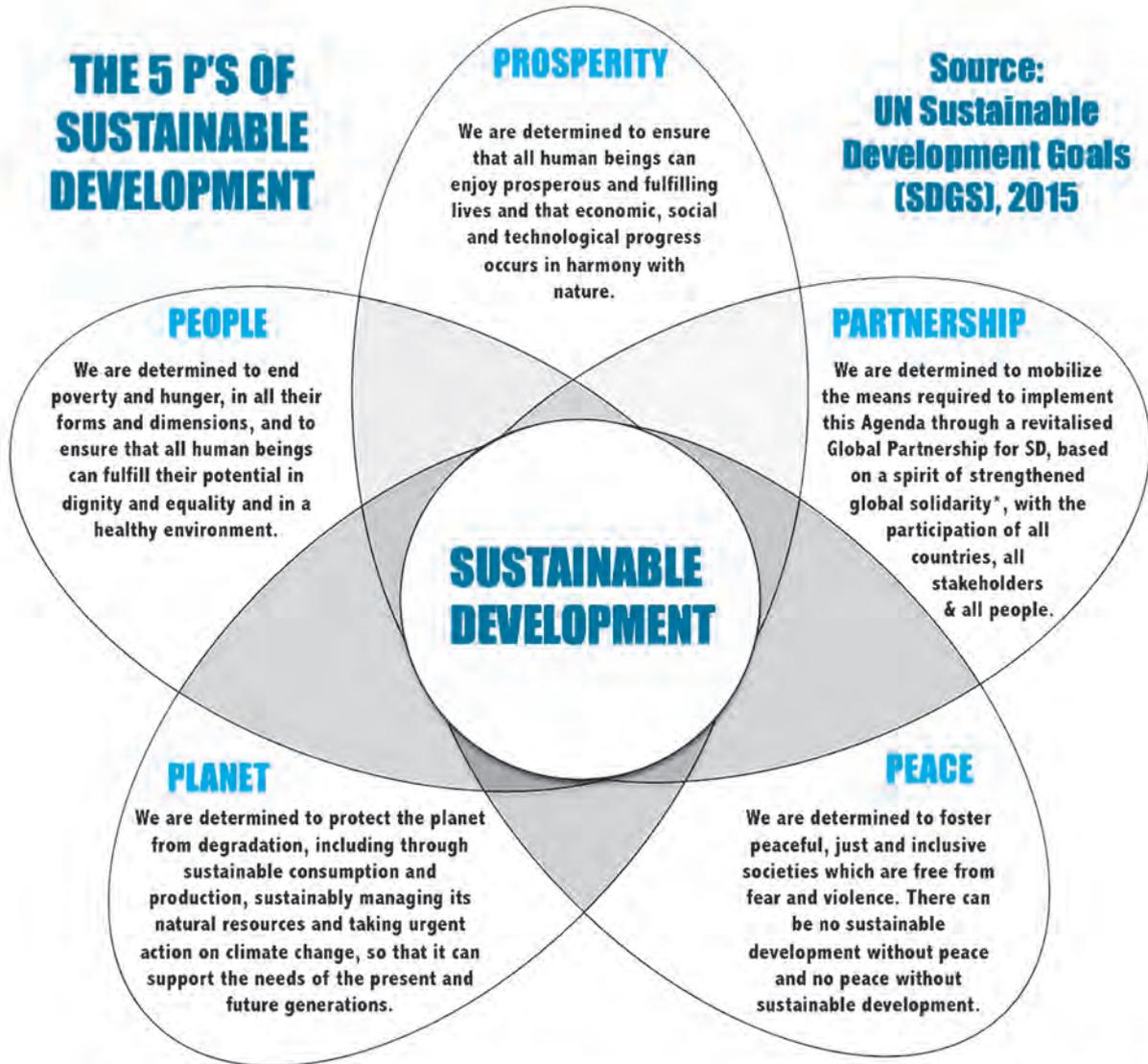
Tanks, lakes and dams were important water storage systems that were developed for this purpose. Sluices and shutters were constructed for regulating water for irrigation. Sometimes, buckets made of reeds were used for watering the lands. In order to control the flooding of rivers, sand mounds were raised so that water could be diverted for irrigation. Direct irrigation from canals was possible on the river basins of the Cauvery, the Periyar and the Tamaraparani. Kallanai, a dam built on river Kaveri during this period, is considered the oldest water-regulation structure in the world. Kaveri, Pennai, Palaru, Vaigai and the Tamaraparani were the major rivers.

Water stored in tanks and reservoirs was delivered to the fields through channels. There is a considerable amount of spring channel irrigation in the Palar, Kaveri and Vaigai beds. To raise a second crop, well water was very useful. People of this era knew how to divine the spots where there was flow of underground water and dug wells there. Men and oxen were used to irrigate the lands from well water. When water supply was limited and demand was more, it became the duty of the village authorities to distribute the available water in a proper manner. Day and night watchmen were employed to guard the tanks and reservoirs and regulate the water supply.

Water and Sustainable Development Goals

Goal 6 is a dedicated water goal – to “Ensure availability and sustainable management of water and sanitation for all”. The agenda will be adopted by Member States at the Sustainable Development Summit in September 2015. Goal 17

THE 5 P'S OF SUSTAINABLE DEVELOPMENT



Source:
UN Sustainable Development Goals (SDGs), 2015

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* focussed in particular on the needs of the poorest and most vulnerable and with the participation of all countries. SD = Sustainable Development

deals with different Means of Implementation for the achievement of the objectives. This includes Capacity Development, Financing, Institutions, Policies and Partnerships and Technology as a catalyst for change.

The SDG on Water and Sanitation proposes the following accomplishments by 2030.

- Achieving universal and equitable access to safe and affordable drinking water for all.
- Achieving access to adequate and equitable sanitation and hygiene for all, and end open defecation, paying special attention to the needs of women and girls and those in vulnerable situations.
- Improving water quality by reducing pollution, eliminating dumping and minimizing release of hazardous chemicals and materials, halving the proportion of untreated waste water, and increasing recycling and safe reuse globally.
- Substantially increasing water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity, and substantially reduce the number of people suffering from water scarcity.
- Implementing integrated water resources management at all levels, including through transboundary cooperation as appropriate.
- Protecting and restoring water-related ecosystems, including mountains, forests, wetlands, rivers, aquifers and lakes.

- Expanding international cooperation and capacity-building support to developing countries in water and sanitation related activities and programmes, including water harvesting, desalination, water efficiency, wastewater treatment, recycling and reuse technologies.
- Supporting and strengthening the participation of local communities for improving water and sanitation management.

Access to safe water and sanitation and sound management of freshwater ecosystems are essential to human health and to environmental sustainability and economic prosperity. People without access live predominantly in rural areas. Achieving universal access to basic sanitation and ending the unsafe practice of open defecation will require substantial acceleration of progress in rural areas. Effective water and sanitation management relies on the participation of a range of stakeholders, including local communities.

As water moves in time and space consistent with the hydrological cycle, the term ‘water management’ covers a variety of activities and disciplines. Broadly speaking, these can be divided into three categories: managing the resource, managing water services, and managing the trade-offs needed to balance supply and demand. The management of water is not merely a technical issue; it requires a mix of measures including changes in policies, prices and other incentives, as well as infrastructure and physical installations. Integrated water resources management (IWRM) focuses on the necessary integration of water management across sectors, policies and institutions.

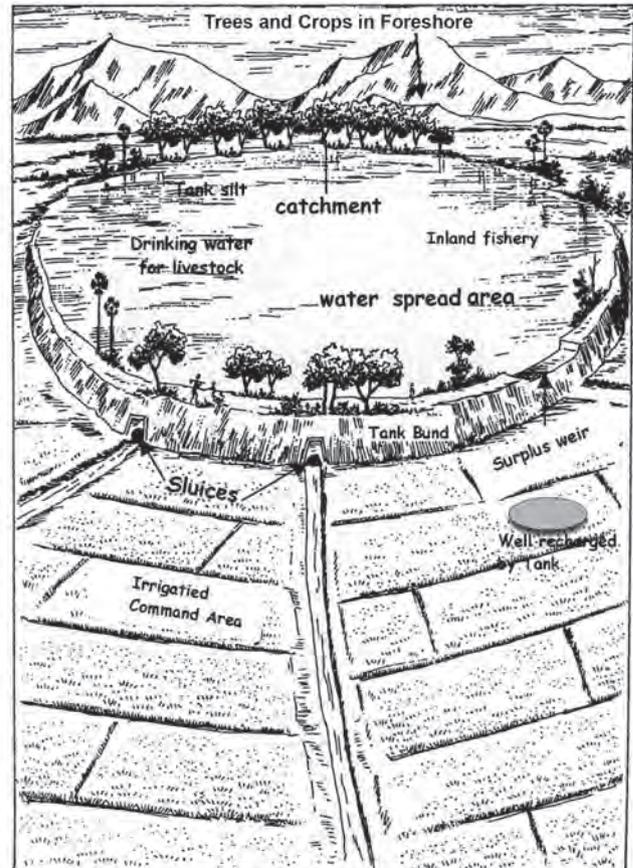
Legacy of Tank Irrigation System

India, with its 17 percent of global population and with only 4 percent of fresh water resources is waging a fierce battle on meeting continuously increasing water demand with the available water supply. The importance of water conservation by every citizen and the State is very vital as of now, the effects of climate change, poor governance, lack of community ownership and participation, either limited or no plans on river basin specific,

“bottom-up approach” make the demand on water a finite source more challenging. It is also clear from Sustainable Development Goal 6 which relates water and improved sanitation, reducing water pollution, improving water demand management and making sustained water use. Readers are exposed to grassroots’ experience over the two and half decades working on improving livelihoods of small and marginal farmers, women and landless across 20 river basins in six states in India, the insights and learning on water commons.

Tank is a Basin

India has many historical evidences on irrigation structures, systems and management, almost from 8th century AD onwards. The evidences capture India’s long history of human interventions in the management of village water bodies. One such intervention is an irrigation tank. A tank is a simple earthen banked rainwater harvesting and storage structure, designed by the early settlers using their indigenous wisdom and constructed with the generous support of native rulers and chieftains. The topography of Deccan Plateau provided a good base



for locating these innovative water bodies. Irrigation tanks are simple technological innovations developed by those people to accommodate their primary needs and adapted to the distinctive Indian climate – intense monsoons followed by protracted droughts.

“Tanks need to be thought of in terms of a wide complex of natural resources, physical facilities, land use patterns and managerial institutions. The tank is not simply an irrigation system that starts from the reservoir down. It is also a collection point for run-off from the catchment area, pond for pisciculture, source of silt for fertilization and construction material, a recharge structure for local groundwater, a location for cultivation on common lands, a source of drinking water for livestock, and finally, an irrigation system for crops. To help keep in mind this multiplicity of uses which spans the administrative ambit of several government departments, it is useful to think of tank complexes as basins rather than tanks, which too often connote only the direct surface irrigation aspects of these systems.” (John Ambler, 1994)

Even now, the tanks in South India and Ahar-Pyne System in Magadh region have very high relevance in practising Integrated Water Resources Management (IWRM). As per minor irrigation census (1994), there exist 500,000 irrigation tanks in the country; of which 150,000 tanks are located in the Deccan Plateau covered by South Indian states. Similarly, there are over 20000 Ahar-Pyne System linking rivers in South Bihar and parts of Jharkhand in Ganga Basin. These irrigation tanks are situated in sequential chains (cascades) with the slope mildly dipping towards the southern coastal plains in the Deccan Plateau. As a result, the rainfall runoff flowing from a sub-basin and/or watershed is effectively impounded and harnessed for multiple uses with irrigation being the major user.

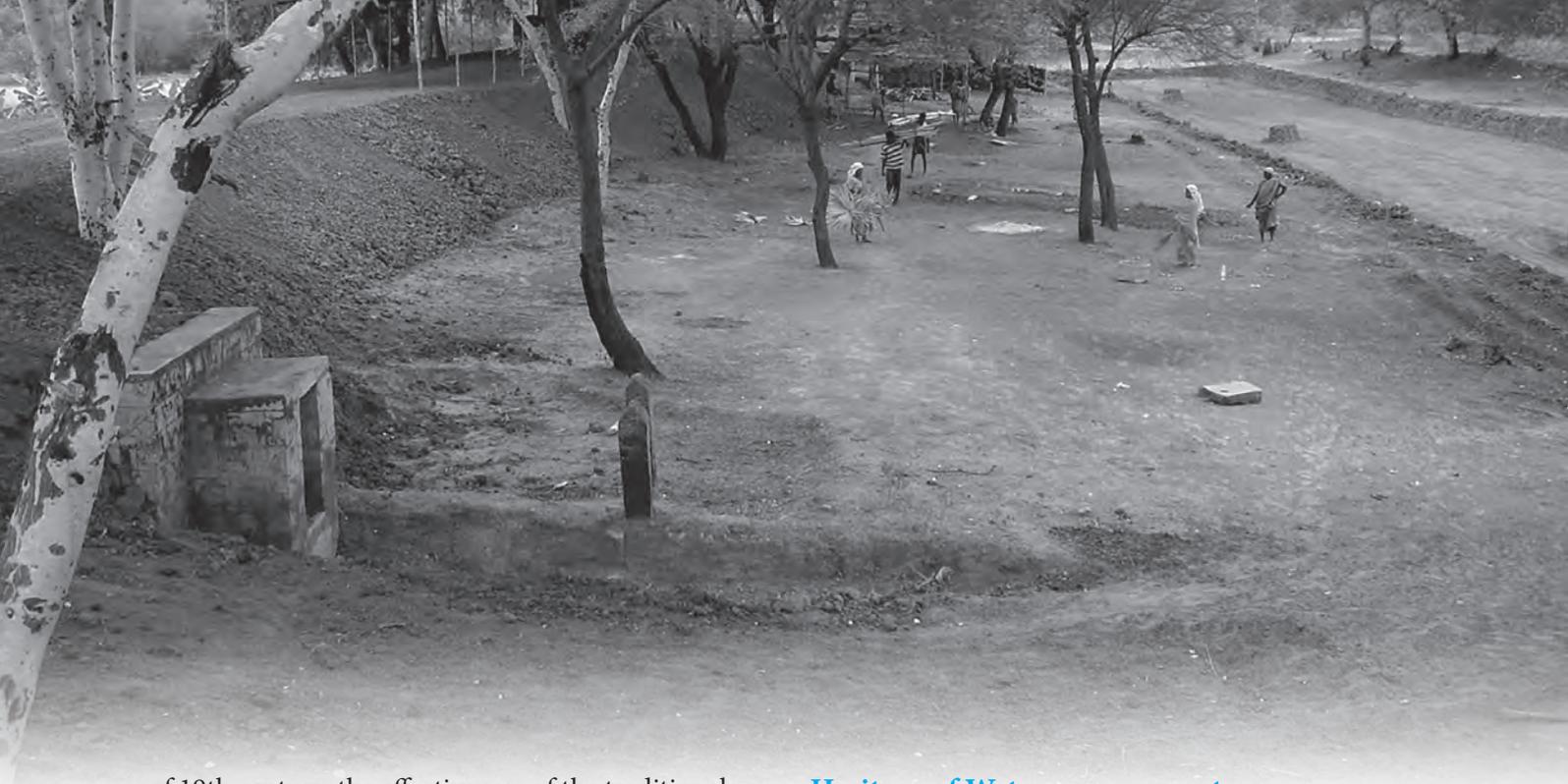
Tanks in the Indian context are inextricably linked to the socio-cultural aspects of rural life and have historically been an indispensable part of the village habitat, sustaining its socio-ecological balance. Tank systems, developed ingeniously and maintained over the centuries, have provided insulation from recurring droughts, floods, vagaries of the monsoon,

and offered the much-needed livelihood security to the poor living in fragile semi-arid regions. Of late, the importance of tanks is being realized even more, as the rapidly growing use of groundwater and large surface irrigation systems are proving costly and inadequate to meet the increasing demands for irrigation water. Conserving the tank eco-systems for multiple uses such as irrigation, domestic and livestock use and groundwater recharge is a way to provide a safety net to protect the livelihood of millions in a semi-arid India.

Heritage of Community Management: Kudimaramath

These tanks and ponds were owned and managed by the local communities themselves, they followed a unique system of *Kudimaramath*. ‘*Kudimaramath*’ literally means maintenance and repairs (‘maramath’) by the farmers (‘Kudi’) themselves. The word on the tradition of ‘*Kudimaramath*’ was in vogue in almost all parts of the present Tamil Nadu. In ancient India, water was managed through a system of patronage and community control through village councils, particularly in South India. In Tamil Nadu, during the Chola rule, parts of the Grand Anicut canal system which were maintained by the government were known as ‘sarkari’. The lower parts maintained by farmers were known as ‘*Kudimaramath*’, i.e. people’s maintenance by contributing labour. This was essentially meant for keeping the distribution system under the canals and channels of tank irrigation systems in good conditions by the farmers for their own benefit by a system of contributing labour. The rate of such contribution was usually proportional to the land holding size. Where direct labour could not be arranged, equivalent amount was collected in cash. Desilting the field channels and the feeder channels that carry the flows just before the monsoon starts or irrigation has to be started, reforming the bank, clearing weeds are the essential tasks performed in this way.

The institution of ‘*Kudimaramath*’ witnessed a gradual decay with the advent of the British rule as the management of tanks shifted to a centralized channel namely PWD. However, after the introduction of Ryotwari settlements by the middle



of 19th century, the effectiveness of the traditional system deteriorated progressively, resulting in decay of local management. After independence too, successive governments failed in their attempts to revive the 'Kudimaramath' works, where each family would contribute their labour towards the repair and maintenance works. After independence, major irrigation projects such as construction of dams and canals received the government's attention and the neglect of tanks started. Also, the management functions of tanks came under different line departments with neither integral approach nor common purpose. This neglect and continued mismanagement have resulted in the steady decline of the performance efficiency and degradation of these precious small-scale water bodies.

Given that water is generally linked to land, the direct benefits of irrigation, in terms of increased farm output, will tend to accrue in proportion to the size of landholdings, with large holders benefiting more than smallholders, and smallholders benefiting more than the landless. However, the landless can still directly benefit from increased irrigation services. For instance, those working in the agricultural sector can experience an expansion in employment opportunities and agricultural wages, enhancement to livestock and poultry raising, and improved opportunities in other noncrop, water-dependent rural enterprises (e.g., brick making).

Heritage of Water management

Traditional system of water allocation and sharing was based on custom, belief, and the concept of equity, as they perceived. This ensured smooth sharing and minimized conflicts. The structures built with the available technology also contributed towards efficient management. Behind these existing indigenous systems of irrigation, there are thousands of years of tradition. A closer examination of the technology behind these structures indicates that the design that the design principles developed thousands of years ago still holds good and is applicable in future also.

Before the advent of the British rule, the local communities had complete control over the water bodies. The village organizations had well laid out rules and fixed responsibilities to manage



water efficiently. They employed persons to operate sluices (Madaiyaans), distribution of water (Neerani, Neerkatti or Kanduvetti). There were village accountants, village watchmen (Kaval). All these persons and the village artisans were paid from the total produce of the village. Inscriptions of Sangam period contain wealth of information on water sharing, distribution, water rights and responsibilities – the key elements of water management. The traditional water managers played a key role in effective water management

Most of the tanks in South India had water guides/managers to effectively manage the water distribution. Each tank had one or more Neerkattis. There are no accurate estimates as to how many Neerkattis would have been involved in such tank management in the region. One of the estimates says there are around 4000 Neerkattis in Gundar Basin, one of the dry river basins measuring around 5,500 sq. km of geographical area with around 2500 small and big tanks. They are still working in the tanks providing irrigation and other services to the dependent farming communities.

The Neerkattis had several functions to perform ranging from supply of water to every field at the farm level to safeguarding the tank structures from all natural and manmade calamities. Neerkatti is a mobilizer of the village labour, he undertakes watch and ward of tank assets, he ensures water management according to the available water and need of the crop, he would forecast the monsoon and water availability, and he manages the water at times of scarcity and demand.

Tanks Serve as an Ecosystem

In rural India, tanks have been playing very vital role in socio, cultural, economic and environment development.

In accordance with the proceedings of the Ramsar Convention, such tanks and ponds come under “man-made inland - wetland ecosystem” based on their origin, vegetation, nutrient status and thermal characteristics. Although these water harvesting systems provide multiple services, they are valued mainly for their agricultural, domestic and livestock

uses. The various services rendered by the tank eco-system are as follows:

- **Provisioning services** such as freshwater, food fibre, fuel and medicinal plants.
- **Regulating services** such as climate regulation, water regulation (ground water recharge/ discharge), water purification (retention and removal of excess pollutants, diluting the toxicants), erosion regulation, natural hazard regulation (flood control, drought mitigation) and pollination (habitat for pollinators),
- **Cultural services** such as spiritual & inspirational, recreational, aesthetic & educational
- **Supporting services** such as soil formation (sediment retention and accumulation of organic matter) and nutrient cycling.

Even while demands for tank eco-system services are growing, human actions are at the same time diminishing the capability of the tank ecosystem. One of the reasons for this normally could be that people are unaware of important ecological services other than the overt economical services provided by the tank ecosystems.

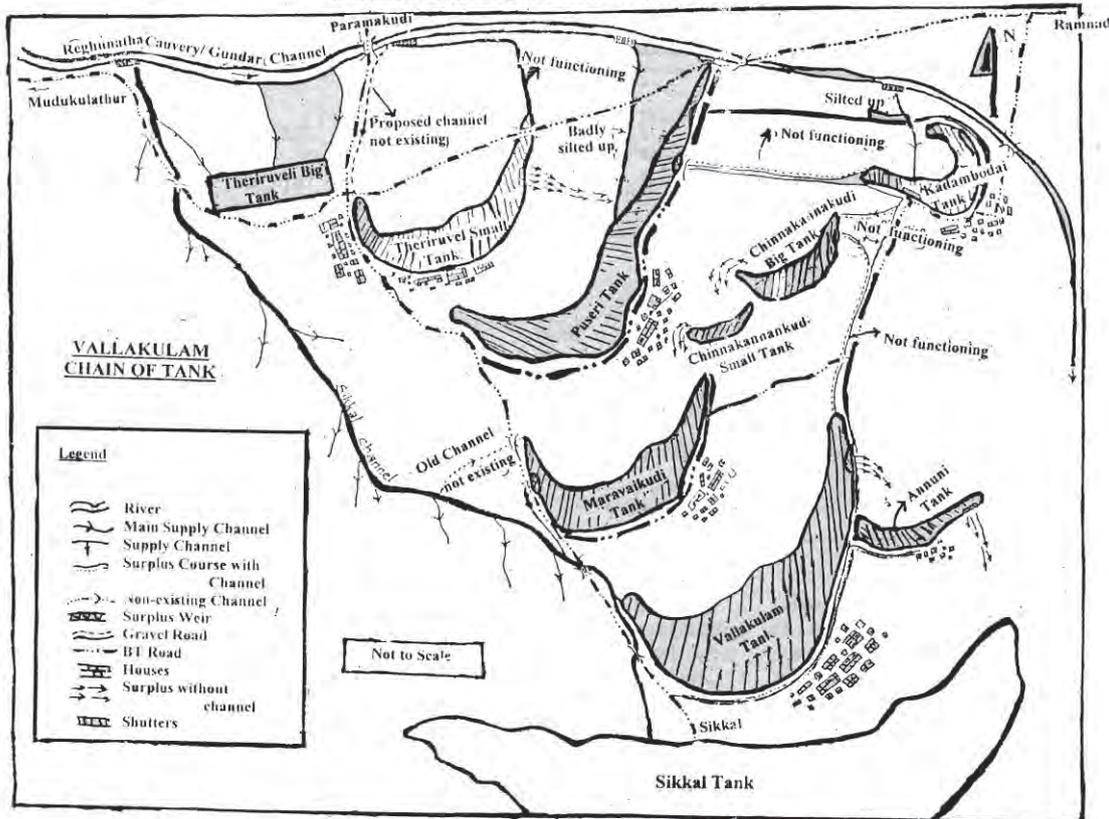
The environmental perspective of tanks

Wetland Eco-system: Tanks are one of the wetland eco-systems, which house many trees, flora and fauna in their foreshore and bunds in addition to agro-climatic zone-specific cropping pattern in command area of the tanks. They generate greater revenue for the people who directly depend on them.

Ground Water Recharge Basins: Tanks are predominantly situated in hard rock area and most of them vary from shallow 1m depth up to 6 metres depth. They store monsoon run-off for more than 4 to 6 months. They facilitate groundwater recharge in their zone of influence and facilitate the groundwater level increase in many places since the pores closed due to siltation opened up after rehabilitation of tank systems.

Better Water Use and enhancing cropping productivity: Tanks in Southern India are situated in Deccan Plateau in cascades. The monsoon

MAP OF VALLAKULAM CASCADE OF TANKS IN THE GUNDAR BASIN OF RAMANATHAPURAM DISTRICT



received in the catchments is equitably distributed among the tanks in cascades based on their capacity and hydrological linkage. There is least amount of conveyance, seepage losses in tank cascade systems as against the canal irrigation systems. The equitable distribution of water and smaller land holding in command area of each tanks facilitate higher productivity if the tank cascade systems perform to their optimum efficiency.

Tanks and Inland fisheries: As the tanks hold water for 4 to 6 months, the village communities take up pisciculture activities as the freshwater ecosystem nurtures the growth of fishes and fetches the community good price when they auction the catch at the time of less water storage in tanks. The poor people and other villagers use some quantity of the reared fishes for their own household consumption.

Tanks and Afforestation: In the context of South India, especially in Tamil Nadu, the Forest Department is allowed to raise social forestry (acacia plantations) in the tank bed; in a period of 5 to 6 years, they mature to a sizeable bio-mass which is cut and sold for fuel and timber. Also, a sizeable

amount of resource mobilized from selling woods is likely to be shared by the local institution for managing and maintaining the tanks.

Tanks and Grazing: After rehabilitation of tanks, if foreshore plantation is carried out and grasses are grown under the trees and bunds, then the grasses are used by the livestock as grazing land. As such in Tamil Nadu state, there is no category under Land Use pattern for grazing lands; only the tanks provide source for grazing immediately after monsoon season.

Tanks and Bird Sanctuary: The trees for shelter and availability of sufficient feed in the water make the tanks a better place for residing of birds. In many South Indian tanks, bird sanctuaries are situated. To quote a few, Vedanthangal in Kancheepuram District, Kudakulam in Tirunelveli District, and Chitrakudi tank in Ramanathapuram District serve as bird sanctuaries. The communities even now preserve the sanctuaries by deputing their own watch and ward and impose social norms such as ban on fire crackers use, hunting practices and the like.

Livelihood and Conservation

In the rural Indian context, particularly in drought-prone areas, the minimum livelihood needs that have to be assured would consist of domestic water (including drinking water and water for livestock), food, fuel, fodder, some biomass input to the agricultural system to maintain soil productivity and other goods and services that may have to be maintained from the larger system. The last would include needs such as health, education, entertainment, transport, etc. Additionally, since our understanding of livelihood includes the way livelihood is earned, access to resources – whether it is land, water, livestock, or any other resource or facility needed for the production process – is also considered part of the livelihood needs.

In the context of livelihood needs, one of the important questions is how many of these needs should be fulfilled locally (and to what degree) in kind? For example, it could be argued that if farmers produce sufficient cash crops and get high returns, they could then buy food. In other words, it is not necessary for watershed development to contribute towards food production, if it contributes to raise their cash income sufficiently to buy the required food. The same argument would apply to fuel or fodder. In many of these areas under the high input-based green revolution agriculture, this has already happened. Even in many areas where rainfed cash crops are important, farmers have to produce for the market to have enough cash to meet their food requirements.

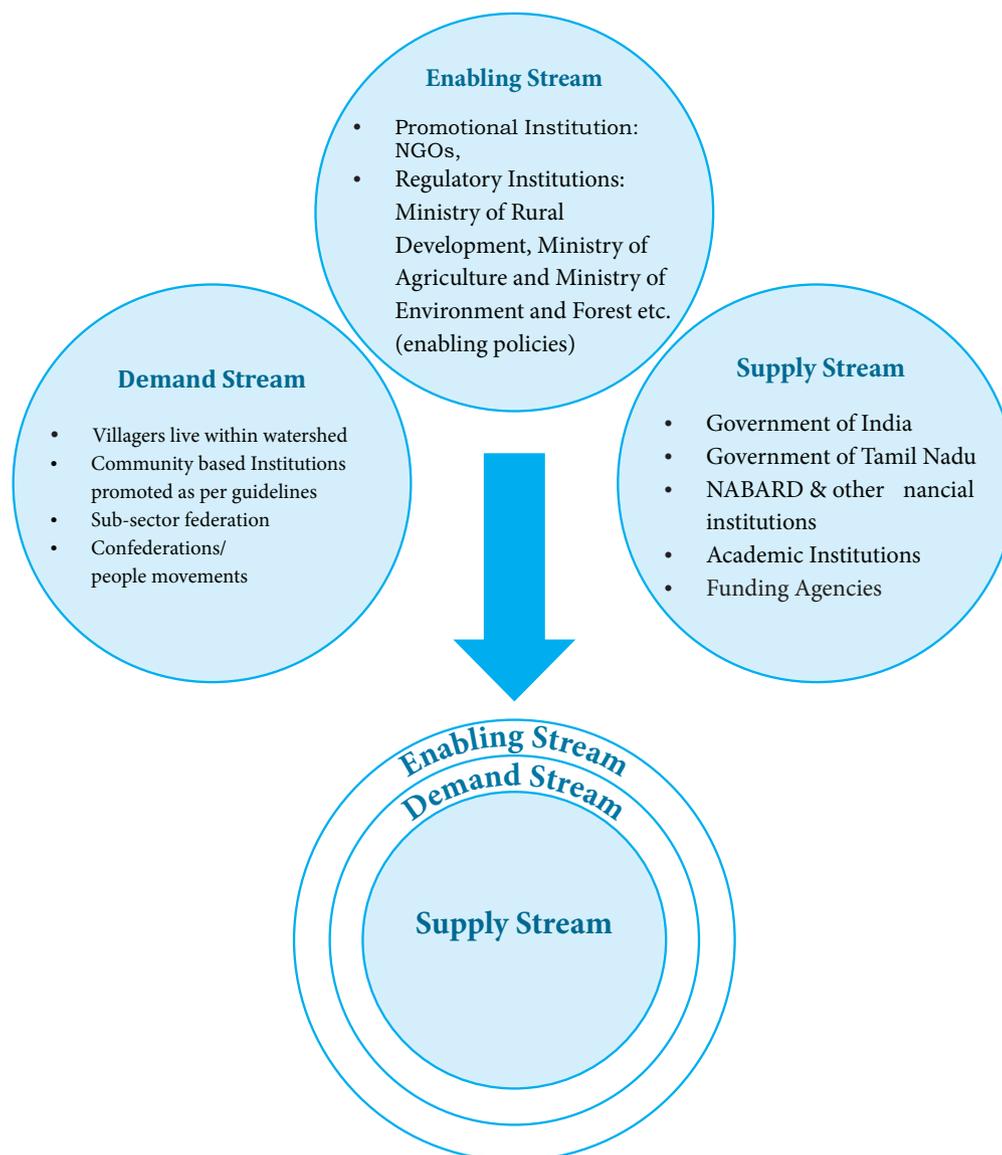


However, for a number of reasons, we believe that if the food, fodder and fuel requirement is produced locally and preferably by every farmer, then there is greater self-reliance and dependability of livelihoods.

We should also note that livelihood needs would depend upon the livelihood patterns in an area and for different social sections, in the patterns prevalent among them. For example, the fodder needs of a household that is primarily dependent on pastoral activity as the primary source of livelihood would be quite different from that of a typical peasant household. Watershed development itself could change them significantly in one direction or the other.

Key stakeholders in Water Commons

There exist three distinct streams in the country as far as service sectors are concerned and they are demand stream, supply stream and enabling streams. The demand stream comprises the poor who may either be unorganized or organized and who are often represented by Community Based Organisations (CBOs) such as People Movements and federations. Supply stream comprises the State and Market while the enabling stream consists of promotional agencies such as NGOs, regulatory institutions, government press, research and academic development. We are of the strong view that a proper and sustained networking between these streams would lead to a state of better development as far as service sectors are concerned. However, as of now, there exists a wide gap between these streams.



A closer look at the roles of each of these three streams in building and managing sustainable water solutions carves out unique space in the water sector.

Demand stream

Demand stream includes the farmers and landless communities dependent on water resources who are mainly the unorganized. Organising them into associations, networking them into cascade associations, federations and basin level organizations brings them collective capacity to build smoother working relationship with the supply stream so as to access institutional finances and resources for conservation and development of water resources. It necessitates a strong demand stream. This means not only providing basic skills

of leadership, financial management, accounting, etc. but also the positive framework of attitudes and belief systems towards proper fund utilization for sustainable development of water resources to ensure water and food security so that poverty and livelihood issues are addressed in an integrated manner.

Supply stream

Supply stream includes both central and state governments, apex banks such as NABARD and other financial institutions, funding agencies, CSR arms of private institutions and academic institutions involved in facilitating water conservation and development initiatives through project implementing agencies (PIAs) and ensuring adequate funding for physical infrastructure

development focusing soil and water conservation. This supply stream needs a foresight and visioning, perspective building on community centred water conservation, development and management.

Enabling stream

Enabling stream includes the NGOs involved in promotional and development of user groups, functional groups and watershed associations through social intermediation. The regulatory and government bodies and policy-making institutions also form part of the enabling stream as they play a critical role in providing favourable policy framework and supportive environment, which enables the water conservation and development programmes. For achieving sustainability of water conservation and development initiatives, involvement from planning to execution and subsequent management the enabling stream is also sine qua non. The competence level of organizing systems and structures for formation of the groups and identifying the standards for building up the strong and sound demand stream is critical.

Preserve, Conserve and Use: Reversing Priorities

When we take stock of the current status of the water sector, it is revealed that there has been a drastic change in preservation (P), conservation (C) and use (U) of water within a century, more so in the last few decades.

Figure 1 shows that preservation becomes extinct, conservation efforts are becoming difficult and 'over use' and 'abuse' of water is the order of the day. Human civilization is now under threat and water wars are going to emerge. The situation is bleak when we look at surface water and groundwater,

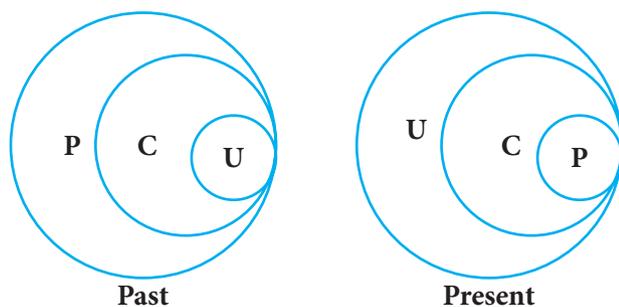


Figure 1. Change in Water Situation

and also green water. Urban settlements are under constant threat because of abuse of groundwater and demand for 'water' from elsewhere. Drinking water demands are in conflict with other uses of water. Quality of water deteriorates drastically due to pollution and groundwater mining which also lead to sea water intrusion. Silent disasters and calamities are 'creeping' in because of 'abuse' of groundwater. Droughts leading to migration both seasonal and permanent are happening in water starved Deccan plateau (Southern India), western India and other parts of India.

All stakeholders, state, market, civil societies and others have to **relook** the present situation of water use, conservation and preservation.

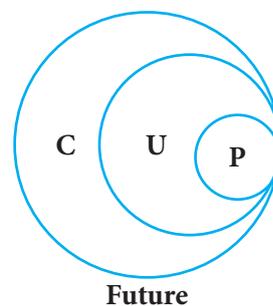


Figure 2. 'CUP' of water for future

Figure 2 suggests a shift to conservation of water on a larger scale and use should be the subset of conservation. Further, a critical mass of preservation has to be attempted on a war footing. All future search exercises should include this perspective with long-term focus. Conservation of small-scale water bodies namely tanks, ponds, springs and streams will have to be 'the thrust' of the present generation.

PRINCIPLES

- Tank systems are small, spread over numerous villages offering tremendous scope for local management and shall easily be governed by the local villages.
- Local management will be the key to infuse grassroots action and initiate local public works such as tank rehabilitation works.
- There is no reason to allow the decay of tank systems, which have survived several centuries, in the absence of any available alternatives to the communities.

- Tank systems provide multiple uses for various segments such as water, fishery, trees, sand, silt and also used in agriculture, domestic, drinking, groundwater recharge, and ecosystem uses for plants and animals.
- Tank systems are located in comparatively resource poor areas deprived of water resources such as rivers and streams, therefore serving the disadvantaged sections of the Indian masses that deserve such support.
- Tank conservation is a process of undertaking integrated development works such as tank beds, bunds, sluices, streams, and supply channel networks on a cascade basis starting from smaller watersheds to bigger basins.
- Tanks are the biggest existing and surviving commons in the villages and their decline will bring an irreversible decay to the watersheds where human population density is the highest.
- It is possible and achievable with necessary support, to bring an integrated and coordinated action among individuals, intellectuals and research institutions in the country through systematic works.
- Public-Private participation in developing and implementing conservation and sustainable use policies and programmes should be provided for and encouraged in the country.
- Action plans for threatened tanks will be a platform for action from the larger sections of the society involving rural and urban users for a larger cause of maintaining the environment.
- The strategy calls for action to be undertaken at the local, district, state and national levels. The strategy divides the South Indian states into three broad categories as solely tank dependent, conjunctive use of tanks & wells, and groundwater recharges.
- There are variations across the regions, local environments, practices and tank user regimes, and so the conservation and development approaches will vary from place to place.
- People, the local farmers play a key role in successfully implementing most of the components through their existing or promoted organizations at various levels. The research organizations are sensitive enough to appreciate

the problems of the local communities and prepare themselves to assist the masses by offering solutions.

Multiple uses of Tanks

Tanks offer solutions for multiple uses of water by the communities. They act as primary source of irrigation, domestic uses, drinking water needs of both human and cattle, habitats for fish and other aquatic resources. They act as reservoirs of bio-diversity at the village level. They act as flood moderators and drought mitigators, and ground water rechargers. Apart from economic value, tanks also support cultural and spiritual functions of the communities. Therefore, integrated use of water for irrigated crops, livestock, poultry and aquaculture as well as domestic needs and environmental needs can considerably save water and increase productivity of water.

Putting community at the centre

Turnover of ownership of the water resources to the local communities, who had been protecting, conserving, developing and maintaining them for centuries can make them truly own and manage the water resources in a sustainable way. It is critical to route all the interventions through appropriately formed institutions of the water users, keeping in mind gender equity concerns.

Building local capacities

Strengthening of local capacity will enable the local communities to innovate both in methods and processes, while implementing conservation and development of water resources. Innovations in processes will often influence innovations. Communities and people institutions, when empowered and exposed to a wide range of best practices, can adopt and adapt practices that are best suited to their contexts.

Building on indigenous knowledge systems

With extraordinary engineering, managerial and social skills, an extensive system of rainwater harvesting structures such as tanks and ponds had been built and maintained by the people for centuries. The community had complete control

over water. The village organizations had well laid out rules and fixed responsibilities to manage water efficiently. Traditional system of water allocation and sharing was based on custom, belief, and the concept of equity, as they perceived. This ensured smooth sharing and minimized conflicts. The structures built with the then available technology also contributed to the efficient management. Behind these existing indigenous systems of irrigation, there exist thousands of years of tradition. Any effort taken towards conservation and development of water resources shall be designed upon the existing knowledge of the people and combining it with the best in contemporary knowledge systems.

Tanks are one of the living ecosystems in the world, which needs to be preserved



The inter-relationship and inter-activities among water, soil, trees, agriculture and flora and fauna of the tank system are unique. Tanks therefore need to be conserved and developed. Tanks, particularly those in urban areas have to be preserved to maintain the ecosystem of such areas to combat pollution.

Tanks should be viewed as complex system

As one of the oldest man-made wetland ecosystems, the tank system consists of water bodies, tank structures, feeder canals and supply channels, wells, wetlands, semi dry tankfed lands, soils and plants, animals and birds, aquatic plants and fishes. As an agricultural system, it is distinct in cropping practices, varieties and water management. As

an engineering system, it is historically one of the oldest in irrigation engineering designs. As a management system, it is capable of becoming administratively and financially self-reliant structure. As a social system, the tank serves and benefits various groups and sections of the village community such as farmers, fisherfolk, artisans, animal herders, especially the women.

Integrated management of Surface and Ground Water

Any management practice that can bring about a balanced use of these resources, without adversely affecting the production potential of the land, will help to meet the competing demands for water from the other sectors such as drinking, industry, livestock, etc. Integrated use of surface and groundwater, wherever possible, is one such practice that could substantially improve land use intensity and agricultural production, besides conserving both the resources. Each source could be used to its optimum capacity and each can become complementary to the other, and thereby produce synergy in the productive use of water. Alternative use, and often, conjunctive use of tank and well water have been found to conserve each source.

Tanks are superior to modern irrigation systems

The indigenous systems of tank irrigation score over the modern large irrigation systems in the following ways:

- They are more eco-friendly, that is, proper management of the system would itself ensure protection and preservation of the environment. They serve both as flood moderators in times of heavy rainfall and as drought mitigators during long dry spells.
- Being widely dispersed, if revived to their full and original capacity, they would ensure groundwater recharge and direct irrigation in rainfed areas. It is a basic life supporting system in rural areas.
- Being innumerable and much smaller in size, they lend themselves to decentralized management which would better ensure their care and upkeep.

- Tank irrigation is far superior in terms of conveyance and water use efficiencies compared to canal system and quite economical in terms of energy utilization than groundwater system.
- Gestation period of tank irrigation to provide benefits is very short as compared to the larger systems, as the irrigation command is already developed.

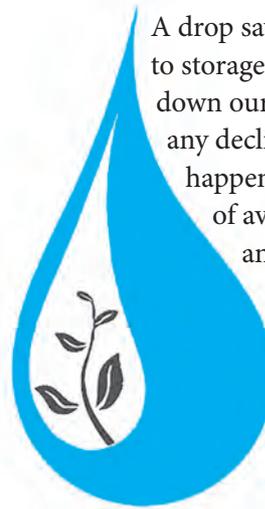
Partnerships yield synergy

Working in partnership with various stakeholders towards a common goal generates new learning and solutions. Collaborative process enables the partners to combine their complementary knowledge, skills, and resources, making it possible to accomplish much more than the efforts of any single organization. Both conservation and development of water resources need long-term sustainable mechanisms and institutional arrangements, which necessitate committed partnerships. The development of partnerships is a continuous process, which demands active participation from both sides that is founded on trust. Effective partnerships foster continuity, consistency and sustainability, which are essential for developmental effort in any sphere.

Community Governance and Professional Management

Community governance grounded on the principles of self-help, mutuality, transparency, ecological consciousness, gender sensitivity, self-reliance, collaboration and collective action is the bedrock of creating sustainable solutions for water conservation and development. Following democratic practices at every stage of the decision-making forms the foundation of community governance. Consensus-based decision making rather than majority-led decision making is essential to ensure sustainability of change. While the governance rests with the communities to preserve their identities and ensure democratic practices, management of those organizations require state-of-the-art systems for planning and coordination, financial and logistical management, technological interventions, as well as for research and development. All this cannot be done without strong professional support.

More crop per drop



A drop saved is equal to a drop added to storage. There is great scope to cut down our water utilization without any decline in productivity. For this to happen, we need to prevent wastage of available water on the one hand and harvest and conserve all the available rain water on the other. Farming, when integrated with other allied enterprises such as dryland horticulture, agro forestry, dairy, beekeeping, silk worm rearing and the like can produce

more crops with less water and become sustainable without any external inputs. Contingency crop planning, optimal irrigation practices, water saving micro irrigation methods, mulching, and effective use of water stored at the root zone of the crop plants can ensure more crop per drop of water.

PRACTICES

DHAN's Water Theme

DHAN Foundation, which started evolving poverty reduction programmes with its unique design of community governance and professional management in 1990s (when it was PRADAN), rightly identified that conserving these water bodies and enabling access to water will ensure food and nutrition security.

The Centre for Water Resources Anna University conducted a research study on Alternate Approaches in Tank Rehabilitation. "If Tanks were rehabilitated by the tank ayacutdars, it will be sustainable" was the theme of the project. Ford Foundation provided grant for the research component and the Public Works Department carried out the rehabilitation work. Padianallur Tank near Chennai was the experimental tank. Simultaneously, Agricultural Engineering Department carried out similar research in Pillaipakkam tank. Findings of these experiments led to the European Union to come forward to provide a grant for rehabilitation of the tank. The GOTN launched the Tank Modernization Project but not according to the findings of the

research. However, Ford Foundation supported the modernizing of 12 tanks with farmer participation as a pilot work carried out by CWR, Anna University.

In 1992, DHAN adopted the initiative of rehabilitating tanks with people's participation. Nine system tanks (that receive water from rivers) were identified in Madurai and Ramanathapuram districts. For each tank, DHAN promoted a Water Users Association. The members of the WUA planned and prepared cost estimates and placed 25% as their contribution. DHAN mobilized 75% from various funding sources. The system tanks are assured of receiving water from rivers. If poverty alleviation and ensuring livelihood for the poor and landless form the objective, rain-fed tanks need much attention. Hence, DHAN shifted its focus to rain-fed tanks. Working in systems tanks posed the problem of permission to be sought from the PWD to work. However, the rain-fed tanks were small and villagers themselves had managed them. People came forward to contribute 25% of the cost. As the repairs were prioritized by the people, the total cost was less and more tanks could be repaired. Cordial relationship with DRDA in Madurai and Ramanathapuram districts became a model for "NGO-People-Government" cooperation. The encroachments were removed from water bodies by the people which either the courts or government could not achieve. The Project area expanded to Theni, Villupuram, Tiruvallur and Chittoor (AP) districts. Funding was obtained from NABARD, CAPART and UNDP etc. In a few years, a plethora of WUAs were formed by PWD, AED and NGOs. Hence, DHAN changed the name of WUA to "Tank Association", a more appropriate name.

The EU funded Tank Modernization Project introduced an experimental component of involving the People-NGO and Government together to rehabilitate a chain of tanks (both PWD and Panchayat tanks) or Tank Cascades. Vallakulam Chain of tanks in Mudukulathur taluk was assigned to DHAN. The lessons learnt and the impact led to the work on Tank Cascades. A need for a federation of tank associations in the cascade arose and Tank Cascade Federations were promoted by DHAN. Activities expanded to 19 districts in the

states of Tamil Nadu, Andhra Pradesh, Karnataka and Pondicherry. The tank associations were rechristened as "Vayalagams". Micro Finance Groups were promoted in Vayalagams.

DHAN Vayalagam (Tank) Foundation – DV(T)F, the second thematic institution was created as part of the DHAN Collective to take forward the work of deepening and upscaling the programme. The launch was formally done on the tenth foundation day; October 2, 2006, in the presence of the board of trustees of DHAN Foundation by John Ambler, Senior Vice President (Operations) of Oxfam-America.

DHAN expanded its activities of rejuvenation of water bodies from isolated tanks to tank cascades - tank watersheds and Ooranis/Ponds both in rural and urban areas. Temple tanks in the urban areas are also being renovated.

Genesis of DHAN's Work on Water and Poverty

The hydrological characteristics of the Indian monsoon necessitated the creation of storage facilities to hold the rainwater of the monsoon. With extraordinary engineering, managerial and social skills, an extensive system of rainwater harvesting structures such as tanks and ponds had been built and maintained by the people for centuries. Behind these existing indigenous systems of irrigation, there are thousands of years of tradition.

DHAN Foundation initiated an action research project in 1992 for regeneration of farmers' management in the tank irrigation system. Later it took the shape of a scalable 'Vayalagam Tank-fed Agriculture Development Programme', which has expanded its approach of working on isolated tanks to tank-based watersheds, reviving chains of tanks in minor river basins to multiply the impact of the renovation and restoration work. In the process, DHAN has also evolved scalable models for community-led conservation and development of traditional water resources, inland fisheries development, creation of drinking water ponds, as well as low cost and household level water treatment methods.

Tank Conservation and Development: An Evolutionary Approach of DHAN



DHAN Foundation has gained much experience in the last 25 years of its involvement in small scale water resources development. In its pilot (first) phase of three years, the focus of work was on rehabilitation of tank irrigation systems, wherein emphasis was laid on restoring the tank structures such as tank storage capacity, bunds, sluice outlets, and surplus weirs to their original design standard. In the second phase of three years, emphasis was laid on regeneration of farmers' management in addition to rehabilitation. During the third phase, tankfed agriculture was the focus beside rehabilitation and farmers' management.

- Similarly, from taking up isolated tanks for renovation, the planning and implementation was done taking a cascade of tanks as a unit, so as to capture and store the entire run-off flowing down the micro watershed. Now, it follows integrated approach of conservation and development at the river sub-basin level so as to ensure holistic treatment of tanks organized into several cascades in the sub-basin of river ecosystem.
- The feeder channel cleaning and restructuring (removal of wild growth of vegetation and desilting) and removal of encroachments formed an important component of tank rehabilitation. This work was found to be the most cost-effective component for augmenting tank storage, next to the provision of plug and rod shutters to sluice outlets for preventing

leakage and conserving the harvested rain water. The philosophy has been "a drop saved is equal to a drop added to storage".

- Another component of work added to tank renovation was the provision of silt traps on the front side of sluice opening to prevent the choking up of the vent way (pipe or barrel).
- Tree planting on the foreshore of tank bed in the belt of land bound by the Full Tank Level contour of the tank up to the government boundary has been introduced, to provide additional income to the people through usufructs and to minimize silt accretion into the tank water-spread. Incidentally, tree planting also serves to identify the encroachments if any and to remove them promptly.
- Yet another innovation made is provision of dead storage within the tank bed to hold water in a selected pocket to facilitate aquaculture, to serve the drinking water needs of livestock and/or to provide life irrigation to withering crops in times of water scarcity.
- The community wells sunk in the tank complex receive much of their recharge from the tank itself and from the water applied for the crops raised in the tank command and provide supplemental or life irrigation to the crops after the tank gets emptied. This has been a boon to the small and marginal land holders who could not have their own individual wells to practise conjunctive use.
- In some tanks and Ooranis, de-silted under the tank rehabilitation programme, the excavated tank silt was applied to their agricultural lands, thereby improving the texture and fertility status of the soils.
- In quite a few tanks renovated in the rural areas of Madurai district, inland fish culture has been introduced in tank water which fetches the water users a sizeable income ranging from ten to hundred thousand rupees a year per tank depending upon the period of tank storage and the efforts taken by the local people to raise fish.

All these water conservation measures are introduced either on the initiative or with the consent of the users of the water resource and in accordance with their priorities. When the people

get involved intensely in every activity of tank rehabilitation planning, decision making and implementation, they take good care to prevent wastage, preserve the stored water, and distribute it equitably among them. They maintain the structures themselves with their own funds mobilized for the purpose. In times of disaster such as a tank bund getting breached due to heavy rains, the people do not approach the government agencies for help. They undertake breach closing and bund strengthening work collectively, when every able-bodied villager joins the team work. This attitudinal change occurs mainly through each member of the WUA finding strength and confidence in unity. This has been the most important and gratifying experience.

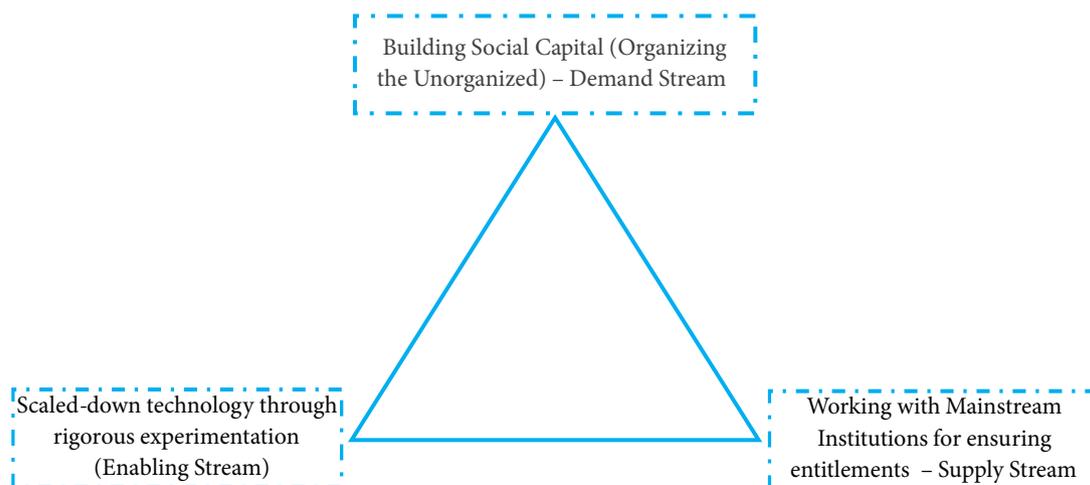
Community Centered Approach

DHAN's livelihood enhancement approach entails a system of inter-linked components. There is a three-way link between technology, people's organizations and environment to promote successful activities for the poor. Technology is not class neutral; hence it has to be adapted so it could be used by the poor. Local organizations are needed to become carriers of the scaled-down technology. However, incentives of 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." Diagrammatically, this can be represented thus:

As is obvious, the success depends on the best mix of these factors and all of DHAN's initiatives in water conservation and development have seemingly gone through this experience. This is borne out by the various observations and the success of the initiatives.

There is something else here that is not so obvious, but marks DHAN's approach. It is the basic approach to processes and deriving from that, institutions, knowledge systems and styles of functioning. This is the enveloping function or approach to the above triad. Conceptually, such triads can be attained through the private property approach, whereby everything, including processes are owned privately; or the public/common property approach, in which the processes are owned collectively. DHAN has adopted the latter approach. Under this, the target is enhancing the common welfare of the group, a process that leads to the increase in individual welfare. Also, it is important to note that common property approaches to praxis lead to governance, while private property approaches lead to policing. The former is based on trust, the latter on reinforcing suspicion and distrust. Moreover, the end results of the former are collective empowerment, while the latter leads to the alienation of the masses due to the empowerment of a few. In the former, placing all transactions, including accounts, decision-making processes, conflicts and so on, in the public space, lead to collective empowerment. Nothing is confined to a few individuals.

Local Community organizations to achieve scale and collective learning



Conservation and Development of Tanks – Typical Schema of DHAN

In taking up conservation and development of tank programmes, the DHAN Foundation has adopted four broad approaches depending on the local context and the amount of funds made available under different programmes of government and philanthropic funds. They are as follows:

1. Isolated tank development work
2. Tank cascade development work
3. Tank-based watershed work
4. Holistic development of tanks at river-basin level

The Vayalagam programme has a number of necessary components to ensure that the interventions are sustainable in the long term. The measures that are proposed in the rehabilitation of tanks comprise improvements not only to the physical work, but also institution building and the software aspects such as operation and maintenance of water resources. They comprise the following activities:

1. Selection of Tanks

The tank irrigation systems taken up for rehabilitation are spread over the three states of Tamil Nadu, Andhra Pradesh, and Pondicherry. The development blocks are selected based on the scope for working with the marginal communities in tank-fed agriculture. The villages and tanks are identified in such a way that there is demand and willingness of the farming community to participate in this programme. Some important criteria used for tank selection are as follows:

- Presence of small and marginal cultivators in majority
- Good scope for improvement based on the tank hydrology
- Incidence of poverty (identification of poor families through wealth ranking)
- Good leadership and cohesiveness in the community

- Willing farmers to contribute a part of the project cost through labour and/or money, while the landless will contribute labour
- Willingness of the community to execute the work themselves without involving contractors; maintain and manage the system thereafter
- Participation of both women and men in planning and implementing the programme by and large across all areas

These activities are evolving processes and not rigid across the teams that implement these projects.

2. Rehabilitation of Tanks

Rehabilitation includes not only restoring these components to their originally designed standard but more important, facilitating the efficient water management and improved cropping practices. However, DHAN Foundation's programme components will be limited to the availability of funds and the willingness of farmers to contribute and work together for their tank. This practical approach in taking up the conservation work is followed rather than a technically predetermined level of work in the tanks. The rehabilitation work includes mostly the following:

- Closing of breaches on bunds caused by floods
- Bringing the bund to the standard size by adding new earth to them
- Clearing of bushes and excavating the supply channels and making them free of silt
- Repairs or reconstruction of sluices to reduce the leakages
- Plantation works on the bund and other work needed for managing the tank systems

The process adopted to draw the plans for rehabilitation will be done through a graded approach, as discussed below.

3. Prioritization of Work

The people felt needs and priorities are given importance in formulating detailed work plans and cost estimates, as the planning itself is done with people's involvement. The work included in the tank rehabilitation follow an order of priority, which

the users perceive as most important. They are as follows:

a. Acquisition of Water

- Encroachment eviction
- Cleaning and desilting feeder channels to augment water inflow into the tank
- Clearing of weeds and other undesirable vegetation on the tank bed

b. Tank restoration

- Restoring tank structures such as tank bunds to their original design so that they are strengthened adequately to withstand floods
- Repairing or reconstructing water regulation structures such as sluice outlets and surplus weirs to prevent loss of tank water
- Involving landless under wage employment
- Planting and preserving fodder, fuel, horticulture, or herbal plants in the tank foreshore and on the tank bund

c. Improvements in water use efficiency

- Replacement of damaged or missing shutters in sluice outlets, which prevents wastage and facilitates easy regulation of water to command area
- Restructuring the existing water distribution channels and providing distribution boxes and selective lining in the distribution systems, as may be required in the tank command area, to improve the water use efficiency of the system

Tank-fed agriculture is a gamble as the tanks depend on adequate and timely onset of monsoon rains for their water storage. During deficit rainfall years or during the years of delayed onset of monsoon or early withdrawal, the farmers in the tank command face difficulties. Under this component, DHAN proposes to provide community dug or tube wells in the tank command or in nearby wastelands or in the water-spread areas. These assets help farmers ensure crop production by supplementing tank water and by practising conjunctive use. This is subjected to the availability of funds, technical feasibility of digging wells, and the agreement of the farmers.

Field demonstrations and crop diversification are conducted in a number of areas from high water requiring food crops such as paddy to low water requiring commercial trees such as coconut, cashew, and crops such as pulses or chilli. This approach enables the farmers to build their confidence and strictly plan their cropping pattern based on water availability in the tanks. The farmers are given appropriate advice regarding the crops and cultivation.

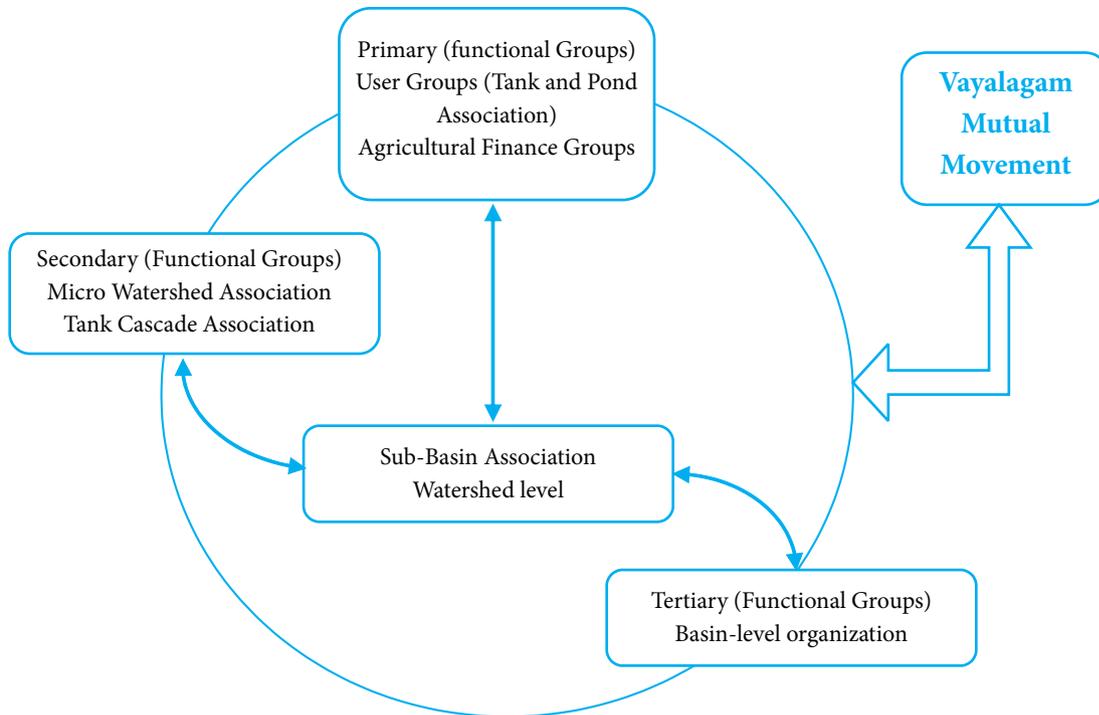
The intensive activities of the tank programme are carried out during rehabilitation work. During this period, which ranges from 3 to 6 months, the farmers participate in meetings, labour, purchases, and problem solving. However, the intensity of their collective action needs to be maintained throughout the year. Therefore, activities of the Agricultural Finance Group are promoted by it as a platform to bring farmers together at frequent and regular intervals with a meaningful purpose. These groups are formed with the tank farmers as members and they are encouraged to save, lend, and take loans from banks to support farmers to meet their farm credit and insurance needs.

Building Social Capital for Conservation and Development

DHAN Foundation believes that the lack of local institutions to run, manage, and govern the tank systems is one of the major reasons for its decline. Therefore, the programme has a major component to build social organizations aimed at conserving and developing tanks. These are nested organizations with clearly defined roles and responsibilities. The 3-layered organizations are formed respectively at the tank, tank cascade, and district levels. They work together in a mode of serving their members' interest in best possible ways.

- **Tank FAs:** Farmers owning land in the command area and other interested groups in the village are enrolled as members. They look after maintenance of the tank systems and their management, including water distribution.
- **Tank cascade associations (TCAs):** TCAs are formed with members of the tank FAs across the cascade. They undertake development

Nested Institutions



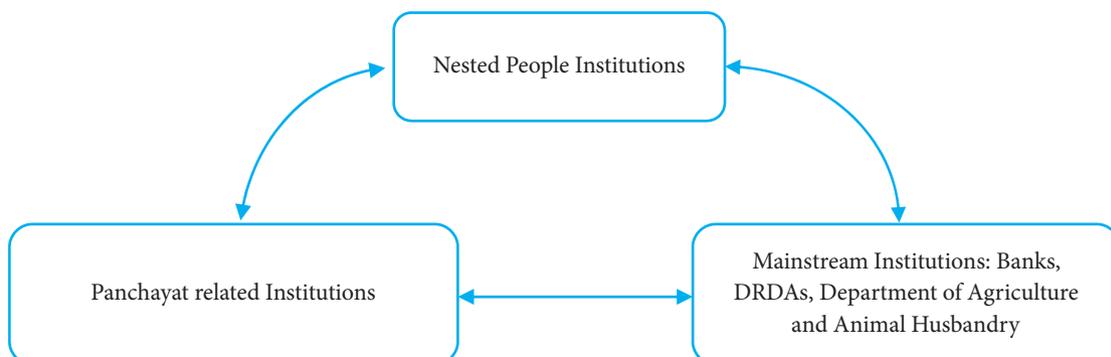
work such as cleaning and excavation of feeder channels and repairs to diversion weirs/ regulators on feeder channels.

- **Tank farmers’ federations (TFFs):** TFFs are formed at the district level with tank FAs as members.
- **River Sub-basin-level Confederations:** Sub-basin-level Confederations are promoted by FAs represented by their TCAs and TFFs.

Once the tanks are identified and selected, the TAs are formed at the village level. The members of these associations are involved in planning tank rehabilitation work through Participatory Rural Appraisals and interaction with stakeholders. The

office bearers are elected by the members and they are responsible for mobilizing local contributions, planning and implementing, and O&M of the systems. To have a wider impact across locations, TCAs are formed from among the TAs. Tank federations are formed at the district level where all TAs in the respective districts are enrolled as members. The tank federation is a legal entity as it is registered under the Societies Act. The members of the federation are represented by individual TAs. There exists a nested relationship among the various TAs, TCAs, TFFs and Sub-basin level confederations. DHAN Foundation perceives that these arrangements empower the organizations to conserve and maintain tank irrigation systems during the years to come in a sustained manner.

Potential Linkages



The nested people institutions offer space for forging alliance with relevant stakeholders at different levels starting from local Panchayat Raj Institutions to block, taluk and district level mainstream agencies, line departments and other like-minded private and non-profit organizations to achieve the goals of the Vayalagam institutions collectively.

The institutional arrangements try to understand and act on the asymmetry between upstream and downstream communities, and therefore it would emerge as a basin-level regulatory body with clear ground rules that establish the minimum entitlements of the downstream communities. Clearly, the basin-level body would deal not just

with watershed development issues, but with all aspects of water use and all forms of water – surface and ground, infiltrated and harvested, return flows, etc.

Vayalagam Movement has emerged as an offshoot for advocacy efforts of tank farmers and their associations at various levels. The activities are essentially targeted to mobilize the participation of tank farmers from different states in the country by getting together and strengthening themselves to better speak out on issues pertaining to the conservation of small-scale water bodies such as tanks and ooranis.

Milestones of 25 Years of Vayalagam Programme

1992	Initiation of Tank Rehabilitation Project in Madurai District, Tamil Nadu (by PRADAN)
1992 - 1994	Implementation of tank rehabilitation work at system tanks with 75% of contribution from District Rural Development Agency and farmers contributed 25% of the project cost.
1993 - 1994	Submission of proposal for Regeneration of Farmers Management in Tankfed Agriculture to Ford Foundation
1994 - 1995	Initiation of programme in Ramnad district at Kamudhi and Mudukulathur blocks.
1994 - 1995	Completion of 1st phase pilot project at Madurai district.
1994 - 1996	Ramnad District Rural Development Agency's support for pilot tank project at Kamudhi & Mudukulathur blocks with 75% & 25% contribution models.
1995	District level Tank Farmer's Federation concept was evolved and promoted the First Federation at Ramnad district.
1996	Vayalagam Programme was expanded to Theni, Villupuram, Thiruvallur districts with invitation from the district administrations.
1996	Madurai District Tank Farmer's Federation was promoted.
1996 - 1997	Consolidation of tank rehabilitation project, initiation of programme expansion and deepening at South Indian level.
1997 - 1999	Expansion to Kanchipuram, Chittoor districts of Andhra Pradesh. New components such as microfinance, endowment to tank institutions, intensive focus on tankfed farming initiated. Tank based watershed development was evolved.
2000 - 2003	Support from multiple agencies such as Oxfam Novib, Sir Ratan Tata Trust, UNDP (GEF). Took up IWS supported action research on Co-management of tanks for renovation and maintenance of tanks at Gundar basin and shaping farmer's perspective on tank irrigation system management. Tank Cascade atlas was prepared for Adilabad district. Initiation of locations at Northern Andhra Pradesh and Karnataka.
2002, Mar 7	Vayalagam Movement was launched in the presence of Anna Hazare to further the community-led water resources development nationwide
2003	More than 1000 Neerkattis gathered at Madurai Symposium 2003 for sharing their experiences and resolved to revive and stabilize effective water management.

Milestones of 25 Years of Vayalagam Programme

2004 – 2006	Oxfam NOVIB continued its support. Tank-based watersheds were built for Tamil Nadu Agriculture Department under NWDPRRA. Projects for Oorani renovation was initiated in Tuticorin, Kanchipuram and Ramnad districts and started collaboration with Centre for Affordable Water and Sanitation Technology (CAWST), Canada for promoting Bio-Sand Filter.
October 2, 2006	An exclusive institution 'DHAN Vayalagam Tank Foundation' was launched to focus on scaling-up.
2007-2008	Madurai Marathon (Run for Water) was organized to sensitize the public and raise funds. ITC-Rural Development Trust sponsored CSR projects to revive tanks in Sivagangai district in Tamil Nadu was launched.
2008	Centre for Urban Water Resources (CURE) was launched
2009	DEWATS community-government joint initiative in Panaiyur was launched. Launched CSR Project with BPCL and HPCL in Tamil Nadu and Andhra Pradesh. Gundar River Basin level Federation Collective was launched to take up long-term restoration drive.
2010	Launched Conservation and Development of Tank Cascades in Gundar Basin in partnership with Hindustan Unilever Foundation and NABARD to rehabilitate 250 tanks.
2011	Launched DHANA Project with the support from AXIS Bank Foundation to renovate 750 water bodies in Pambar-Kottakaraiyar Basin covering 4 districts
2012	Prepared manual for Ahar-pyne renovation at National Policy seminar as part of India Water Week with the Union Minister Shri Jayaram Ramesh.
2013	Launched Annual Tamil Nadu Water Week in partnership with consortium of TNAU, Anna University and MIDS.
2014	Initiated collaboration with NABARD as a Resource Support Organization for Andhra Pradesh to guide watershed development programme. Initiated Collaboration with Water.Org for promoting Water and Sanitation products through SHGs
2015	Launched a programme for promoting Farmers Producer Organisations with NABARD Support for 19 crops all over India. Vaigai River Pageant was organized as a start for Vaigai River Restoration drive. Water Knowledge Centre was launched in Tata-Dhan Academy
2016	Phase II of Hindustan Unilever Foundation sponsored project in Gundar Basin to renovate 450 water bodies was launched and Phase II of DHAN-Axis Bank (DHANA) project to benefit 75,000 farmers in Pambar-Kottakaraiyar Basin. Expanded Ahar-pyne renovation programme in Munger district, Bihar and Tank-based watershed programme in Khammam district, Telangana with ITC Support.

CONTRIBUTIONS TO THE WATER SECTOR



DHAN Foundation's Vayalagam Tankfed Agriculture Development Programme has reached its 25th year of engagement in promoting community centred conservation and development of small-scale water resources across the country. The programme has contributed significantly over these years to the water sector in many ways. Some of the most important contributions are as follows:

Demonstrating Farmers' Capacity to Plan and Implement Tank Development Work

Tank development and renovation work of various kinds have been implemented. They include restructuring feeder channels, desilting of tank beds, repairs and reconstruction of sluice outlets, surplus weirs, construction of new tank structures, community wells and lining of distribution channels. These works require technical competence, working capital and entrepreneurship. DHAN Foundation observes that it is possible for the Tank User's Association to execute such works with the required techno-managerial support across different locations. The quality of work and frugal use of funds are of high order in this mode

of implementation. Though there had been some delays mainly due to seeking permissions and due to court cases on some issues, by and large, these projects were implemented through a time bound programme. DHAN Foundation has demonstrated that TUAs are capable of implementing quality work on a large scale with timely facilitation and support.

Demonstrating that collaboration is possible with government

DHAN foundation's experience shows that collaboration with mainstream agencies is possible and can be substantial with proper efforts. The programme has mobilized substantial public funds from the District Rural Development Agencies (DRDAs), through various employment generation schemes for an infrastructure development programme such as tanks. Such collaborative efforts with government are very much needed because of the nature of property rights in tanks. As the ownership of these common properties is vested with the state, any changes or development efforts need to be made only in consultation with the concurrence of the government agency concerned. DHAN Foundation wishes to strengthen the collaboration further in order to get the needed vital policy changes such as turnover of tank irrigation systems to farmers, sharing usufruct rights from tanks by the Tank Users Associations with the Panchayat, eviction of encroachments from tank complexes and the like. It is gratifying to find that DHAN's methodology in mobilizing people's contribution for tank rehabilitation is now adopted in the government programmes taken up by the District Administrations also.

Institution Building for Tanks

The programme has developed a model for nested Institution building for tanks; DHAN Foundation has enlarged the composition of members of Tank Users Associations (TUAs) starting from exclusive ayacutdhars to all-inclusive villagers. The village level associations are represented in watershed associations and District Federations of Tank Farmers' Associations with defined roles and responsibilities. The District Tank Farmers' Federations have taken up many of the responsibilities such as identifying potential villages

and tanks based on the demand and the need for development. Three of the Farmers' federations promoted in Madurai, Ramanathapuram and Theni districts have become solidarity groups on tank-related issues. The issues related to eviction of encroachers and problems between the villages in sharing water from tanks are attended to and resolved by the federations through facilitation and negotiations. DHAN Foundation envisages that in the long term, the federations will emerge as credible tank Panchayats to address the issues and disputes across the tank villages.

Management of Tank Institutions

The programme has developed an approach, which will make the village tank institutions sustainable in the long run. While there are inadequacies in the villages in managing the common property resources and accounts, the capacity of villagers can be built over a period of time by working closely with the village tank institutions. DHAN's tank programme has evolved a methodology of capacity building of these institutions through training and various enabling processes to plan and implement the works and generate revenue for their sustained upkeep and management. In this regard, the programme has developed innovative procedures for the TFAs to manage and share the usufructs from the tanks with the local Panchayat through agreements drawn up with them. DHAN Foundation has been successful in a few places where it has formed associations in safeguarding the usufruct rights of the TFAs, in fisheries and trees.

Support to Government Agencies

DHAN Foundation has been recognized by various mainstream agencies as a competent organization for consultations on tank irrigation in India. These agencies have requested DHAN Foundation to prepare such documents. The programme has helped many District Administrations in South India to prepare master plans, tank atlases covering the state and other development projects for tank development in the respective districts. The tank teams have also been consulted for policy development, fund mobilization and other issues related to tanks by the governments of Andhra Pradesh and Tamil Nadu. Apart from this, DHAN

had organized a series of seminars and workshops to drive the point that the tank development in the country should be given a serious thought. Also, DHAN's members have participated in various conferences, seminars, workshops and consultative forums on themes related to tanks in Andhra Pradesh, Pondicherry, Karnataka Tamil Nadu, Gujarat and elsewhere in India and have shared their experiences.

Funding from the Mainstream

Our programme has demonstrated the possibility of integrating various decentralized non-plan schemes at the district level for the improvement of tank irrigation systems. Normally, tanks are considered only as irrigation structures and are left out of special government grants. DHAN Foundation were able to convince the DRDAs to invest in employment generation funds on productive village assets such as tanks. Based on our discussions and decisions to include tank development as a component of watershed programme, the DRDA of Chittoor in Andhra Pradesh has allocated substantial funds for implementation with people's participation.

Though there are considerable difficulties in raising these funds directly by DHAN Foundation or by the WUAs and Farmers' Federations promoted, the programme has demonstrated the possibility of deploying mainstream funds for these works. This is a great inspiration for the others who look forward to change the government's programme implementation from line departments to NGOs and people's organizations.

IMPACT

Enhancing Access to Water

Through the Vayalagam Farmers' Organizations, over these years, DHAN has facilitated rehabilitation of 2500 tanks and taken up soil and water conservation measures in 105 watersheds, resulting in enhanced water availability to over 140,000 hectares. In addition to restoring the physical structures of the irrigation tanks to their originally designed standard, DHAN has facilitated proper maintenance of the tanks, efficient water



management and improved cropping practices to ensure sustainable crop production. In all these rehabilitation works, the farmers have shared one-fourth of the cost of rehabilitation by contributing either cash or labour. Rehabilitation of irrigation tanks to their original storage capacity has increased availability of water for more area for cropping. Earlier all these tanks and the command area were facing the problem of water shortage towards the end of the cropping period as tank water was inadequate to provide adequate water for even a single full crop.

Farm ponds for life-saving-irrigation

While the tanks serve irrigation water needs of the farmers in the entire command area, creation of farm ponds supplement the irrigation needs of each farm, creating space for the farmers to go in for diversified cropping. These ponds act as 'shock absorber' to the farmers. DHAN facilitates building farm ponds to store water ranging from 500 to 5000 cubic metres depending on the farm size. Besides irrigation, the farm ponds are used in multiple



ways such as fodder production for livestock, raise vegetable crop on its bunds and for fish rearing. So far, DHAN has enabled the small and marginal farmers to construct over 4000 ponds in their fields to provide life-saving irrigation to crops during critical phases of water need, thereby securing their livelihoods.

Creating access to drinking water

In the water-starved regions of southern peninsular India, acute shortage of drinking water is a common phenomenon every year. The ground water is saline and unfit for drinking and irrigation. Traditionally, surface drinking water ponds (Ooranis) maintained and nurtured over generations by the local communities have been the source of water needs for the millions of people in this region. Each village has two or three ponds, one for drinking, and another for domestic purposes and for animals. Breakdown of community management and poor maintenance have made these water bodies lose their efficacy pushing women to walk 3-5 kilometres every day to fetch water. Harvesting and storing the rain water is the only way out of this otherwise intractable situation. DHAN has successfully rebuilt drinking water ponds in 300 villages in the drought-prone districts of Tamil Nadu, and over 120,000 people now have access to drinking water.

Building Markets for the Small and Marginal Farmers

Small and marginal landholders are mostly unorganized, characterized by lack of access to capital, technology and market information. They are often subjected to exploitation by the middlemen with deceptive weights and measures, and unfair prices for their produces. Livelihoods of these smallholder farm families could be made sustainable only when their capacity is enhanced to influence the value chain, in which they enjoy little control. DHAN has organized about 60,000 farmers involved in production of various crops into Primary Producer Groups. These groups have been federated into 64 Producer Companies. These companies facilitate collective purchase and distribution of farm inputs at cheaper price, build requisite skills for improved production and productivity, facilitate farm credit from local banks, help them pool their

produces and gain better price for their produces through market linkages. Also, DHAN helps farmers to get into value addition of produces, branding and reaching the consumers directly through retail outlets.

Sanitation and Hygiene

Almost 70 percent of households in rural India do not have a toilet. India loses more than 1000 children of less than five years of age to diarrhoea every day; 80 percent of deaths are below the age of two. Apart from affecting their self-esteem, defecating in open has serious impacts on their health, hygiene and sanitation. DHAN's Sustainable Healthcare Advancement programme has assisted close to 70,000 families to construct a toilet in their home and another 20,000 families to establish household water-tap connection, which relieved women from their drudgery of fetching water from distant places. DHAN also works towards reaching another 250,000 poor households in the next two years.

Safe Drinking Water through Household Water Treatment

Next to ensuring access to drinking water, DHAN addresses the issues of quality of drinking water, as more than 80 per cent of the diseases among the poor communities are attributed directly or indirectly to unsafe water, for which at least 25-30 percent of family's income is drained towards healthcare expenses. DHAN promotes low-cost household water treatment technology

that has proven its efficacy through a significant improvement in the microbial quality of water and reduction in the episodes of diarrheal diseases. Bio-sand filters, adapted from the traditional slow sand filters have been provided to over 3000 households. Another 10,000 families have been given ceramic candle filters coated with silver, a bacterial-static agent. Over 50,000 people have benefitted from these filters.

Sustaining Efforts through People's Organizations

DHAN never follows 'Delivery Approach'. It always believes in 'Enabling Approach' and 'Institution Building Approach' which lays emphasis on self-help, mutuality, community ownership and control over resources and benefits, thereby interventions such as water resources development are just taken as means and not the ends. The ultimate goal is to build People's Organizations using these inputs as vehicles of change and enabling them to sustain the efforts and results for long time, even beyond generations. These People's Organizations provide platform for nurturing innovations at the grassroots, scale-down technologies and contextualizing those technologies for addressing the issues of poverty. The People's Organizations work in collaboration with mainstream institutions such as government departments and banks, as it would provide continuity for the works through local resource mobilization, and help them to negotiate and claim entitlements meant for them in the long run.

Professionalism in Execution

DHAN believes in people's capacities, which continues to attract, groom and place highly qualified and socially concerned development workers in the grassroots works. More than 800 professionals and 2500 field associates are working across 14 Indian states bringing implementation rigour to the programmes. Another prime feature of DHAN is effective decentralization. DHAN has 60 regional offices, also known as DHAN Resource Centres, spread across these states, anchored by Senior Professionals. Each region works with 5 to 10 People's Organizations, managed by the professionals. DHAN resource centres train community members, leaders and field associates.



The entire rehabilitation works of water resources are planned, implemented and monitored by the farmers themselves. In order to ensure effective financial management, the accounts of the People's Organizations are audited by the Independent Chartered Accountants to ensure financial transparency and accountability.

Poverty Reduction at Scale

Following its unique process of promoting localized People's Organizations managed and governed by the communities, DHAN has organized 1.65 million poor households spread over 78 districts in 14 Indian states into 66,000 primary groups and who have been networked into 300 Federations. Also, it facilitates people to self-assess their graduation on the ladder of poverty reduction, declare publicly that they 'Moved out of Poverty'. Every year, on the Foundation Day of DHAN on 2 October, the birthday of Mahatma Gandhi, after a thorough scrutiny, people would declare it with much pride and self-esteem. Out of 1.65 million people, so far 400,000 people have declared themselves Moved out of Poverty.



Tank-Based Watershed

An individual tank with its own catchment, water spread and command area is an integral part of a watershed within which it is situated. A cascade of tanks forms a micro-watershed by itself as the tanks are interlinked, often by a common stream or by the surplus water of an upper tank feeding a lower one. An existing tank or cascade of tanks within a watershed captures the rain water runoff and conserves it for later use, which would otherwise flow down the gullies and streams and mostly get evaporated or otherwise dissipated. Over the last two decades, DHAN has been constantly advocating inclusion of tanks in the conventional watershed treatment plan. Started on a pilot basis in Chittoor

district of Andhra Pradesh in 1997, the tank-based watershed model demonstrated its impact, which has made the government to include it in the revised guidelines for watershed. More than 150 watersheds treated by DHAN have included tanks as an integral component and it has successfully included tanks in the new watershed guidelines.

Promoting Water Partnerships

Vayalagam institutions have demonstrated different models of partnerships for developing tank systems. In addition to state-sponsored programmes with the water resource departments, they have promoted individual philanthropy for water conservation and mobilized support under Corporate Social Responsibility. Reviving the age-old practice of creating endowments for village organizations for regular upkeep of the tanks, DHAN has evolved a concept of endowment from philanthropies with matching contribution from farmers.

DHAN-HUL Water Partnership in Gundar and Vaippar River Basins

With the support of Hindustan Unilever Foundation, during 2010-14, DHAN Foundation undertook renovation of 256 rainfed tanks in the Gundar Basin. The project has benefited 17,696 farmer families, augmented water storage to the tune of 42.56 million cubic metres, serving 6,866 hectares of command area.

Drawing lessons from this project, and continued support from Hindustan Unilever Foundation, DHAN is taking up renovation of 450 more rainfed irrigation tanks in the Gundar and Vaipar River basins in Tamil Nadu, securing water for 17, 243 hectares of lands.

The ultimate goal of this project is to augment the existing water bodies to their designed capacity, building social capital by promoting people's institutions at various levels based on hydrology, Improving the water use efficiency by building on traditional water demand management practices in the tank commands, promoting the community governance on water resource management, empowering the people institutions for effective planning & development of water commons,



sustaining the people's institutions through various livelihood activities and other development interventions and working with stakeholders to ensure favourable policies for conserving the water commons. Long-term and intensive treatment of all the water bodies in a river basin will restore the ecosystem. The water partnership between Hindustan Unilever Foundation and DHAN Foundation is an effort towards this mission.

Situation of Gundar Basin

Gundar and Vaippar basins are among the 17 river basins delineated in Tamil Nadu and lie in the most drought prone districts of the state such as Madurai, Virudhunagar, Sivagangai, Ramanathapuram and Thoothukudi districts.

The Gundar River, a non-perennial monsoon stream originates from Varushanadu hills of Western Ghats. Two other tributaries Goundanadhi and Therkar originate from Eastern Ghats and join the Gundar River. Girudhumal and Kanal odai in the middle reach and Paralaiair in the lower reach are other streams forming part of the Gundar basin. The Vaippar main river sub-basin starts from Vembakottai block in Virudhunagar district and extends up to Pudur block in Thoothukudi district.

There are 2276 tanks spread over the Gundar basin forming the lifeline of the farmers and the Vaippar sub-basin has 28 tanks. These tanks are found in chains in many places. Many of these tanks and their chains are poorly functioning due to heavily silted tank beds, clogged waterways due to encroachment and siltation, poor upkeep of tanks and tank structures.

Gundar and Vaippar basins in Tamil Nadu do not have major reservoirs and major canal irrigation projects. Water needs of the people in these basins have increased significantly due to the growing population and also due to erratic rainfall caused by climate vagaries. Harvesting and storing the monsoon rainfall received in a shorter span of time in the irrigation tanks and ponds was only the option available to the people to survive. The groundwater is exploited heavily in the upper reaches of the basins. Salinity of ground water in the lower and middle reaches of the basin make it unfit for neither drinking nor irrigation. The water is wastefully drained into sea due to frequent floods and inefficient water holding capacity of the tanks.

People are in desperate need of augmenting the storage capacity of the existing traditional water resources such as tanks and ponds and reviving the

hydrological connectivity of those tanks found in chains or cascades. These cascades and diversion weirs have been absorbing and evenly distributing flood water during the high rainfall years for several centuries. They also helped sharing the water in the deficit rainfall years. This climate smart tank system therefore helped the farmers to achieve more food production through the extended area under cultivation and growing short duration crops such as pulses and fodder as second crop.

During deficit years, the farmers would minimize loss by choosing low water requiring crops such as millets and reduce the area under cultivation based on water available in the tanks. Equitable water sharing through water managers, sharing of water, collective planning of crop and area based on the available water and regular maintenance of the tank system was in practice traditionally through the village institutions. The need is to revive such social and hydrological connectivity for the health of the eco-system.

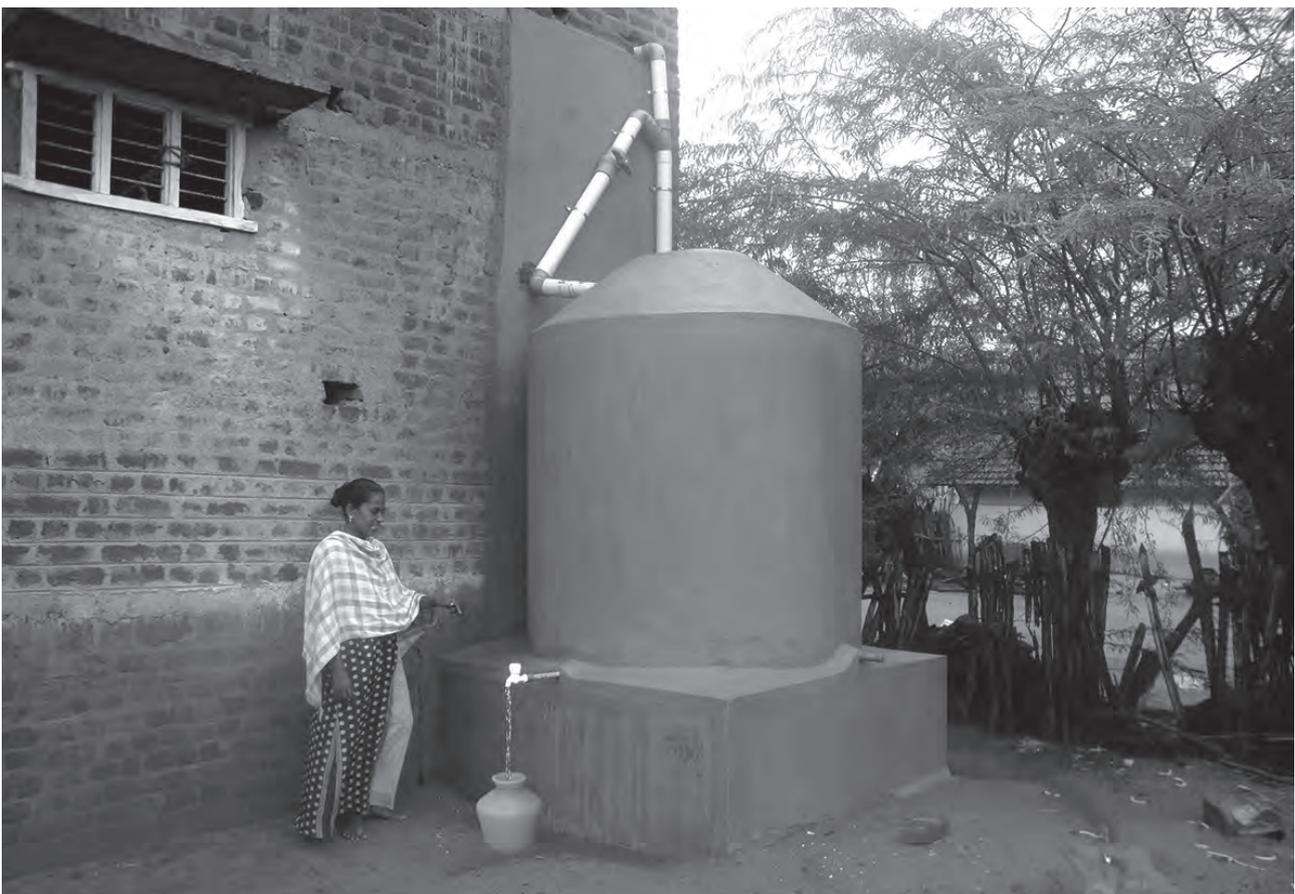
Water and Sanitation Partnership with Water.Org

DHAN Foundation's Sustainable Healthcare Advancement (SUHAM) initiative has been promoting water and sanitation products through

SHGs. The SUHAM has evolved a Project ACCESS – Access to Credit for Safe Water and Sanitation in partnership with Water.Org.

In the first phase, the Project ACCESS assisted poor women to install tap water connections in their households, otherwise they had to face the drudgery of fetching water from distant places. The project also worked for ensuring safe drinking water through distribution of Bio-Sand Filter, a low-cost water treatment device that needs minimal maintenance and no recurring expenses. In places, where there is an acute scarcity of water, the Project has promoted household level rainwater harvest structures at an affordable cost.

Making affordable toilets socially acceptable and desirable were the cornerstone of the project ACCESS. Through community workshops, the Project teams demonstrated different models of toilets, water filters and rainwater harvesting structures to suit the poor community. Masons were trained to replicate the models. SHGs spearheaded the entire project by way of owning the project, mobilizing financial resources from banks and involving their family members. They met periodically at the Cluster and Federation levels to review and monitor the entire project.



This project had a modest target of promoting loans for 10,000 units of toilets and water connections. With an overwhelming response from Kalanjiam and Vayalagam Groups, the project could benefit a total of 17,135 households, of which 10,975 families constructed toilets and another 6,160 families have installed household water tap connections. The Kalanjiam SHGs have lent Rs. 237 million to their members for this purpose and 78,298 people have been impacted through this project with an improved access to sanitation and safe drinking water. The success realized from this project led to scaling up in the second phase of the project titled "SCALE-UP" for reaching out to another 300,000 households with a targeted disbursement of Rs. 4000 million worth loans for building sanitation and water facilities.

Other Partnership Initiatives

Similar to HUL and Axis Bank Foundation, DHAN Foundation has been partnering with CSR of BPCL to renovate tanks and Ooranis in a large scale in Tamil Nadu and Andhra Pradesh. In partnership with ITC, DHAN has started working on Ahar-pyne systems in Bihar, wherein the local communities

are organized to rehabilitate the ahar-pynes. With support from European Union, DHAN has taken up construction of farm ponds assisting farmers in drought-hit southern districts in Tamil Nadu. Under this project, DHAN Foundation has helped the farmers to establish 1074 farm ponds in five districts, after which the dry-land farm production has increased. By making an availability of additional 475 cubic metre of water per acre, the productivity of the land has increased by 25-100% in different contexts. DHAN has also been successful in promoting water partnership with institutions and individual philanthropies in the past and present.

- Sir Ratan Tata Trust, Mumbai
- Oxfam India (Oxfam Novib)
- CARITAS, Switzerland
- Consortium of DEWATS Dissemination Society
- European Union
- Ford Foundation
- Huguenin Ralapalli Foundation, USA
- IIT Madras Alumni Association
- International Water Management Institute – RUAF Foundation



- National Agricultural Innovation Project–ICAR
- National Bank for Agriculture and Rural Development
- Bhabha Atomic Research Centre, Mumbai
- Arghyam Foundation, Bangalore
- Hindustan Petroleum Corporation Limited, Mumbai
- ITC Rural Development Trust
- Madras Atomic Power Station, Kalpakkam
- Rabobank Foundation, the Netherlands
- District Rural Development Agencies in Tamil Nadu
- JalaSamvardhaneYojanaSangha (JSYS), Government of Karnataka
- National Watershed Development Programme for Rainfed Areas
- Central Planning Commission
- Council for Advancement of People’s Action and Rural Technology (CAPART)
- Water Technology Centre, Tamil Nadu Agricultural University
- Centre for Water Resources, Anna University, Tamil Nadu

Works on Water Policies

DHAN Foundation has set up a Resource Support Organisation for popularizing community tank management and tank-based watershed models in Andhra Pradesh and Karnataka. DHAN has prepared a strategy for Water Security through Integrated watershed development for the State Planning Commission in 2004. It has been involved in the working committees of the apex planning body of the country, the Planning Commission of India, during 10th Five Year Plan on Minor Irrigation, 11th Five Year Plan on Agriculture and Rural Development, as well as the 12th Five Year plan Working Group on Minor and Medium Irrigation and Water Governance. DHAN’s hydrologic-based community Institution model is adopted in the Repair, Renovation and Rehabilitation Guidelines of Ministry of Water Resources. Besides, DHAN is one of the institutional members of World Water Council, Global Water Partnership. It has been inducted in the advisory

group for National Water Academy, Pune and National Institute of Hydrology for Hard Rock Areas, Belgaum. DHAN has promoted a Council for Conservation of Small-Scale Water Resources. It comprises eminent thinkers and practitioners, who propagate and promote the conservation and development of small scale irrigation systems in South India. This council engages in periodic interactions with policy makers, planners, administrators and bureaucrats. It also reflects the opinion of the people at the grassroots on matters relating to small-scale irrigation systems through media. Through various tools that it deploys, it helps to shape the government policies related to this sector.

Awards and recognitions

The Arab Gulf Programme for Development (AGFUND) bestowed its International Prize for Pioneering Development Projects for 2012 in the field of food security for the poor to DHAN Foundation. The prize was given in the field of developing the skills and capabilities of the poor for food security in the poor communities. It chose the project “Increased water harvesting and diminished desertification” implemented by DHAN in drought and disaster prone coastal regions of southern India with the support of the European Union.

Sitaram Jindal Foundation honoured DHAN with its “Jindal Prize” in 2011, in the year of its launch. DHAN had received this award for its efforts in building people’s institutions as vehicles of change with sustainable results in poverty alleviation. In



2012, DHAN Foundation received “Social Impact Award 2012” instituted by the Times of India for its contribution towards conserving water resources under Environment Category.

Way forward

Consolidating its more than 25 years of experience in conservation and development of water resources spearheaded by the communities, DHAN has expanded its approach of working on isolated tanks to tank-based watersheds, reviving chains of tanks in minor river basins to multiply the impact of the renovation and restoration works. In the process, DHAN has also evolved scalable models for community-led conservation and development of traditional water resources, inland fisheries development, creation of drinking water ponds, as well as low cost and household level water treatment methods. As a result of search conference organized with different stakeholders of the programme, including the farmers, field workers, consultations with the donors and government institutions, who are the partners of DHAN’s water initiatives, a strategic plan has been prepared for the next five years (2017-22). During this period, DHAN’s Water theme aims to:

- Reach 525,000 farm families in all contexts and graduate 125,000 small and marginal farmers to move out of poverty through water and agricultural interventions.

- Build localized water governance among the communities and groom over 10,000 community leaders and showcase 250 model villages.
- Promote 45 self-sustained federation collectives and 300 cascades centred on water conservation and tankfed agricultural development.
- Rehabilitate and develop 2900 small water bodies, plant over four lakhs trees and treat over 25 tank-based watersheds. Ensure water security to over 47,000 hectares.
- Generate farm-credit worth of Rs. 1530 million through bank linkage.
- Build and disseminate knowledge in conservation and development of water bodies through research, documentation and publication.
- Advocate pro-farmer policies by occupying national and international forums, organizing policy seminars to showcase practice.

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Annual Report 2017





Annual Report 2017

Overview of DHAN Foundation 2017

It was a year of advancing self-growth in DHAN Collective institutions. Both Kalanjiam and Vayalagam models of community-led poverty reduction themes spearheaded by DHAN Foundation for over 25 years have started enlarging its reach with the contribution of people, who have benefited from these movements as a gesture of thanksgiving. Communities contributing towards the development of unreached poor communities have been a path-breaking experience. Our experiences show that the so-called poor communities have contributed more than half of the Rs. 1500 crore worth of development finance through their savings, physical contribution for conservation work, purchasing insurance cover and donations.

Regions are the microcosm of DHAN Foundation, which undertake scaling up of thematic programmes of DHAN vertically as well as horizontally to increase the reach and impact. Regions are the points of convergence of different themes across the DHAN Collective, which place high emphasis on contextualisation of models. In order to converge community governance in the regions, the concept of Regional Council was conceived, developed

and brought into practice during this year. The Regional Council is represented by five streams of leaders from Federations such as Presidents, Vice-presidents, Secretaries, Joint Secretaries, and Treasurers. Each stream of leaders governs five specialised areas such as people's movement, livelihoods, health, social security and financial development. Flow of community governance at the regional level has started paying dividends in the form of enhanced integration up to primary group level.

Initiatives on financial literacy and financial inclusion have opened up new opportunities and partnerships with an array of stakeholders starting from commercial banks to apex banks such as NABARD and Reserve Bank of India. Banks coming forward for large-scale linkages with SHGs, setting up of financial counselling and literacy centres jointly are welcome signs of increasing roles for SHGs in financial inclusion.

Vayalagam Farmers' Movement, which has been a vocal advocate of people-led conservation and development of water resources, has started celebrating its 25 years of engagement in this mission. Increased participation of corporates such as HUL, Axis Bank Foundation, BPCL, and

ITC under their corporate social responsibility initiative in the recent years has been encouraging. Partnership for large-scale renovation missions at the river-basin level is a new beginning towards complete revival of tanks –river-based eco-system.

Jeevidam has evolved as a concept of livelihood focused development strategy, building on the social capital built by the thematic institutions in DHAN Collective among the communities involved in farming and farm-based livelihoods. Producer collectives promoted as Farmers Producer Organisations, which are supported by National Bank for Agriculture and Rural Development (NABARD) and Small Farmers Agribusiness Consortium (SFAC), would draw a long-term strategy for promoting sustainable livelihoods under the unfolding concept of Jeevidam. It would work on promoting professional management and community governance towards enhancing productivity, market linkages, branding and enterprise promotion, facilitating flow of capital and technology interventions.

Coastal conservation and livelihoods programme increased its focus towards Disaster Risk Reduction and resilience building among the vulnerable communities. Promoting volunteers for search and rescue as a Disaster Risk Reduction (DRR) strategy has been mainstreamed with partnership of the relevant state and district level agencies.

Scaling up Small Millets Post-Harvest and Nutritious Food Products Project, a follow-up of RESMISA project supported by IDRC, Canada earlier has consolidated its experience to scale-up the technologies of processing, value addition evolved by it during the first phase. It works with manufacturers, processors and vendors, who are playing a key role in small millet value chain apart from primary producers. To provide an exclusive focus on small millets, Small-millets Foundation has been launched as a thematic institution in DHAN Collective.

New themes promoted by DHAN for piloting on Youth and Development, Migration and Development, Climate Change Adaptation have come out with key strategies identified out of

experimentation to integrate with the major themes of DHAN Collective. The Centres of Integration have played a critical role in integrating with all the institutions and programmes within DHAN Collective to enhance greater rigour in implementation.

The Walkathon Organised by DHAN Foundation in 25 places across India focused on the theme “Giving Forward”. Giving forward is an expression of maturity in the act of thanksgiving. So far, charity is seen as giving back to the society, but giving forward is a movement which aims at multiplying the benefits to the needy to maximise well-being through their collective action. Realising that gestures of mutuality exist in the community in various forms from its more than three decades of grassroots work, DHAN has poised to further this value among the collective institutions promoted by it.

The 20th Foundation Day of DHAN included the launch of new thematic institutions, Panchayat Development Foundation, Small Millets Foundation and Housing for Poor (HOPE) to work exclusively on scaling up through horizontal and vertical integration among the other thematic initiatives of DHAN Collective. Continuing our tradition, people have made self-declaration of moving out of poverty across the regions.

The annual retreat of DHAN was designed as a Search Conference to evolve a strategic plan for DHAN Foundation for the next five years. All DHANites, who were part of the Retreat have undergone a unique process of exploring changes happening around the world, impact of those changes, ways and means for addressing such challenges. They have come out with a detailed strategic plan for DHAN. The exercise of keep, drop and create helped them identify good practices to keep, innovate new practices and drop unfavourable practices. Franck Heckman, Founder of Embassy of the Earth, the Netherlands facilitated this search conference. After this, search conferences were conducted in other locations by involving leaders and staff to evolve a strategic plan and collective vision for their institution.

DHAN Foundation at a Glance

Particulars	2015	March	
		2016	2017
<i>Cumulative Figures</i>			
Reach			
No. of Families	14,27,586	15,86,823	16,52,139
No. of Primary Groups	57,644	62,,723	66,012
No. of Clusters	2,081	2,089	2,242
No. of Blocks/Federations	407	418	409
No. of Villages	18,177	19,016	19,291
No. of Districts	76	78	78
No. of States/U.Ts	14	14	14
Finances (Rs. in millions)			
a) Programme Funds			
People	6,074	7,246	9,944
Banks (for the year)	5,300	6,065	6,442
Government and Donors (for the year)	257	108	114
Sub Total	11,630	13,419	16,499
b) Programme Management (for the year)			
People	127	146	187
Government	44	39	27
Donors	238	270	304
Sub Total	403	455	518
Grand Total	12,033	13,874	16,737

Kalanjiam Community Banking



DHAN Kalanjiam Community Banking Programme (KCBP) has just concluded its yearlong celebrations of 25 years of community banking with the poor and marginalised communities across India. It has demonstrated the sustainable and enabling model of community banking in rural, tribal and urban contexts across its working states and provided greater learning and insights to DHAN and its collective for setting new and strategic direction in their pathway of poverty reduction and development.

The Kalanjiam programme works on three-dimensional sustainability framework – Institutional, financial and developmental for effective field implementation and promotes four-phase graduation approach – social intermediation, financial intermediation, livelihoods intermediation and civic intermediation to realise the goals of poverty reduction and women empowerment.

DHAN has created Kalanjiam Foundation to scale up community banking model, help sustain people institutions as collective by empowering women leadership and impact poverty through integrated and holistic development interventions.

Over these years, the Kalanjiam enabling model of community banking was able to scale up its

interventions in 13 states across the country and continues to render resource support to like-minded organisations by way of extending community-enabled tools, processes and mechanisms.

Women members from Kalanjiam were encouraged to self-assess their graduation from survival to subsistence and self-employed state, and self-declare moving out of poverty.

The DHAN Kalanjiam Foundation (DKF) cherishes DHAN Foundation's core values such as grassroots democracy; enabling; collaboration; innovation; excellence and self-regulation and stated five-year strategic goals.

Building Peoples' Institutions

Kalanjiam programme follows a unique process of organising the unorganised poor families represented by women into self-governed peoples' institutions at different levels starting from Kalanjiam Self-Help Groups, networking of Kalanjiam into Cluster Development Associations (CDAs) and federating them into Federations. It identifies the poorest of the poor families through a distinct process of wealth ranking and forming Kalanjiam with those families.



During the year, the Kalanjiam programme could organise about 54,000 poor families into Kalanjams, taking a cumulative reach of 1.15 million women organised into 57,951 Kalanjams spread over 13 Indian states. It is heartening to note that much of these organising efforts were made by the communities themselves, who have spent their time and voluntary labour and contributed financially in the form of Kalanjiam Jyoti.

More than half of the households reached so far live in rural areas (58%) followed by 31% members living in urban slums, and another 10-12% families hail from tribal hinterlands.

Becoming self-governed People's Institutions

Networking of Kalanjams into CDAs and Federations is a step towards helping them gain collective capacity to achieve their common agenda that they cannot attain individually. These collectives reinforce mutuality and solidarity among the Kalanjams; thereby they exert influence internally by way of self-regulation as well as externally in the

form of collective bargaining for entitlements from the mainstream institutions.

Presently, there are 159 registered federations in these three contexts, of which 101 federations were able to meet all their operational costs themselves and they have moved towards addressing civic development needs of not only their member households but also benefitting the villages and towns where they are functioning.

Development Finance

Savings, credit, insurance and pension are the four pillars of financial capital being nurtured by the Kalanjams. The mix of financial services offered by the Kalanjiam SHGs is seen as a key input for building physical capital in the members' households including livelihood assets, human capital including health care, skill, knowledge and labour, and it also enhances the performance of natural capital including land, forest and water resources that support the livelihoods of the poor households.

Savings

Savings play a vital role in leveraging funds from banks and it is treated as equity contribution of the members. Kalanjams offer an interest of 6-9% according to the surplus generated by the groups. The Kalanjams were encouraged to increase the product-based special savings to tap the savings potential of member households. Interest earned on savings of members is used for paying insurance premiums of the group insurance being done for life and health care of members' households.

During the year, the Kalanjams have mobilised savings amount of Rs. 800 million, reaching a cumulative savings of Rs. 5,253 million. Along with reserves and surplus, all the Kalanjams have a total of Rs. 8890 million worth of funds owned and managed by the Kalanjams themselves.



Bank linkages

During the year, 11,344 Kalanjams have got linked with banks and mobilised Rs. 3089 million worth of loans for lending to members for various production and consumption purposes. The demonetisation had slowed down the linkage process, as the bankers had to follow the new banking rules which took much time for the groups to comply with.

NABARD and RBI have funded pilot projects of financial literacy which had helped DHAN to reach out to the poor families. Steering committee meetings with banks, participation in block level



and district bankers meet by DHAN professionals, and participation of bankers in important events have made large-scale SHG-Bank linkage success in advanced regions and locations. The members were facilitated to open individual bank accounts to avail the government entitlements. Despite efforts to promote SHG-Bank linkage in northern states, particularly in Maharashtra, the progress was slow. However, the bridge financing demonstrated by Kalanjiam Development Financial Services (KDFS) was helpful in meeting the needs of the members.

Credit Generation

The loan amount availed for housing and sanitation stood at 37.3%, followed by business



loans at 13.6%, and educational loans at 12.5% and redeeming outside debt was 10.3%. The total funds available with the communities in Kalanjiam system was Rs. 15,040 million which includes savings, bank loans and surplus generated as on March 2017.

Financial counselling and financial literacy for the members before taking loans has been regularised as a practice in all federations. In all advanced locations in southern states, practice of cheque-based transactions between groups and members and groups and banks is followed. Digital transaction was experimented in 10 groups.

Social Security Products and Services

Life insurance: During the year, 4,47,219 members were covered under life insurance products, which includes 2,65,500 women and 1,81,719 spouses. There are three types of products viz., Life Mutual offered by People Mutuals, AABY (with premium subsidy of government) in collaboration with LIC of India, PMJJBY and PMSBY for normal death and accident coverage offered by central government through individual bank accounts. The premium per policy for those three life products are multiples of Rs. 100 (for Rs 100, the benefit is Rs. 10,000), Rs. 150, Rs. 330 and Rs. 12, respectively. A member pays a minimum of Rs. 592 to get the risk cover of Rs. 4.4 lakhs.

Claim benefits: There were 884 death cases of which the spouses (587) were more than the



women members (297). There were 58 accident cases. The claims were received by 800 families to the tune of Rs. 250.34 lakhs and remaining cases are under processing. In addition, the members who have taken AABY policy are eligible to avail the scholarship support of Rs. 1200 per child/year studying in 9th to 12th standard (for four years). During this year, 33,783 members availed scholarship assistance for their children to the tune of Rs. 27.9 million.

Health insurance: There were 54,570 families covered under health insurance of which 28,156 members realised healthcare benefit. The SUHAM hospitals promoted by Kalanjiam offered mutual health product covered under Universal Health Insurance scheme.

Pension: Totally, 10,139 members have been enrolled in pension scheme offered by People Mutuals as well as enrolled in government pension scheme and 446 members have started receiving pension.

Enhancing Livelihoods

Livelihood enhancement strategy of the Kalanjiam Programme lays emphasis on promotion of primary producers' groups and farmers' producers' organisations for agriculture production enhancement, skill building in farm and non-farm-based livelihoods and increase of family income. Capacity building of staff and engaging people's governance are the common approach in all the livelihood initiatives.

Promoting Farmers' Producers' Organisations

Organising the primary producers into primary producers' groups (PPGs) and networking them into Producer Collectives, registered as Producer Companies to promote sustainable livelihoods around select crops has been taken as a key strategy. Women farmers from Kalanjiam groups were identified based on the crops they cultivate in eight rural locations – four from Tamil Nadu and four from Karnataka and they were organised into 308 PPGs. An existing producer's company of jasmine flower cultivators was supported with market linkages.



Presently, there are nine farmers' producers' organisations (FPOs) functioning with 4830 women farmers cultivating paddy, jasmine, pulses, groundnut and tapioca. These farmers have paid a share capital of Rs. 2.58 million, with which they have initiated collective purchase and marketing of chillies, millets, black gram, and special variety of rice with the guidance of Kalanjium Thozhilagam Limited in a small way.

The board members of FPOs and the staff were given series of training with the support of Tata-Dhan Academy and Dhan-People Academy on legal compliances, roles and responsibilities, account and audit system and business planning. They were provided exposure to advanced FPOs to learn the activities.

In order to empower women farmers on communication, DHAN has initiated a pilot to send out voice SMS to members in agricultural technology in collaboration with IFFCO's Airtel-Kissan initiative. There are 381 women farmers enrolled in this pilot and it would be further increased to 5,000 women farmers.

Skill Building

DHAN has promoted a concept of community college and Livelihood Initiative with Functional Education (LIFE), which offers short courses and skill building training on various self-employment oriented livelihoods. There are five LIFE centres

which have offered 10 types of skill-building programmes for 1689 members of whom 1430 members had completed courses on computer, tailoring, beautician, hand embroidery, simple chemicals making, fabric painting, mehendi, mushroom cultivation, artificial jewellery making, and millets recipes.

Employment through Industry partnership

One of the federations (Vaigai Vattara Kalanjiam) has been working on an industrial collaboration for more than 13 years with Indo-Japanese manufacturing company. This year, it has acquired an additional infrastructure to create employment opportunities to 150 more women. Currently, there are 100 women engaged in oil-seal O-rings, each one earning more than Rs. 9,000 per month.

Addressing Civic needs

Facilitating Claim of Entitlements

During the year, 5528 differently abled women were identified from among the members, of whom 1075 members were assisted to get identity cards to access the government entitlements. Out of a total of 9915 members eligible for receiving old-age pension (OAP), the Kalanjiam Federations have facilitated 7,706 members to receive old age pension. There are about 10 legal aid centres involved in providing legal assistance for Kalanjiam members. During the year, 170 cases have been resolved by the centres with the





and balanced diet. Baby shower function was conducted for pregnant women along with health education.

The programme also started focusing on adolescent boys by organising them into groups and provided them health education.

Eighty mothers' clubs have been promoted in tribal villages to coordinate pregnant women and postnatal mothers to facilitate learning from each other on health best practices.

Nutrition security programme

The Kalanjiam programme continues to promote kitchen gardening in members' homes. It has facilitated distribution of seed packets to 108,669 women and assisted them in establishing kitchen gardens. Results from different parts of the country have been encouraging and people have reaped a good amount of vegetables and used them for household consumption. Similarly, initiatives were taken to promote small millets consumption through recipe demonstration, promoting millet products business through skill training and promoting street vendors in Tamilnadu, Telangana and Odisha.

support of legal advisers out of the 531 applications received.

Anaemia control programme

Secretaries of Kalanjiam, CDAs and Federations have considered health as their prime agenda, and started designing and offering contextually relevant health intervention programmes. During the year, 84,555 adolescent girls were enrolled in anaemia control programme and they have been organised into groups. This initiative was funded by both community as well as the state government under State Balanced Growth Fund. The field teams of Kalanjiam health programme has been taking up regular anaemia literacy in schools. During the year, 4,636 adolescent girls were provided training.

Child malnutrition programme

Reproductive and Child Health programme is implemented in 12 blocks in urban and tribal contexts. During this year, the programme could reach out to 7,359 adolescent girls, 244 pregnant women, 1,579 postnatal mothers and 2,068 children through health education on breast feeding, complementary feeding, immunisation schedule

Healthcare services through community hospitals

There are three SUHAM hospitals established and managed by the community in Madurai, Theni and Salem in Tamil Nadu. These hospitals offer primary and secondary care services to the



Kalanjiam members with self-run health insurance services. There are four primary care clinics owned by federations in Sayalgudi, Vadamadurai, Viraganur in Tamil Nadu, and Vishakhapatnam in Andhra Pradesh. These clinics offer mainly primary healthcare services to its members. In collaboration with Government of India, Pradhan Mantri Bharatiya Janaushadhi Kendra (PMBJK), five federations have opened Jan Aushadhi stores to create access for affordable medicines to the poor. These shops sell 495 medicines and 154 surgical and consumables at cheaper price.

Water and Sanitation

With the technical support of SUHAM, 35,988 women members have availed loan and subsidies from the government to construct toilets in their homes. Kalanjiam have lent Rs. 758.3 million for construction of toilets and another 15, 237 members were assisted with Rs. 146.4 million for accessing tap water connections. Similarly, for getting electricity connection, 4,342 members availed loans worth Rs. 89.2 million.

Education initiatives

Through remedial centres, students who were weak in studies were assisted with special coaching by appointing additional teachers. These teachers were trained in child-friendly teaching methods. During the year, 36 remedial centres were promoted in tribal villages and urban slums in Tamil Nadu. About 900 students were benefitted. In two federations, Vidhyadhanam concept was continued this year as well with financial support of Rs. 10-12 lakhs and supply of books and education materials. In many locations, counselling centres have been promoted to counsel the students appearing for public exams of 10th and 12th standards.

In addition to these civic initiatives, the programme has initiated pilots in urban federations on alcohol de-addiction, building city ecosystem by protecting urban water bodies and solid waste management. Community resource centres were promoted by equipping the centres with computers with internet access to offer digital literacy and services to the poor women.

Capacity Building and Governance

Leadership and governance building

Regional council is a forum of community governance promoted across federations in a region operated by DHAN. This forum is represented by five streams of leaders at Kalanjiam, CDAs and Federations such as Presidents, Vice-presidents, Secretaries, Joint Secretaries, and Treasurers. Each stream of leaders governs five specialised areas such as people's movement, livelihoods, health, social security and SHG-Bank linkage. These five streams of leaders represent their federations at a regional level. This forum, known as regional council, meets once in a month and the members share details of the development in each area and exchange experiences. One-week exposure and training programmes was organised for about 200 leaders from Maharashtra, Tamil Nadu and Odisha. The national level regional council meet was conducted twice this year to position the regional council and clarify the roles and responsibilities of the Regional Council members. There were about 200 leaders representing all the states.

Annual General Body Meetings and Mahasabha

All the registered federations organised Annual General Body Meetings (AGBM) and Mahasabha to share their achievements, new initiatives and future plan among their group members. These are mandatory events to build solidarity and governance. In these events, the auditor presented the financial reports of respective institutions and other stakeholders invited for these meetings were officials from insurance companies, banks, NABARD and other government institutions with whom the Federations are working.

Event celebrations

All the groups have celebrated Movement Day during November and undertook various charity activities including value building events such as Vilakku Pooja, collecting fistful rice from all the members and donating it to orphanages, old age homes and poor families. About 15 tonnes of rice was collected and distributed to the needy during the year. Women leaders participated in the De-addiction programme organised by the Sarvodaya

Movement. All the federations have celebrated Women's Day. These events create space for positioning the Kalanjams among the public and other departments. The leaders also participated in various public events and campaigns organised by the education department, health department, legal departments and district administration on development issues such as save water, prevent child labour, green and clean, sanitation and health care.

Self-Regulation process

The Kalanjiam Mutual Movement (KMM) has demonstrated self-regulation process with adequate tools and methods for the Federations in Vizag, Hyderabad, Odisha and Dindigul regions which would be conducted on quarterly basis as part of institution building by the leaders and staff. A guiding manual has been developed in vernacular languages and provided to the field team to perform self-regulation process.

Search conference and future search

In all the Kalanjams, CDAs, Federations, and regions, a two-day search conference was organised to develop a strategic plan for the next five years – 2017 to 2022. Each federation and region has developed strategic plan document with specific action plan for each year.

Capacity building of staff

One-week Movement Workers Training was conducted for about 200 people staff, who represent locations in Tamil Nadu,



Maharashtra and Karnataka during this year. People Staff Development Board has been constituted to appraise and graduate the people staff with more than 10-15 years experience through a systematic process. Nearly 15 such staff members have been graduated to perform specialised roles related to health, education, insurance and training at the regional level.

Seventeen senior federation integrators of DHAN have attended six-month on-line course on “microfinance” to advance their field practices. They could complete the course successfully offered by Tata-Dhan Academy. This course has helped them to understand the sectoral perspective and policies.

Short duration Development Management Programmes on federation management, accounts and financial management, institution building in advanced federations, were offered for the federation integrators of Karnataka, Maharashtra and Tamil Nadu in which about 70 professionals participated. For the regional coordinators, a three-day programme on “Result Based Regional Management” was conducted to equip them for managing the development activities with an integrated perspective.

Campaigns and Advocacy

Financial literacy

The Kalanjiam Programme has conducted series of financial literacy and depositors' awareness programmes to sensitise the community, particularly the Kalanjiam women on their financial rights in accessing banking services. The three-day programme design includes banking procedures, savings, credit, cashless services, digital financial transfers and process of accessing entitlements through individual bank accounts. There were about 30 programmes with the financial support of RBI and NABARD organised in which about 1800 women and the public participated.

Policy seminar

A policy seminar was organised on “Advancing financial Inclusion” to share the best practices of financial inclusion and policy changes needed for effective practices of financial inclusion.

Officials from different banks including the Indian Bank, Pallavan Grama Bank, RBI and NABARD participated and deliberated on policy matters. It was concluded with policy recommendations to government, RBI, NABARD and banks.

The changes proposed were (i) demanding the National Rural Livelihood Mission (NRLM) support to SHGs promoted by NGOs, (ii) relaxing the age limit to 60 years for enrolment under PMJJBY insurance scheme, cash credit facilities to matured groups, promotion of financial literacy and counselling centres for educating the poor on financial inclusion. The experience of advance Kalanjiam region – Salem was showcased to the banks, which has reached Rs. 100 crore linkage during the year and enrolment of more than 60,000 members into government insurance schemes by facilitating opening of individual bank accounts.

Community Financing

One of the unique features of the DHAN's enabling model of community banking was the communities contributing to development and advancement of the Kalanjiam initiative not only in their institutions, but also extending support to distant locations to help distant communities as a gesture of thanksgiving. They extend support in multiple ways to aid self-growth, development initiatives, meeting cost of management, organising capacity building and exposure programmes and cross-guarantee support to other groups/federations.

Thematic Interventions

Building on thematic expertise of other development programmes of DHAN Collective, the Kalanjiam Programme mainstreamed a few of the select initiatives within the Federations.

- **Water conservation:** Federations in Salem and Dindigul undertook renovation of water harvesting structures. DHAN's Vayalagam programme extended the necessary technical guidance.
- **Small millet promotion:** With the support of Rainfed team, promotion of small millets consumption has been undertaken by Tamil Nadu, Odisha and Telangana in urban, rural and tribal groups. The recipe training and

education programmes were organised for women members interested in food business to promote food enterprises.

- **Greening initiative:** About one lakh saplings were supplied to the group members to plant in their homesteads and farm lands with the support of forest departments in Tamil Nadu, Karnataka and Maharashtra. The members took responsibility for watering and monitoring the survival of the plans.
- **Panchayat linkages:** Federations in the states of Tamil Nadu, Karnataka, Odisha and Jharkhand have taken up collaborative project on Panchayat linkage through SHGs. The panchayat presidents identified in working villages were trained about the Panchayat Act, their roles and responsibilities in village development and their voting rights. Many of the groups were able to access entitlements through panchayat – greenhouse, tap water connections, sanitation and road facilities. Kalanjiam members participated actively in Gramasabha meetings.

Community Response to Droughts and Floods

All the locations in southern India and Maharashtra experienced severe drought during the year which led to distress migration, affected regular repayment, non-availability of drinking water and fodder for livestock. The federations have undertaken drought mitigation efforts such as revolving assistance to the groups to provide consumption loan to members; special loan products by fund allocation in the groups for education, consumption and fodder purchase; capacity building and training on azola cultivation; collection and distribution of more than six tonnes of rice and ragi to needy families; awareness programmes on crop insurance in collaboration with agriculture department, and motivating people to leave their cattle in government-run Goshala.

Disaster fund to the tune of Rs. 5 lakhs per federation was created to support fodder purchase and the federations have approached banks for rescheduling the crop loans and facilitated bulk purchase of fodder and supply to needy farmers at

affordable price with the support of government. In many locations, drinking water troughs were constructed for animals and Federations have organised supply of drinking water to villages that faced severe drinking water crisis. Enrolling farmers in Fasal Beema Yojana (crop insurance) was given additional thrust.

In response to floods in Vishakhapatnam, Disaster Risk Reduction Programme has been initiated with the support of DHAN's Coastal Conservation and Livelihoods Programme supported by Tata Relief Committee. Technical training on DRR was initiated during the year. Similar work has been initiated with the revolving fund support of Cognizant Foundation to aid the flood affected families near Tambaram, Chennai.

Knowledge Management

Manuals and guidelines: Internal training materials and manual on self-regulation, regional council, search conference, insurance programmes and Farmers' Producers' organisations were prepared in regional languages.

Case study documentation: Case studies are developed on women leadership by profiling 25 women leaders who have significantly contributed towards their members' development and institution development which has been facilitated by KMM. It has also launched a video documentation on the eve of the 25th-year celebration of community banking programme to promote Kalanjiam concept and achievements of the programme. It has also documented case studies on poverty graduation of Kalanjiam members by profiling them and their experience.

Advanced Centre for Enabling Women

Empowerment: DHAN has promoted a knowledge centre on women empowerment – Advanced Centre for Enabling Women Empowerment (ACEWE), which is housed in Tata-Dhan Academy. It was launched during the second national meet of regional council. The Centre would undertake

research studies, capacity building programmes, facilitate networking and policy advocacy on women empowerment. The Centre has started working on developing indicators on women empowerment for WomenStrong international Project of DHAN. As part of the women empowerment project, seven posters on empowerment dimensions have been developed, and stories and case studies on adolescent girls and women have been developed and uploaded in the website.

Impact evaluation on women empowerment: A team from International Centre for Research on Women (ICRW) from WomenStrong International project undertook evaluation studies on women empowerment process through a systematic research process. It has highlighted the importance of social capital in creating space for individual agency and collective empowerment in the urban context.

Federations' Annual report: All the registered federations were encouraged to publish annual reports during the AGBM and Mahasabha to create identity and positioning of the Kalanjiams. About 40 federations have published their annual reports for the year 2015-16.

Kalanjiam Calendars and Greeting cards:

Continuing the convention of printing Kalanjiam Calendars and greeting cards, the movement facilitated publication of calendars and greeting cards with Kalanjiam message for all members of Kalanjiam in Tamil Nadu, Karnataka and Andhra Pradesh.

Policy brief on Advancing Financial Inclusion:

Salem region has contributed towards bringing out Policy Brief on Advancing Financial Inclusion which details the seminar proceedings (conducted in Salem) and recommendations to RBI, NABARD and the government. The brief is shared with all the banking and government partners to sensitise them on the need for policy changes in intensifying the bank linkages.

Status of Kalanjiam Community Banking Programme

Particulars	March		
	2015	2016	2017
Reach			
No of Families	10,09,626	10,95,923	11,49,339
No of Primary Groups	51,342	54,964	57,951
Cluster Development Associations	1,778	1,822	1,839
No of Blocks	239	244	244
No of Federations	159	159	159
No of Villages	10,947	11,349	11,414
No of Districts	58	63	63
No of States and Union Territories	13	13	13
Finances (Rs. in million)			
Total own funds	5,713	6,728	8,890
Total savings	3,867	4,453	5,253
Reserves and surplus	1,847	2,275	3,637
SHG Bank Linkage (for the year)			
No. of branches involved	330	330	330
No. of banks involved	51	51	51
No. of loans mobilised	12,438	12,919	11,344
Amount mobilised	2,633	2,896	3,089
Loan outstanding with members	6,924	7,864	8,553
Total credit generated	31,833	38,053	45,090

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

Vayalagam Tank-fed Agriculture Development



DHAN has initiated the Vayalagam Tankfed Agriculture Development Programme in 1992 to work on small-scale water bodies with the participation of the farmers. The programme completes its 25 years of engagement in renovating irrigation tanks with the revival of community governance. Over these years, the programme has taken the shape of a people's movement to spearhead the water resources conservation and development and to eradicate poverty among small and marginal farmers, and the landless. It builds nested institutions for their sustenance to ensure local management and it works towards making sustainable the livelihoods of farmers through stabilising tankfed agriculture. The programme has moved from working on isolated tanks, to cascade of tanks, watersheds, and now into river basin development.

Community Governance of Water Resources

DHAN's Vayalagam Tankfed Agriculture Development Programme puts primacy on organising small and marginal farmers around water resources, networking them at cascade level (chain of tanks connected hydrologically), federating them at the block/district level, and networking federations at river basin level to take up conservation and development of water

resources at different levels. This year, the Vayalagam programme focused more on promoting Vayalagams in the existing locations. It has organised 348 Vayalagams during the year by adding 13909 farmers into the Vayalagams. Currently, 4791 Vayalagams are functioning with 311,091 farmers, networked into 255 Cascade Associations and 35 Federations, spread across 37 districts in seven states including Tamil Nadu, Andhra Pradesh, Telangana, Karnataka, Odisha, Bihar and Union Territory of Puducherry.

Promoting Agriculture Finance Groups

Agriculture Finance Groups (AFGs) are supported by the members in Vayalagams to promote and manage financial products and services for aiding cultivation and allied activities of the members. During the year, 1328 groups were promoted newly to add to the total of 6,765 AFGs. These AFGs provide space for the farmers to save, avail loans for meeting farm credit needs, and enrolling the members into social security products meant for mitigating risks associated with life, health and crop production.

Conservation and Development

The Vayalagam Programme took up implementation of conservation work as a high priority in regions



such as Gundar, Vaippar and Pambar regions in Tamil Nadu, Khammam in Telangana, Munger district in Bihar, and in Puducherry. In Gundar and Vaippar basins the focus was on renovation of existing tanks and drinking water bodies. In Kolar district, in addition to tank renovation, mini-percolation tanks, farm ponds, and roof water harvesting structures were created. In Bihar, the focus was on renovation of Ahar and Pyne systems, which are unique and different from gravitational irrigation structures present in southern India. In Khammam district, the programme took up a package of water conservation work, which addresses the community needs holistically. In Puducherry state, the focus was on arresting sea water intrusion through renovation of water bodies. By all means, the programme was able to execute Rs. 95 million worth of conservation and development work in the water bodies.

Agriculture Development

Context-specific agricultural interventions were taken up by all the regions across these states. In Gundar Basin, farmers were motivated to take up green manuring and supported to introduce daincha, and the system of rice intensification (SRI) method of paddy cultivation. Similar farm level interventions were taken up by the farmers in Pambar Basin as well.

In Vaippar basin, 150 farmers were supported to take up application of tank silt in cultivable lands, weed removal and land levelling activities. During the year, though an acute drought prevailed everywhere, renovated tanks and water bodies were able to help them cultivate crops with available water. A crop survey taken up for the assurance audit of Hindustan Unilever Foundation which supported conservation programme in Gundar Basin revealed that cultivation was possible wherever the bore wells and open wells in the command areas of tanks are renovated. It was not the case when the tanks are not renovated. Comparison of the bore wells studied vis-à-vis, the observation wells of Central Ground Water Board (CGWB) also confirmed that the wells situated in the vicinity of rehabilitated tanks performed well compared to the wells in the non-rehabilitated tanks. The yield details from the study are as follows.

Sl. No.	Particulars	No. of tanks observed	Cropped area (in acres)	Harvest (tons)
1	HUF Sponsored Project (Phase 1)	77	621.3	604.3
2	HUF Sponsored Project (Phase 2)	51	1360.27	833.30
Total		128	1981.57	1437.60

Building Partnership for Water Conservation

Continuing the conservation work initiated already in Pambar-Kottakaraiyar basin, Axis Bank Foundation came forward to support scaling up of the works in the same basin to benefit 70,000 farm families. Partnership with CSR initiative of ITC resulted in conservation work in Khammam district in Telangana and Munger district in Bihar. Initiatives have also been undertaken to advance the partnership with Hindustan Unilever Foundation (HUF). A team from HUF with its senior officials



visited the Gundar basin to understand the significance of project impact on social mobilisation, community leadership development, drought mitigation and so on. DHAN has also taken up a project to Design Climate Adaptation Technologies In restoration of cascading tanks in Vizianagaram district, Andhra Pradesh with Public Funded (MGNREGS) Pilot. The Vayalagam programme has also mobilised support from NABARD, General Insurance Corporation, and Bharat Petroleum Corporation Limited.

Policy Advocacy

DHAN has made its presence felt at the India Water Week 2016 in New Delhi. A paper titled “Minor Irrigation Tanks Conservation: Vayalagam Way”, was presented in the event organised by Central Ground Water Board. One of its team members participated as a panel member in a film festival organised as part of India Water Week. A short film of DHAN’s initiative in Gundar basin was screened, which attracted a wider audience. The team has showcased the initiatives of DHAN towards development of small-scale water bodies.

DHAN was invited to share its perspectives and experiences with the “Kudimaramath mission” of Tamil Nadu government aimed at reviving the local management of tanks through people institutions promoted around the water bodies.

DHAN has taken up a project to develop a cascade for climate change adaptation with Mahatma Gandhi National Rural Employment Guarantee Scheme fund support. The design was presented to the Ministry of Rural Development in Andhra Pradesh. The project is now piloted there with the support of GIZ; based on its outcome, it would be replicated elsewhere in the state. As a follow-up, the Ministry of Rural Development of GoI has organised national level workshop on MGNREGA at Delhi. DHAN’s experience of implementation of tank rehabilitation through cascade approach with community involvement was presented in the workshop.

The Water Knowledge Centre (WKC) created at Tata-Dhan Academy is involved in knowledge generation by way of theorising from practice and

converting theory to practice, negotiating with complex theories as well as understanding and addressing realities on the ground. WKC works on providing a platform to identify and nurture local knowledge and wisdom on community-led water resources management. It will encourage the practitioners to promote collective action around water resources management and aid influencing state and national policies in tune with the community’s needs and aspirations. Additionally, there is a dire need for decision support tools and for people trained to use these tools at all levels. At the participatory planning level, there is a need for people with special skills, attitude and aptitude who can facilitate the planning process.

Capacity Building

As part of future search, search conferences were organised across all the regions to evolve a strategic plan for the next five years and specific action plan for each year. The Water Knowledge Centre in Tata-Dhan Academy jointly with the DHAN People Academy organised large-scale training programme for all the executive committee and office bearers from federations in Tamil Nadu. They were trained on water governance and conflict resolution. Several Development Management Programmes were organised for the field staff of the programme on the themes of agriculture development, microfinance, leadership development, federation management.

Inland Fisheries

During the year, Vayalagam programme motivated the federations to take up inland fisheries development activities in 2500 water bodies. The



south west monsoon was normal except in states such as Karnataka and Andhra Pradesh, which received less rainfall. Efforts were made to tap the potential for development of inland fisheries in states such as Jharkhand, Bihar and Odisha. Similarly, north east monsoon in Tamil Nadu provided 60% deficit rainfall, which affected inland fisheries development largely. As a result, fish rearing could not be undertaken in village tanks and ponds due to lack of water. During subsequent rains, fish rearing was undertaken in some water bodies. Rains during south west and north east monsoons facilitated fish rearing in 1408 water bodies including 69 tanks, 59 village ponds, 150

farm ponds, and 1132 household ponds. Over 550 farmers and 107 staff members were trained in fishery during the year.

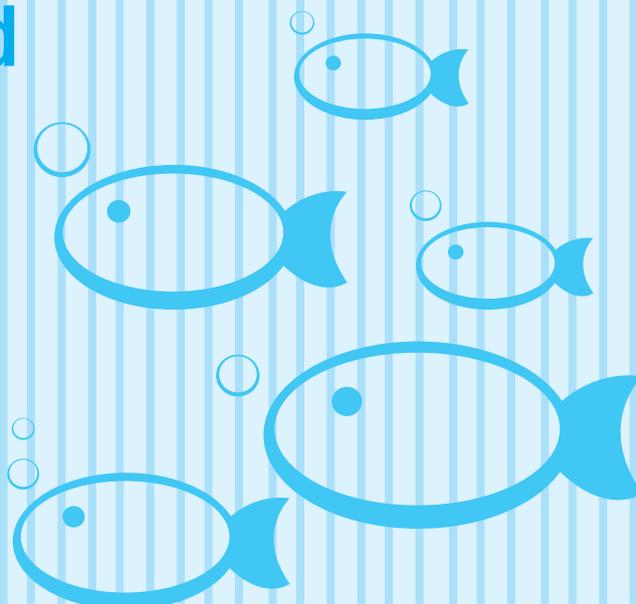
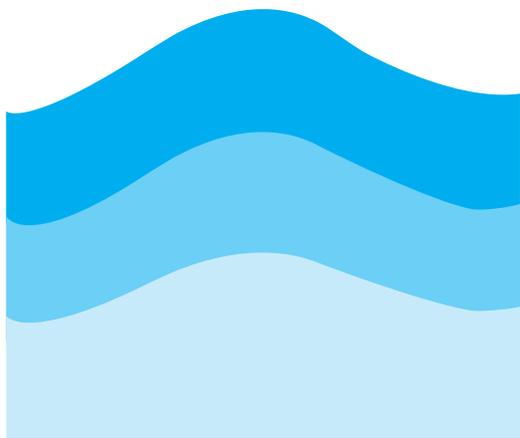
Farmers Producer Organisations

Vayalagam Federations have promoted 17 farmers' producer organisations in Tamil Nadu, Telangana and Andhra Pradesh. FIGs (Farmers Interest Groups) are the basic units of FPOs and so far 608 FIGs were promoted by organising 9493 members. All the 17 FPOs have been registered under the Companies Act. Business plans were developed for all the FPOs.

Status of Vayalagam Tankfed Agriculture Development

Particulars	March		
	2015	2016	2017
Spread of the programme			
a) No. of States	7	7	7
b) No. of Districts	33	36	37
c) No. of Vayalagams	4,121	4,443	4,791
d) No. of Cascade and watershed associations	218	226	255
e) No. of Federations	34	34	35
f) No. of Members	2,83,134	2,97,182	3,11,091
Value of Physical works implemented during the year (Rs. in millions)			
a) Through Farmers Contribution	45	23	19
b) Through Govt. and other agencies	179	94	76
c) Agriculture Credit support through MFGs	567	680	944

Coastal Conservation and Livelihoods



After the tsunami in 2004 along the south Indian coast, DHAN has started working in the region with a long-term focus of restoring the livelihoods of the affected communities. This has now become a full-fledged and area-based programme. The programme follows an integrated and holistic approach to address issues on livelihoods and conservation of coastal ecosystem. DHAN swiftly responded after the Cyclone Phailin in Coastal Odisha in 2013; the programme was expanded to Balasore district with the support of Axis Bank Foundation.

Organising Coastal Communities

CALL Programme organises coastal communities into different types of primary groups to work on coastal conservation. They are organised into Women SHGs, Farmers Microfinance Groups, Farmers Associations, Fishermen Associations, Conservation and Resilience Microfinance Groups, Primary Producer Groups, and Primary Marketing Groups. During this year, it could reach out to 1,864 households and so far has reached out to 125,112 households in Tamil Nadu and Odisha. These families have been organised into 6,380 primary groups and all of them have joined together and promoted 38 federations, which are owned and managed by the communities with sound systems of governance.

Building Grassroots Governance

In addition to community organisation, capacity building on governance was given focus through search conference processes at federation level and in regional councils. All the federations have conducted institutional events such as Annual General Body Meetings and Mahasabhas. Leadership training was organised in all locations for 1340 leaders on governance, sustainability, financial transparency and federation maintenance and promotion of federations.

Financial Services aiding Conservation and Livelihoods

Savings brings equity and helps members generate credit for their livelihood credit needs. During the year, focus was on enhancing average monthly savings of the members, which resulted in increased quantum of savings. All the primary groups have mobilised a total savings of Rs. 192 million through improving savings standard. The SHG-Bank linkage was facilitated for 1160 groups and leveraged Rs 265 million from banks. Pallavan Grama Bank in Tamil Nadu extended credit linkages to SHGS in a big way. During this year, significant amount was contributed by the people towards their institution sustainability and the concept of development advancement fund was initiated.

Restoring Livelihoods



Livelihood was given more focus through introduction of milch animals and through the extension services such as cattle management services viz. artificial Insemination, de-worming, and vaccination. As a response to the November 2015 floods, livelihood restoration activities has been taken up in Cuddalore region and skill-building centres are being constructed in four blocks. In Balasore as well, livelihood financing is being done by linking the groups with KDFS and through revolving fund support. The vast outreach has been achieved through the dairy interventions covering 37145 families on vaccination, 16505 families on de-worming and 10131 dairy farmers trained on cattle management. During this financial year, together, the groups have generated Rs. 263.9 million worth of credit support for livelihood, which comprised 32% for agriculture, 20% for livestock, 39% for nonfarm activities and 9% for housing. Many skill-building initiatives were undertaken to support the livelihood activities. A total of 1041 members including women, youth and farmers were trained in integrated pest management, system of rice intensification, agarbati preparation, mushroom cultivation, bee keeping, coir making, tailoring, and computer education.

Primary Producer Groups covering 693 members involved in jasmine production have been organised in Ramanathapuram district. They have initiated collective purchase of produce and marketing them. Similarly in Nagapattinam, Primary Agricultural Marketing Groups purchased 280 bags of groundnut and stored them at the godown. With the additional

price gained from sale of groundnut at the peak season, each farmer has got an additional price of Rs. 201 more than the market.

Conservation of Coastal Resources

One of the core components of programme was conservation, many activities and training sessions were organised to strengthen and conserve the coastal area resources. The village pond was renovated in Nilgiri block of Balasore; and to conserve the soil health and traditional varieties, participatory varietal selection was conducted in Nagapattinam region. An awareness programme was organised involving the school students and Kalanjiam leaders with activities such as school competitions, plantation drive and beach cleaning to disseminate and evolve conservation methods and activities.



Resilience Building for Disaster Risk Reduction

Disaster risk reduction involves preparedness before such events, and response and recovery during and after such events. Participation becomes an important aspect of a community's ability to get prepared to face disasters, and recover from them. Using uniquely designed participatory tools such as disaster timeline, vulnerability mapping and seasonal mapping, DHAN has identified 165 disaster prone villages from 10 blocks.

As part of resilience building, CALL Programme has promoted 154 Community Based Disaster Management (CBDRM) committees in Balasore, Odisha. Enrolling and training volunteers,



organising disaster preparedness trainings, and introducing social security activities for the vulnerable people were some of the DRR initiatives of the programme.

Risk transfer mechanisms are one of the measures undertaken in the Disaster Risk reduction process. Providing social security for poor is a mechanism being done at the federations. Through AABY, life mutual, health and crop insurance, around 78,903



members were insured. Community financing on disaster mobilised around Rs. 3.3 lakhs as disaster response fund.

DHAN has organised a training programme to strengthen the skills of volunteers on basic search and rescue, early warning and first aid. The training focused on building a strong group of volunteers with requisite skills who can complement disaster response initiatives of the district administration. Through structured disaster preparedness training, 355 volunteers have been trained. Awareness programme on DRR was organised for school and college students in Cuddalore and Nagappatinam in Tamil Nadu, Puducherry, and Baliapal, Khaira, Jaleswar, Simulia, Basta and Sadar in Balasore, Odisha.

Future Search

Search conference was successfully conducted in all the locations by involving leaders and staff members to evolve a strategic plan for the federations. This wonderful platform created space for the leaders to

evolve collective vision for their institution. After a detailed process of exploring changes occurred around the world, impact of those changes, ways and means for addressing such challenges, they have come out with a detailed strategic plan for each federation. The exercise of keep, drop and create helped them identify good practices to keep, innovate new practices and drop unfavourable practices.

Civic Initiatives

The programme implements community health programme in Balasore district focusing on anaemia control among adolescent girls and pregnant mothers. With the programme, goals of 40% reduction in anaemia prevalence, promotion of adolescent girls group, administering de-worming and Iron folic acid tablets, counselling, peer educator training and school health education through BCC materials were carried out in the working area of Balasore. It was done in 92 Panchayats with outreach of 19478 adolescent girls.

Kitchen garden activity was taken up in all the regions. Over 24000 families have taken up this activity, from which they harvested and used vegetables for household consumption. Tree plantation activity was taken up in five villages

involving 39 schools and 3,250 tree saplings were planted. Members have undertaken upkeep of the saplings planted.

The programme team attended a 3-day long Odisha Vikash Conclave (ODC) organised by the government involving key development actors in the state government, corporates and NGOs. The ODC discussions and deliberations examined major development challenges such as financial inclusion for poor, disaster management and climate change action, education, health, tribal development, food and nutrition security. DHAN's experiences in Balasore district was showcased at the event.

International Day for Disaster Reduction was celebrated to promote a culture of risk awareness and disaster reduction. It included education and awareness creation on disaster prevention, mitigation and preparedness. The theme of 'Live to tell' campaign has called for every individual, community and government to take part in building more disaster resilient communities. Trained volunteers from 52 vulnerable villages took part in the campaign by disseminating knowledge about disaster preparedness. In Nagapattinam region, coastal heritage walks were organised in Sirkali and Nagapattinam coastal strips with the members, staff and general public.





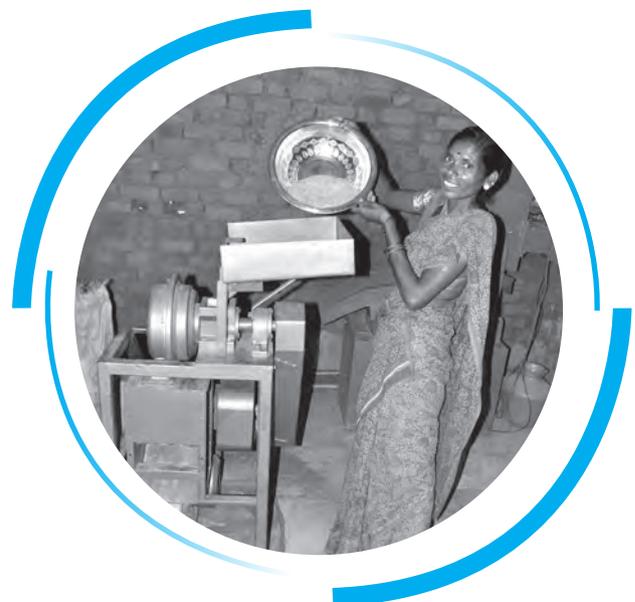
Rainfed Farming Development

Rainfed Farming Development Program was launched on 2 October 2002 to make rainfed farming viable by improving the total factor productivity through location-specific interventions. Its vision is “Building resilient communities of small and marginal farmers with food, income and ecological securities”. The programme is involved in the following activities:

- Organising farmers into Uzhavar Kuzhu (Farmers Group), building nested institutions of Farmers Association called Uzhavar Mandram and federating them into Uzhavar Mamandram.
- Building on the local best practices of farmers in rainfed farming, both indigenous and exogenous, by documenting, standardising and disseminating information.
- Designing and implementing context-specific, multiple and interrelated interventions across sub-sectors such as agriculture, livestock and horticulture through land development, organic matter build-up, crop production enhancement and livestock development.
- Developing and offering a package of social security products such as crop insurance, cattle

insurance and human insurance to mitigate the risks and vulnerabilities of rainfed farmers.

- Creating access to savings and credit services for farmers through their groups.
- Building the capacity of farmers in the areas of proven rainfed farming technology, leadership development and changing the attitude of farmers towards rainfed farming to lead to significant changes.





Rainfed Farming Development Programme is implemented in 20 locations spread over 14 districts in nine states namely Tamil Nadu (Madurai, Virudhunagar, Vellore, Krishnagiri, Tiruvannamalai and Dharmapuri) Karnataka (Ramanagara and Uttara Kannada), Telangana (Utnoor - Adilabad), Maharashtra (Yavatmal and Amravati), Orissa (Semiliguda - Koraput), Jharkhand (Bero - Ranchi), Madhya Pradesh (Kukshi – Dhar), Bihar (Pusa – Samastipur) and Uttarpradesh (Malihabad - Lucknow). Out of 20 locations, Pudur Nadu, Jawathu Hills, Utnoor and Kukshi are tribal locations. The programme implements Integrated Watershed Management Programme (IWMP) in Telangana and Madhya Pradesh. In Maharashtra, it has worked with Convergence of Agricultural Interventions in Maharashtra (CAIM).

Promotion of farmers' producer organisation

Efforts were undertaken for increasing the members in each group. During this year, 220 farmers' groups have been added reaching a total of 1541 groups with 22,231 small and marginal rainfed farm families, of which 20,399 families cultivate in their own lands and the remaining 1832 families are landless agriculture labourers, most of whom take land on lease and practise crop cultivation. For both these groups, rearing milch animals, sheeps and goats are important subsidiary livelihood activities. Among these members, 13,674 (62%) are women who take up agricultural activities as their main livelihood.

Members in these groups save and avail loans for purchase of agricultural inputs. All these farmers have added Rs. 30 million worth of savings during the year reaching a total of 130 million savings. They have mobilised Rs. 65 million as loan from banks such as Pallavan Bank, Corporation Bank and IDBI Bank under SHG-Bank Linkage. Most of these loans have been utilised for crop production purpose, land leasing and animal husbandry activities.

During this year, RFDP has promoted ten farmers' producer organisations (FPOs) in Tirumangalam, Peraiyur, Kariapatti, Anchetty, Jawadhu Hills, Pudurnadu, Gudiyatham, Nattarampalli and Harur locations of Tamil Nadu and Malihabad location of Uttar Pradesh. NABARD sponsored PRODUCE fund is used for promoting these FPOs. Training was organised both for Chief Executive Officers and Board of Directors of FPOs on management and legal compliances. So far, the members have provided a sum of Rs. 3.99 million as share capital. Business activities have been initiated in eight FPOs with the revolving fund support of NABARD.

Facilitating Market Linkages

Peraiyur FPO has processed and marketed Rs. 1.75 million worth of kodo, barnyard and foxtail millets. Kariapatti FPO procured fertilisers and supplied to its members. Gudiyatham and Narttarampalli FPOs have facilitated purchase and supply of animal feed. Malihabad FPO has received fertiliser license, opened two outlets and supplied Rs. 1 million





worth of fertilisers at the doorsteps of farmers for maximum retail price, which was not the case with other suppliers. FPOs have also taken up the responsibility of supplying quality seeds to the farmers.

Thematic Interventions

Natural Resource Management (NRM) activities such as land levelling, stone bunding and farm ponds construction were performed for 43 farmers in Nattarampalli and Gudiyatham and tree plantation was taken up for seven farmers. In both these locations, 221 members availed loans for dairy activity and bought milch animals. Solar fencing was offered as a loan product in Anchetty location to protect crops from wild animals. Various kinds of activities such as quality seed supply for 499 farmers and compost pit for 207 farmers were ensured. Well recharge was done for 53 farms, and stream widening and deepening was done for 40 farmers. Under livestock promotion, three veterinary camps were organised and 44 animal sheds were constructed. Another 133 farmers have been assisted for well construction.

Small Millets Promotion

Followed by successful completion of RESMISA (Revalorising of Small Millets in the Rainfed Regions of South Asia) project supported by IDRC in September 2015, which was started in March

2011, the second phase of the project titled 'Scaling up Small Millets Post - Harvest and Nutritious Food Products Project' was started from January 2016. Under this project, three millet de-hulling machines fabricators and around 70 small millet food product entrepreneurs were identified and various kinds of training programmes have been organised for the entrepreneurs and street vendors. A business plan was prepared for five entrepreneurs to facilitate bank loans which would help them to scale-up their small millet business activities.

Millet processing machines were established in all the millet growing areas. Efforts were undertaken to operate the machine in all the places. Periodical training was imparted to the machine operators to increase the efficiency of hulling. Promotional materials were prepared and supplied to the fabricators of the processing machines for business promotion. Through the scaling-up project, efforts were undertaken to supply required vessels and boxes to the street vendors to keep their porridge and side dishes in a hygienic manner. DHAN is a member of the Technological Business Incubation (TBI) Centre of Agribusiness Management, TNAU. It facilitates entrepreneurs to get trained at TBI. Millet recipe training is taking place in most of the rainfed farming locations, for which vessels were purchased and supplied to 35 federations of rainfed, Kalanjiam and Vayalagam programmes.



Sustainable Healthcare Advancement

Sustainable Healthcare Advancement (SUHAM) is a community health initiative of DHAN, aimed at promoting healthy generations by creating access to affordable health care for poverty eradication. It operates on three pillars. The first pillar includes community health, nutrition and sanitation programs, which are primarily prevention and promotional strategies towards health care. The second pillar constitutes curative care programmes, which include establishing primary and secondary care hospitals, referral services for tertiary care, mobilising philanthropic support for tertiary care treatment for needy people. The third pillar includes programmes to facilitate entitlements meant for the differently-abled, widows, old-aged and destitutes from the mainstream institutions. SUHAM follows a five-pronged approach such as enabling self-health governance for sustenance of initiatives, facilitating behavioural changes through Behaviour Change Communication (BCC), facilitating linkages with mainstream institutions, referral and case management towards early diagnosis and ensuring entitlement for eligible society.

Community Health Programme

Anaemia Control programme

Anaemia Control Programme is being implemented in 74 locations covering 84,555 adolescent girls organised into 4,349 groups in addition to 26,845 pregnant women. Anaemia literacy was created among 105,040 students from 541 schools. The peer educators among the adolescent girls play a vital role in bringing out changes in behaviour and practices related to anaemia. In order to develop leadership among the adolescent girls, peer educator trainings were organised periodically. Secretaries at all levels from SHGs to Federation, spearhead the health governance. Exclusive training was organised for over 4,636 secretaries in 34 federations across Tamil Nadu and Odisha.

Child Malnutrition Programme

Twelve federations are implementing Reproductive and Child Health programme with exclusive focus on Child Malnutrition Programme with support from Women Strong International and CSR initiative of Birla Sun Life. The initiatives

carried out under WSI health initiatives support 12,078 households in 788 SHGs on issues related to reproductive and child health, diagnostics tests for women, girls and health referrals, working with schools and PHCs to create access for girls and women, intervention for breast and cervical cancer, sanitation and safe water and de-addiction intervention. The project has reached 7,359 adolescent girls in 519 groups, 244 pregnant women, 1,579 post-natal mothers and 2,068 children. Nearly 23 PNC groups have been promoted with a focus to provide health education on colostrum feeding, exclusive breast feeding, complementary feeding, immunisation schedule, balanced diet and dietary pattern for the PNCs. Parents counselling was given to 284 mothers along with the adolescent girls. Nearly 10,456 adolescent girls were reached through the school health programme. As a special event, “Baby Shower” function was conducted for the pregnant women during seventh and ninth months of their gestation period. More than 25 pregnant women enjoyed the celebration. A group of 52 adolescent boys has been promoted covering 642 boys and they meet regularly.

An interim assessment of haemoglobin was conducted for 3283 adolescent girls in the project locations. There is a good reduction in the prevalence rate of anaemia and improvement in the BMI level which shows improvement in the nutritional status among the screened adolescent girls with the reduction in the prevalence rate by 25.1%. Nearly six training sessions were conducted for the peer educators benefiting 1523 leaders among the adolescent girls group.

Community health care for women and children implemented with the support of CSR Initiative of Birla Sun Life in three hilly blocks of Tamil Nadu and three tribal blocks in Odisha. Nearly 17,977 adolescent girls were identified for the intervention, who were organised into 615 groups. This project also covered 2,948 pregnant women, 12,895 post-natal care mothers with 20,305 under 5 years children. The school health programme has been regularised in all the six blocks. Nearly 205 schools have been covered under school health programmes in all the health blocks extending health education to 20,500 adolescent girls. Eighty-five mothers clubs have been promoted with pregnant women and

post-natal mothers for aiding co-learning and cross-learning. A workshop on sanitary napkin usage and disposal was conducted in three hilly blocks of Tamil Nadu for adolescent girls, their mothers and school teachers to reiterate the importance of usage of napkins for personal hygiene and better health. Owing to the continuous health education involving the PHC, VHNs and ASHAs, on good health practices related to menstruation, there was remarkable change in the shift from cloth to napkin usage to an extent of more than 80% among adolescent girls. Distribution of napkins has been regularised.

Sanitation and Safe Water Programme

This project SCALE UP is an up-scaled project from ACCESS to reach 300,000 households through the promotion of micro finance products under Safe Water and Sanitation covering 150 federations over a period of three years. It promotes five microfinance products to cater to the needs of sanitation and safe water. Close to 51,772 members have availed loans in their SHGs to either construct a new toilet or renovate the existing toilet. They were also assisted to receive subsidy from

the government. Another 11,543 families have established household tap water connections and 1,207 members were supported for acquiring water filters. Intensive training was organised for the civil engineers working for the SCALE UP project to hasten the project. World Toilet Day was celebrated on 19 November, 2016 across the regions through various events such as rally, school programme, involving the students and the community, and conducting competitions for the school children.

The project “Elimination of Open Defecation” supported by State Balanced Growth Fund in Sanarpatty block, Dindigul district focuses on BCC





activities towards influencing the individuals for construction of toilets. Different models of toilets and appropriate technology were showcased to the community considering their context and financial capacity. Major focus was given to twin leach pit model toilets and cost-effective structures were demonstrated to the community. The models were demonstrated with linear leach pit and circular rings. Based on the availability of space, the structure has been decided. The cost-effective designs with bathroom and without bathroom were also showcased to the community. Promotion of sanitation ambassadors in all the 217 villages was conducted and 158 village sanitation monitoring committees were formed with 5 to 7 representatives in each committee.

Screening Camp

Nearly 9,925 women in Madurai city were screened for breast and cervical cancer. Out of the 98 cases taken up for clinical assessment of breast cancer, 31 underwent mammogram; and out of 70 cases taken for clinical assessment of cervical cancer,



11 underwent for pap smear testing. After the clinical examination followed by mammogram and pap smear testing, 12 and 7 cases were confirmed with breast and cervical cancer, respectively. As a follow-up, 22 women have undergone treatment and surgery and 21 members are under follow-up treatment. Around 3096 members were screened for diabetes and nearly 20.02% were found to be diabetic. They were referred to SUHAM and government hospitals for further treatment and follow-up.

Nutrition Garden Programme

A total of 58,000 seed packets has been distributed in all the locations to the members and adolescent girls. Seeds were distributed to schools through committees organised to maintain nutrition gardens at schools and the produce were used by the hostels. The monitoring committee in the schools took care of irrigation and harvesting of the produce. It ensured the consumption of fresh green vegetables by the target groups and increasing the nutritive value of the food they consume.

Promotion of Village Health Committee

Village health committees (VHCs) are promoted to take up the health agenda at the panchayat and village levels. The committees were constituted with representation from Panchayat, VHNs, Anganwadi workers, school teachers or headmistress or head masters, representations from the Panchayat level federations or women self-help groups, staff of DHAN and two to three peer educators of the adolescent girls groups. They would take the responsibility of implementing health activities at the village and panchayat levels. The meetings were regularised and conducted once in a quarter. Thirty-two model villages have been identified for interventions.

Health Events

A rally was organised in Jawadhu hills of Tamil Nadu to create awareness on anaemia, health and nutrition. In Jawadhu Hills, Nutrition Week and Breast Feeding Week were celebrated with the ICDS focusing on nutrition for under five years children. This was beneficial to 60 pregnant women, 72 post-natal mothers and 125 adolescent girls from schools.

The National De-worming Day was celebrated in Odisha along with schools and Anganwadi. De-worming tablets were distributed to pregnant women, adolescent girls and under-5 years children at the ICDS centre. Recipe training was given to 30 adolescent girls in Odisha.

SUHAM hospitals

The secondary care SUHAM hospitals at Madurai, Salem and Theni have handled 72,325 outpatients and 1167 inpatients. Consistent increase was observed in the outpatient flow as emphasis was given to increase the number of camps to reach all the members. Promotion of “Nalam product” for primary care which covered 9, 219 families and organised outreach camps to propagate the concept and reach of hospital services. This resulted in increased patient inflow. The primary care hospitals at Vadamadurai, Sayalkudi, and Viraganur in Tamil Nadu and Visakhapatnam in Andhra Pradesh have served 26,648 patients. Seventy-three inpatients were admitted to the hospital with claims of Universal Health Insurance policy. Camps played a vital role in the increase of the patient flow to the extent of mobilising 8418 patients to get the screening done through camps.

Pradhan Mantri Bharatiya Janaushadhi Kendra

SUHAM capitalised the opportunity for promoting medical stores for generic medicines at affordable prices and equally efficient as that of medicines sold in shops but are too expensive. These shops are monitored and controlled directly by BPPI (Bureau of Pharma Public Sector Undertaking of India) set up under the Department of Pharmaceuticals, Government of India. During the year, five Jan Aushadi Stores were opened in Vadamadurai, Sayalkudi, Athoor, Kannivadi and Vishakapatnam.



To streamline the supply, government has taken the initiative to have enlist distributors all over India. Now, Jan Aushadhi basket contains 649 items (495 medicines and 154 surgical items and consumables). Sales were ensured in the shops by way of outreach camps and through OTS (over the counter sale) only. Doctors are not prescribing this medicine even though MCI has mandated doctors to prescribe generic medicines in the compound name. There is a huge potential for generic medicines in the years to come.

SUHAM Institute of Health sciences

SUHAM Institute of Health Sciences (SIHS) is another wing of SUHAM offering two years diploma courses for nursing, lab technicians and operation theatre assistants benefiting the girls and boys of the poor community. Thirty-five girls enrolled for the third batch of the nursing course. Hospital Practice Segment (HPS) was initiated for the SIHS students and other hospitals were also invited for this training. There was good response from other hospitals for our students with demand as trainees in private hospitals. A certificate course was designed for our community health staff and special module and course material were prepared for the same.



Social Security for Building Resilience

The poor and marginal communities, with whom DHAN has been working, are faced with multiple risks. Due to the lack of sufficient reserves to fall back upon, these households become more vulnerable when faced with such risks. Based on the degree of uncertainty of the needs of the households, the community organisations offer various financial solutions and facilitate to access them from different sources. To start with, needs that are relatively certain in nature such as education of children, housing, purchase of assets, etc, which have low degree of uncertainty are focused upon. Facilitating access to planned savings and credit services through self-help groups offers a good solution to such needs with high certainty. However, for those needs with higher uncertainty such as hospitalisation expenses, savings and credit were found to be ineffective. Hence, during the early 1990s, a few federations initiated a programme that involved financial contribution by each member to a common pool from which compensation was given to the households when the member died. Thus evolved, the mutual insurance programmes in the federations were promoted in DHAN. Although they did not name it as insurance, it involved the

phenomenon of risk sharing and risk transfer which are essential for an insurance programme.

Mutuality spreads mutuality

The social capital built in through the mutuality, started to yield dividends in the form of increased recognition for poor. The identity of poor changed from mere 'receiver of welfare benefits' to a 'participant in the market system'. This changed identity invited the players in financial markets such as banks and insurance companies to regard the community institutions as their partners. The mutual organisations thus partner with many of the mainstream insurers. The collaboration with life insurers gained an identity and the mainstream insurers started seeing the community organisations as the most suitable platform to reach out to thousands of poor households with their products. On the other hand, the communities started to exercise their bargaining power and negotiate with the insurers for affordable prices and hassle-free procedures. Hence, from 2001 onwards, the SHG members of DHAN's people's institutions started to access insurance from insurers and the coverage began to grow year after year.

Genesis and growth of Life Insurance

Insurance being a financial solution based on the principle of mutuality, it goes well with the core belief of the people's institutions and hence it gained momentum among the members. To start with, the Jan Shree Bima Yojana, presently Aam Adhmi Bima Yojana, a life insurance product with 50% premium subsidy from the government, was accessed by the members through their federations as nodal agencies. Subsequently, it attracted other players such as HDFC Life and Birla Sun Life for insurance partnership with the federations. With additional policies, the insurance cover ranges from Rs. 30,000 to Rs.50,000 for natural death and Rs.75000 to Rs.95000 for accidental death.

The members of federations perceive life insurance as an important instrument of managing death risk. This is mainly because most of the households (about 76%) depend on manual labour for making their ends meet. In the absence of other productive assets, life of the breadwinner is very crucial for the households. With a huge part of population in their productive life span, their loss derails the family from the development path. So, the need for a financial protection to the poor family in case of loss of the bread winner was strongly felt by them. When the communities got the opportunity, they were ready to grab it. The positive growth shown in the graph above shows the perceived value of insurance to the members of the community organisations. The analysis of the performance of the programme during 2006 to 2012 also reveals that the incurred claim ratio was 76% indicating the viability of the intervention for the insurers. Thus, the high value perception



by the communities and the viability experienced by the insurers results in synergy. This promises sustainability of the insurance partnership between the community organisations and the mainstream insurers. Besides, this positive experience encourages the partners to explore the further needs and scope.

Apart from death risks, the longevity risks are also addressed through DHAN-LIC Micro pension programme. After a detailed feasibility study, it was found that there a significant need exists for pension and members are capable of and willing to pay for the micro pension. Thus, about 25,000 members from 26 federations are enrolled in the programme.

With the advent of collaboration fostered with insurance companies, mutual insurance has taken a different form. All the mainstream insurance programmes offer coverage only up to an age of 59 years. However, the percentage of the members aged above 59 years at present is about 20%. This is expected to grow in future. Although they are aged, they continue to engage in economic activities and hence the loss of their life results in economic loss to the family, at least to the tune of funeral expenses. However, the need of getting a life cover among the aged remained unanswered for a long time until a few federations in Madurai, Tamil Nadu decided to design a mutual solution. However, the life risk being high among the aged, offering standalone insurance only for those aged above 59 years was found to be unaffordable. Once again, mutuality did the magic in quite a scientific way. A wonderful mechanism of mutuality emerged by which 80% of the young members below the age of 59 years contributed towards covering a part of the risk premium of the 20% of the members who are above 59 years. Since the young group was larger, the average additional cost is not at all a burden, whereas it imparts a great value to the old members in their community for protecting them from life risk. The federation being an open system where addition of members takes place every year, this mutual mechanism promises to work well over the years.

Genesis and growth of Health and Non-Life Insurance

Mutual health insurance programme was initiated in one of the federations as an additional benefit



(a rider) together with life insurance and later made into a standalone policy. The programme aimed at reimbursing the hospitalisation expenses incurred by the member, spouse or any one of the children. This gave enough experience of handling health risks through a health insurance programme and thus negotiations were initiated with general insurance companies. Various tailor-made health insurance programmes and mutual solutions were piloted. Later, with the introduction of Universal Health insurance scheme, the hospitalisation healthcare needs were catered. Wherever, federations have promoted their primary or secondary care clinics namely SUHAM Hospitals, a mutual health insurance product is offered to meet the primary healthcare needs. About 1.75 lakh persons are enrolled under the scheme.

Most of the members of community organisations being small and marginal farmers, the need to protect them from livestock and crop risks is high. For protecting the farmers from crop losses, two types of crop insurance schemes are followed. The first one is rainfall indexed crop insurance involving about 159 village level automated rain gauges in 15 locations. This is done in collaboration with Agriculture Insurance Company of India. The other one is, yield indemnification programme offered on a mutual basis. In both the schemes, mutual committees are formed involving the farmers to design the product and assess the crop loss.

Livestock is a significant complementary livelihood for the farming households, especially under

rained conditions. Loss of livestock due to disease, accidents, etc. leaves the households in complete distress. However, the livestock insurance schemes offered by general insurance companies were not farmer-friendly although the premium was affordable. This was due to the involvement of veterinarians for the valuation of animals at the time of entry and vouching the cause of death at the time of claim. This involves more informal spending and tedious. Hence, a mutual livestock insurance programme was initiated. The role of veterinarians was replaced by a mutual livestock committee comprising farmers experienced in livestock rearing. Thus, the premium paid by the farmers is pooled at the level of People Mutuals, a confederation of federation mutuals, which acts as a mutual insurer.

To sum up, the experience of community institutions promoted by DHAN gives some useful lessons on the matter of 'Mutuality'. The foremost is about the power of mutuality being effective in making the poor and vulnerable communities a strong demand system. The second lesson is about the efficiency brought in by the partnership with mainstream players; thereby the overall benefits get optimised. Third, it shows that equity is ensured to those vulnerable groups who get marginalised due to various development processes so that they enjoy their rightful benefits and mutually sees that no one from their community is left out.



People Mutuals

People Mutuals is a people's institution promoted by people federations with the federation leaders

as the Board of Trustees to focus on insurance and social security initiatives of the federations. The success of the initiative lies in the strength of the institution and people's ownership. People Mutuals helped in promoting standalone insurance focused people's institutions called Federation Mutuals to focus on insurance access towards poverty reduction and implementing such other member-based programmes. About 86 federation mutual trusts have been promoted in different DHAN programme locations.

Scaling up Mutual solutions

A replicable model of mutual life mutual help has evolved involving life risk cover to people irrespective of the age. It involves payment of Rs.150 as annual contribution by all participating members in a federation. The life risks of persons up to 59 years of age are transferred to Life Insurance Corporation of India by paying an annual premium of Rs.100 for a cover of Rs. 30,000 for natural death and Rs.75000 for death/disability due to accident. Out of the remaining Rs.50, Rs.10 is the administrative cost portion and Rs.40 is the mutual help programme contribution for the life mutual help programme for people aged over 59 years and the death cover available to them is Rs.10000. Thus, the lives of the entire population of members and spouses irrespective of age, in a federation are covered over years under this programme.

The mutual insurance systems and norms have been put in place and literacy activities were initiated in the pilot federations. This involved the activities of cultural programmes, screening video films and focus group discussions. The people leaders and people staff were trained in the concepts and principles of insurance and operational aspects for taking the programme to the people. The professionals were trained in the technicalities of insurance, insurance accounting, reinsurance and solvency building. During the year, a total of 91,222 persons were covered under the term life mutual programme of which 51,196 are females.

Mutual Programme Pilots

Livestock mutual help programme was initiated from January 2009. About 627 animals worth Rs. 94 lakhs are protected under mutual livestock programme. The members paid a contribution of Rs.

3.3 lakhs, and benefits to an extent of Rs. 1,40,000 were paid. The crop mutual help programme is implemented in Gudiyatham and Natrampalli locations during the year covering 114.45 acres of groundnut cultivated by 203 farmers. The premium paid by the people amounts to Rs. 95680 for a cover of Rs. 2.29 lakhs. The risk period is not yet over and claims would be processed after taking up yield assessments by the end of the cropping season.

Safety nets and Solvency building

The Federation Mutuals implementing this mutual solution were the risk retainers and risk transferors and the People Mutuals was the risk transferee institution, which would meet the benefits up to the level of contribution received from federations and the reserves available with it. If the benefits paid exceed the level, it would fall back on the cross-guarantee fund mobilised from Oxfam Novib, Rabobank Foundation, Achmea Foundation and Donatus insurance company of The Netherlands and this amount is maintained at DHAN. The mutual life help programme safety net fund so created and maintained at DHAN Foundation amounts to Rs. 18.12 million. The safety net fund available at different federation mutuals and People Mutuals exceeds Rs.30 millions. Similar safety net arrangements for livestock and crop mutual solutions have also been created.

Social Security Cover for Multiple Risks

Providing insurance to the poor by coverage under insurance company products is a major approach of People Mutuals. During this year, collaboration with mainstream insurance companies gained momentum. The lives covered by various mainstream insurance companies and mutual solutions were 1,223,942 by March 2017. People have paid a premium of about Rs. 198.35 million for an insurance cover of about Rs.46.75 billion. These insurance covers have been accessed from various collaborating programmes such as Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri – Atal Pension Yojana (PMAPY), and Pradhan Mantri Fasal Bima Yojana (PMFBY). Mainstream insurers such as Life Insurance Corporation of India, National Insurance Company, Oriental Insurance Company and Agriculture Insurance Company were also in active engagement with the insurance cover.



Working with Panchayats

DHAN has launched Working with Panchayats Programme in 2003 and it was piloted in five different contexts. In each context, five Panchayats were identified for piloting, wherein select democratic tools and practices were experimented in the village Panchayats. After 10 years of implementation, the programme was expanded to a larger number of Panchayats in 2012 in the same working districts of Tamil Nadu, with an exclusive focus on women presidents and ward members. During this phase, the programme was able to focus on mass scale training programmes for SHG community and elected women representatives. A comprehensive manual on Panchayat Administration was published and policy workshops were conducted at the state level. Now, the programme is being scaled up in five states in India including Tamil Nadu, Karnataka, Madhya Pradesh, Rajasthan and Odisha.

UNDEF Sponsored EMPOWER Programme

During this year, focus of the programme was mainly on implementing the United Nations Democracy Fund (UNDEF) supported project in five locations such as Alanganallur in Tamil Nadu, Bannur in Karnataka, Koraput in Odisha, Pipiloda

in Madhya Pradesh and Bagidora in Rajasthan. The project covered SHG women, youth, students, and local panchayat institutions.

Organising Youth: Youth associations were promoted in all five locations consisting of 40 youth in each association, which were involved in running tuition centres, conducting legal-aid clinics, conducting village cleaning camps, initiatives for reducing open defecations, and conducting awareness creation campaigns. Besides, the youth played an active role in participating in the gramasabha meetings and motivating others to participate in those meetings. They were also involved in voter list updation.



Creating Awareness on RTI: Campaigns on the Right to Information Act were organised in all five locations, reaching more than 10,000 people in each location. SHG meetings, Mahasabhas and AGBMs were used as platforms for awareness building. In addition, folklore teams were deployed to organise street theatres on this theme. Handbills, banners and posters were prepared and used for this campaign organised in 175 places. As a result, about 112 applications were sent by the public seeking information through RTI.

Educating Students on Panchayat: The programme continued to offer Diploma in Panchayat Management Programme in association with DHAN People Academy. This year, a certificate course in Panchayat education for school students was initiated and around 1000 students were enrolled, of which 983 students attended the examination and received certificates.

Promoting Legal aid clinics: Ten legal aid centres in each location were initiated by involving over 200 volunteers. These legal aid centres started functioning in all five locations and people have benefitted from it. So far, 741 applications seeking legal services have been submitted and around 58 cases have been resolved this year.

Strengthening of Women's Empowerment through Election Processes

With the support of The Hunger Project – New Delhi to enable rural women to actively take part in the election process, the programme took up this project in Vathalagundu, Nilakottai and Athoor blocks in Dindigul district and Bodi block in Theni District. This six-month project envisaged basic training for SHG members, awareness creation among the community on importance of active participation of women in the local body elections, identification of potential women for contesting in the elections and motivating them to contest in the local body elections. Under this project, 77 village level meetings were arranged with 5868 SHG women. Folklore campaigns and wall paintings were organised to encourage voters' literacy for ensuring 100% polling in the local body election. After the training programme, 432 potential women members were identified for contesting the local body election to the posts of ward members, Panchayat Presidents and union councillors. Unfortunately, the local body election supposed to be held in October 2017 was withheld for various reasons.



Promotion of Model village Panchayats

In order to enhance the people's stake in decision-making process, ensure continuity to the village level administration and strengthen the democratic practices through various tools, the model Panchayat concept was evolved. Three village Panchayats in Alanganallur block of Madurai district such as 15B Mettupatti, Rajakkalpatti and Vellayampatti were shortlisted for this demonstration. Based on interaction with SHG members, youth, farmers, village leaders and elected representatives, youth associations have been promoted in these Panchayats to involve them in village development activities. Steps were undertaken for giving clarity on the concept of Model Panchayat.

Panchayat linkages initiatives for SHGs

SHGs are encouraged to work with the respective village Panchayat system in 60 Panchayats. The SHG members started attending the gramasabha meetings and the Panchayats provided space for them to actively participate in the meetings. The village level issues are easily resolved by the SHG people with the support of their Panchayats, especially the drinking water problems, sanitation and drainage problems. Schemes such as NREGP, Swachh Bharat Abhiyan, and greenhouse programme are implemented with the support of SHGs.

Facilitating legal aid clinics



The legal aid clinics are promoted in the Kalanjiam locations with the facilitation of Panchayat programme. The district legal aid service authority in the working districts of Madurai, Dindigul, Theni, Cuddalore and Nagapattinam in Tamil Nadu were approached for promoting such centres. Around 40 legal aid centres have been promoted and are functioning with the active facilitation of respective Kalanjiam federations and directly by the district legal aid service authority. In all five locations, around 402 grievances have been resolved.

Panchayat Education Programme



So far, 11 batches have undergone DPM course and more than 3800 students have completed the course and received diplomas. During this year, 520 students were enrolled in the diploma course. The results were declared and the diplomas were distributed for the 11th batch students in the fourth convocation programme at Madurai.

Promotion of Panchayat Development Foundation

Over these years, the programme could evolve components and activities and implement them in different contexts. With a lot of experiences gained so far, the programme took shape of a thematic institution during this year. It is an important milestone for the programme.



Tata-Dhan Academy

The Tata-Dhan Academy is an educational and knowledge development initiative started by DHAN Foundation in 2001 in Madurai to nurture development professionals into development missionaries to work for the poorest of the poor, vulnerable and marginalised communities. Tata-Dhan Academy's flagship programme, 2-year post graduate diploma in development management programme has been designed for this purpose. The Academy envisions achieving the status of Centre of Excellence in Development Management Education and Research for facilitating large-scale development action at the grassroots level.

Launch of Asian Chapter of the Embassy of the Earth Embassy

The Asian Centre of the Embassy of the Earth was launched at the Academy during the year. Frank Heckman, Founder of Earth Embassy facilitated a four-day Summer School for Search Conference as a Training of Trainers (ToT) in Tata Dhan Academy with 17 participants. Subsequently, the trainees of ToT facilitated a 3-day Search Conference with more than 300 DHANites as part of Annual Retreat 2016. A step-by-step process manual has been developed

for conducting Search Conference in People's Institutions. Two ToTs on Search Conferencing were organised.

Launch of Centre for Women Empowerment

On 31 March 2017, Dhan Kalanjiam Foundation and academy jointly launched Centre for Women Empowerment during the National Workshop on Self Regulation Organisation in Madurai amidst 300 community leaders. This centre has been housed in TDA and the content development for the centre would be anchored by Kalanjiam Foundation.

Programme in Development Management

The batch of 13 students in PDM-15 has completed their programme successfully and all of them were successfully placed with development organisations such as DHAN Foundation, Foundation for Ecological Security (FES), Grameen Development Services (GDS) and CHETNA. The students of PDM-16 have undergone first and second Development Practice Segments. All students have acquired the skill of promoting community organisations and promoted 29 thematic groups with 718 members. Their classroom segments



focused on building management perspectives and leadership qualities. Admission for PDM-17 was completed with final selection 11 students, of whom eight students are continuing their programme.

Development Executive Education Programme

The second batch Development Executive Education Programme (DEEP) admission has been completed. This is an abridged version of PDM offered for one-year. This batch has undergone Village stay, Term I and Term II besides successfully completing their field work. During their field work segment, they took up studies on the viability SHGs, solid waste management, issues and status of education to the member's children, insurance risk assessment, patients flow in community hospital, peoples' accounts, child nutrition issues, and bridge financing.

Development Management Programme

Development Management Programme a.k.a "DMP" is a short-term capacity development and

knowledge building programme designed and offered to the fieldworkers of NGOs/Civil societies and international agencies. In FY 2016-17, TDA has also attempted and successfully conducted sponsored as well as special programmes. During the year, TDA has offered 38 short duration programme benefiting over 1000 participants tailored to the needs of sponsoring organisations such as Bankers' Institute of Rural Development, NABARD, Axis Bank, MANAGE, Hyderabad, CARE School of Architecture and Thiagarajar School of Management. These programs were mostly rural immersion and participatory learning methods.

Short term Education Programme

During the year TDA has designed and offered two programmes focusing on FPO management and Advancement in Microfinance. A 3-month Certificate Course on Farmers' Producers Organisation Management for CEOs in Tamil Nadu and Kerala was organised. Bankers Institute of Rural Development [BIRD], Lucknow sponsored



the programme. The first batch had 28 CEOs of DHAN promoted FPOs in Tamil Nadu. A mix of both theory and practice for preparing Inception document and business plan was offered. TDA has also designed and offered a 6-month Advance Diploma in Micro-finance with three class modules and rest through distant learning using moodle handle. About 18 Executives of Dhan collective were enrolled.

Centres of Expertise for Knowledge Management

TDA has three centres of expertise viz. The Advanced Centre for Disaster Risk Reduction (ACEDRR), Water Knowledge Centre (WKC), Advanced Skill and Knowledge Initiative in Microinsurance (ASKMI). These centres have been mandated to undertake studies, offer training and consultancy on respective themes. The main stakeholders of these centres include policy makers, planners, NGOs, donor agencies and development practitioners.

ASKMI has organised 11th programme of ART on Micro-insurance and micro-pension. WKC has organised a number of DMPs and trainings for farmers and field functionaries. The Academy took up research and consultancy assignments. A study on Community Capital of SHGs across India taken up with INAFI India supported by NABARD brought out multiple dimensions of savings among SHG women. Another study on Impact Analysis of National Agricultural Development Programme for Tamil Nadu Watershed Development Agency was taken up.



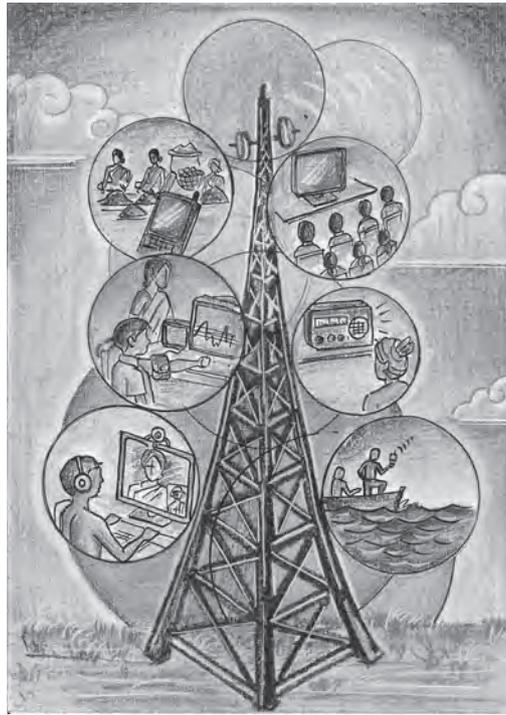
Exposure and Orientation Programmes

Tata-Dhan Academy was invited to Lal Bahadur Shastri National Academy for Administration, Mussoorie to discuss with the civil service trainees about Innovations in the Water Sector. Similarly, as part of Bharat Darshan, IAS 2016 trainees attended a one-day orientation to understand the community-centric development work implemented by DHAN. Two state cadre IFS trainees of Forest Staff College of Dehradun underwent 10 days training and exposure on the select area viz. micro finance and water. Followed by the training, over 35 state IFS trainees from the same college were given two days exposure on development work undertaken in the field of microfinance, water and rainfed farming. Dr. Mark Lindley, a Gandhian economist, visited TDA and delivered a lecture on Gandhian Economics relevant to the 21st Century to the students.

Events

In order to appreciate and conserve traditions, culture and heritage of the Tamil society, students of TDA organised a 2-day inter-collegiate competition cum sports event called Heritage at Kodimangalam near Madurai. About 12 colleges and 180 students actively took part in the events. Cherishing the virtues written by the Tamil Saint Poet Thiruvalluvar, TDA has celebrated Thiruvalluvar Day for school children from 11 schools by conducting elocution, essay writing, reciting Thirukural and poem writing competitions. TDA has convened Union Budget Watch, wherein many college students, professors, bankers, auditors were present to discuss the pros and cons of budget proposal of the Finance Minister and the budget's relevance to the development sector. About 250 members attended this knowledge event.





Information and Communication Technology for Poor

DHAN Foundation has launched ICT for Development (ICT4D) as a new theme to experiment, develop and implement socially-relevant ICT programmes through the ICT-based people's organisations built at the grassroots. It has become a cross-cutting theme to complement the microfinance, water, rainfed farming themes. The programme focuses on the following aspects.

- Promoting ICT User Groups to provide ICT-based livelihoods, start Community Resource Centres in rural areas as well as urban slums to provide various e-services such as e-mail, e-Post, computer-aided school education, and e-Governance.
- Facilitating the rural poor to get connected with the resources and expertise located distantly through online consultations for eye care, health, agriculture, legal, education and animal husbandry and fishery.
- Establishing community colleges to offer a number of ICT-related and job-oriented courses to the poor youth and helping them to get employed in the nearby towns and cities.
- Developing content for educational use, software for agriculture and animal husbandry services being used by farmers in VICs.

Community Resource Centres

During the last year, the number of Community Resource Centres has increased from 14 to 25 with the support of different resources. The spread of the CRCs also increased from 3 to 5 blocks. The CRCs are spread in rural and urban areas, whereas the need and presence in rural areas is high when compared to urban areas. There are 21 CRCs in rural areas and 4 CRCs in urban areas. The usage of CRCs by the rural and urban areas also differs. The rural CRCs are better used by the villagers than the urban community.

During the last year, the rural CRCs have offered almost all services, whereas the urban CRCs offered only computer education and tailoring. The potential for online services is high both in rural and urban areas. The potential for mobile recharge and other offline services is high in rural areas when



compared to urban areas. During the last year, 25 CRCs reached out to 25371 users.

Community Colleges

During the last year, around 46 students completed the computer courses from the community colleges, 150 students completed tailoring programme, 65 students completed beautician programme, 14 students completed videography programme, around 360 women completed simple chemical preparation and around 375 women completed fabric painting programme from the community colleges.

In addition to offering courses such as Diploma in Computer Education, Certificate Course in Computer Education, the community colleges offer Computer Aided School Education, e-School. It organises online services such as videoconferencing, online remittances, mobile-based services, health services and sectoral content and camps.

About 12 women have completed the Diploma programme. Out of which, two women have secured job opportunities as CRC operators for 2 villages. Another three girls would soon be taking up CR responsibility in their respective villages. Out of 12 women diploma holders, trained by the community

colleges, four are students studying 12th standard computer science programme. About 126 women were offered computer education service by the CRCs, out of which 12 women have completed the six months diploma course and rest of them have completed the short-term certificate programme.

Community Radio

In addition to operating Kalanjiam Samuga Vanoli in Vilunthamavadi village, Nagapattinam, DHAN also extends technical and advisory support to Vayalaga Samuga Vanoli in Kottampatti and Karshaka Vaani in Punganur, Andhra Pradesh. These two stations are governed by Farmers' Federations. During the year, all three stations have



generated content from the local communities and presented it in a variety of formats.

Online Services

More than 500 villagers have used the online services. Video Conference with agriculture officers (aos), advocates, doctors, and teachers was well-received by the villagers. People were able to interact with experts from the CRCs. Here the hub centre played a vital role to organise experts such as AOs, veterinary doctors, and advocates for the video conference and connect with the CRCs. Electricity Bill Remittance has good potential in the rural areas, as the villagers have to travel to the block headquarters for paying the EB bills; now the CRCs have reduced the cost of travel and time spent on it.

Offline Services

CRCs also provide a number of offline services such as photocopying, document typing and scanning, to benefit the villagers. More than 7000 villagers have benefitted from the offline services of the centres. Content screenings were organised and farmers, women, youths and children are being organised to view the content. Content on small millets, nutrition food, anaemia, and packages of practices of paddy cultivation were well-received by the villagers. There is a huge demand for photocopying in the villages as the villagers have to travel a minimum of 3-4 kilometres to photocopy.

E-Schooling

Girls and boys visit CRCs during the evening time for their tuition classes. Educational DVDs are shown at the CRCs which improve their

understanding of the subjects taught in schools. It would help them score higher marks in their school subjects. About 2646 students used the e-school services during the year. In addition to the deployment of educational subject-oriented content in the CRCs, village schools have also been adopted by the CRCs, wherein multimedia content is displayed in the schools using laptop and DVD players.

Mobile Services

More than 800 villagers used the CRC mobile services. Mobile services include easy recharge, recharge for the DTH and mobile accessories. These mobile services have enabled the villagers to avail services at their doorsteps. CRC operators take up checking of blood pressure and sugar with the digital health apparatus. In the absence of the CRCs, the villagers especially the women have to travel 4-5 km to the hospitals, which often make them forego these check-ups. CRCs encourage the women to take-up regular tests at their doorsteps.





DHAN – Karunai Illam

DHAN KARUNAI ILLAM (Illam), is a “Child Care Institution” run by DHAN Foundation in partnership with Karunai Illam Trust – New Zealand, which is committed to ensuring decent living and learning ambiance for children from Poor families since 1987. Illam identifies and inducts orphaned and destitute children and deserving children from socially and economically disadvantaged families. Since its inception, 650 children have got benefited from Illam and currently 46 children are under the care of Illam including 37 girls and 9 boys, in the age group of 11 to 17 years, studying in 6th to 12th Standards in different



government and its aided schools. A systematic way of life is in practice and the students are provided opportunities to acquire life skills such as classical dance, yoga, tailoring, computer, drawing, arts & crafts, sports, Hindi, photography and martial arts (silambam). Cultural trainings and competitions are organised to unleash the potential and talents of children.

Every year 5 to 8 children complete their school education and continue their further studies, the Illam also offers them training in employable skills in nursing, electronics repairs and mechanism. Few of the children have joined in graduate courses in engineering and arts & Science. Currently 13 of such children continue their studies with a partial finance support from the Illam in addition to facilitating government scholarship and interest free loans.

Ms. Jean Watson was a writer from New Zealand, she also founded “KARUNAI ILLAM TRUST” (KIT) at New Zealand to support the Illam in 1987. Since then, the KIT has been mobilizing resources from national and international philanthropists to

support the Illam. She passed away in 2014. Jean has authored a book about her journey to India and the subsequent founding of the Illam - "Karunai Illam: The Story of an Orphanage in India" (revised 2005)

Two years back a 4500 square foot building was constructed in Illam for common utilities and girls' dormitory. Since the Illam is located in draught prone area infrastructure has been created for roof water harvest and recycling of waste water to mitigate the water crisis.

Over View of the Year 2016-17

The Girls moved to new building and enjoy more lighting, ventilation, open air and big play ground, which resulted in good health. Students achieved top ranks were felicitated in the annual day celebration of the Illam. Periodical health check-ups were organised through health camps with the support of SUHAM Healthcare team. Based on the feedback from the health team, necessary modifications in diet have been made by including more millets and pulses in the diet that resulted in marked improvement in the health outcomes of the children.

Outdoor sports have been made compulsory for an hour every day guided by a qualified Physical Education Trainer. Attention on individual sports was also given for the children based on their interest. These initiatives have improved the general health of the children and enabled them to win prizes in their school competitions. Selected

children learnt to operate computers, they are now facilitating Skype meeting with donors.

Photography Project by Ms. Mo Greag brought the hidden talents from the children; Children were trained to express their creativity through photographs. A wonderful article on this Skill building photo project initiative was published in Tamil leading magazine "Kalki". Children were also given opportunity to exhibit their photography talents through Photo Gallery Exhibition, at Madurai and few places in London.

An Advisory Committee, chaired by Mrs. Noorjehan, retired Post Master General, which consists of different field experts reviewed and offered feedback for the progress of the Illam. To imbibe the children on the value of democracy and take part in Illam functions, Children Parliament, a forum for/with the children to voice their duties and responsibilities has been created. Sub committees give space for each class representative.

Ms. Jean's dream was to reach more children of neighbouring community. It became reality through a tuition centres established to complete their homework and progress in education. A local philanthropist offers evening nutritious eatables and support the tuition centre. These children join with Illam children during week end activities. Illam specific significant days were observed including Annual Day, Ms. Jean's birth and death anniversary, children's day and women's day. During all the events, students presented beautiful cultural programmes.

Vinodhini R, 16 years, is studying 11th standard and her younger sister studies in 10th standard. They lost their father in a lightning accident in 2003. Her mother Sundari (31 years) is suffering from brain tumor. As she is seriously incapacitated she cannot earn anything to run her family of two daughters. Even she needs to take medicines worth of Rs. 1000 per month in addition to taking a scan once in six months. Sundari lives with her brother, who is a shepherd near Vadamadurai in Dindigul district, living in a hand to mouth situation. There was not much support from their father's family. DHAN Karunai Illam persuaded Sundari to let her children continue their studies. Vinodhini came to Illam in 2012, when she was in her 6th standard and continued her studies from the Illam. She is a bright girl, scored centum in 10th standard in social science subject. She realized that only education can turn her life. She is good at drawing, classical dance and poetry writing. She takes part in all competitions at school and Illam. Her ambition is to become a nurse and serve the people, like Aunty, Ms. Jean Watson, the founder of the Illam.



New Themes

Climate Change Adaptation

The Climate Change Adaptation theme has completed five years of experimentation in the DHAN Collective. As of now, the theme was chosen to understand and intervene on agriculture and climate change adaptation with sub-sector focus on bio-diversity, afforestation, water and agriculture, soil health management, risk reduction and social security. Also, the theme has selected standalone focus on renewable energy and poverty reduction in the context of climate change.

Village Climate Change Adaptation Association

Village-level Climate Change Adaptation Associations (VCCAA), the primary groups organised their monthly meetings regularly and undertook social audit of the works completed in the village. During the year, the associations have made their presence felt at the village Gramasabha meetings and added the climate change agenda in those meetings. In ten hamlets, VCCAAs were promoted and systems were introduced in the associations.

Financing for Adaptation

Poor household members from Village Climate Change Adaptation Association have further been organised as savings and credit groups called as Climate Change Adaptation Micro Finance Groups (CCAMFGs) to link with mainstream financial institutions to obtain financial support for future adaptation in agriculture and allied activities. These groups have given priority to the credit needs for tank silt application, sheep/goat penning, removal of Prosopis and bringing the land under cultivation and the farm

pond. So far, 36 CCAMFGs have been formed in five villages covering 540 member families. The groups have started their own savings and internal lending, and all the eligible groups have been linked with banks and Rs. 7.86 million was mobilised. More than 55% of the loans were provided for farming.

Soil health management

Application of tank silt to 200 acres of farm land @ 50 cubic metres per acre has been done the last four years. Tank silt application along with sheep/goat penning has increased the adaptive capacity in terms of increasing soil moisture holding capacity and organic matter. Tank silt in combination of sheep/goat penning has increased the organic matter content up to 0.5%, which increased the soil moisture holding and helped the crops to withstand even long dry spells. The GIZ grant for this activity created a revolving fund worth Rs. 600,000. Every year, tank silt application is done for a minimum of 50 acres of dry land additionally. This experience has been submitted in the form of a paper to the Global Symposium on Soil Organic Carbon at Italy in March 2017. The organising committee selected this paper under the poster session and printed and exhibited the poster in GSOC 2017.



Farm ponds

To reduce the risk of farming in dry lands, 32 farm ponds were created to harvest rain water and use the same during critical stages of cropping when the rains failed. Utilisation of the harvested water in farm ponds for farming during erratic and unseasonal rainfall is a challenge; hence, the cropping season highly depends on the onset of monsoon. Farmers use different cropping patterns and alternative crops to use the available water and it has helped the farmers to derive minimum amount of income and food security for their families. The harvested unseasonal rainfall runoff is used to rear fish in the ponds providing additional income. The farm pond with diversified cropping could ensure a net return of Rs. 40000 in a single season.



Solar Energy for lighting

Solar home lighting project has been initiated with installation of products/units in Jawadhu hills, Kalrayan hills and Kolli hills with the support of Zero Poverty, Switzerland. A total of 76 units have been set up on a pilot basis. Feedback from the local communities and technical performance of the units would be studied and scaled-up if found promising. Overall, in the three locations, solar lighting was found to be useful to the families that do not have electricity connection and reduced the cost of kerosene purchase and the carbon fumes. Especially during rainy season and heavy winds, hilly areas experience long hours of power shut down, when the solar lighting is highly useful. As a clean energy, this intervention could be easily mainstreamed in other themes of DHAN where supply of electricity is a problem.

Developed Tool for Vulnerability Assessment

The CCA theme came out with a tool for assessing vulnerability to Climate Change, which was applied in a watershed supported by NABARD at Takiguda in Adilabad district and Orivayal in

Ramanathapuram. In the DPR preparation of the watershed, vulnerability assessment was one of the main components. Field teams were trained to do it themselves in future. Similarly vulnerability assessment of tank eco-system was demonstrated in two villages of Vizianagaram district in Andhra Pradesh.

Evolved Tool for Community Self-Assessment of Resilience

As part of ABC's working group on resilience with the collaboration of SwedBio, CCA theme has developed Community Self-Assessment of Resilience (CSAR) tool and tested it in the field. This experience was used by CALL programme in Balasore district DRR project.

Study on Development and implementation of CCA Projects in Tamil Nadu

CCA theme took up an assignment with the support of GIZ to develop a plan for implementation of CCA demonstration projects in selected districts of Tamil Nadu. With consultation of stakeholders at Chennai, Tiruvanmalai district was selected as one of the vulnerable districts with climate change and water sector. The study has been initiated and a draft report has been shared with a suggestion for implementing eco-system-based watershed in Jawadhu hills.

Migration and Development

The migration and development (M&D) theme focuses more on internal migration than international migration. It works towards organising and extending services to the distressed, temporary migrants. It has emerged as a cross-cutting theme with other development programmes. Also, it pilots a few of the components in exclusive locations. It has adopted Tirupur in Tamil Nadu and Beed in Maharashtra for piloting. As a cross-cutting theme, it has experimented in 11 locations in Kalanjiam, Vayalagam, rainfed farming and CALL programmes in the DHAN Collective.

Organising the distress migrant families

The M&D theme works with 14 groups and 217 members. These groups have saved Rs. 1.78 million and 182 members and their spouses have been enrolled under insurance products. All the groups have opened SB accounts in the Pallavan Grama Bank and got linked with the bank under SHG-Bank Linkage and mobilised Rs. 3.85 million worth of loans. All the groups have undergone orientation training before linkage.

Livelihood intervention and ensuring entitlements

During this year, six members have undergone vocational training at the Tirupur Therkku Vattaram and learnt tailoring with the help of NABARD. Two health camps were conducted at Chettipalayam and

Veerapandi with the support of local private hospitals. Nearly 166 Kalanjiam members have attended these camps.

People's seminar for migrants on Remittance & Entitlements

A people's seminar on Remittance & Entitlements was organised with three migrant groups and there was a discussion on group byelaws, importance of savings and SHG-Bank linkages, repayment. They were also educated about the entitlements meant for old age people and differently abled persons.

Works on International Migrants

The first branch of MEETPPU Trust was promoted in Sayalkudi, by Neidhal Federation with a community seminar. This meeting was attended by more than 50 participants. Resource persons explained about the safe migration and its importance. Also the participants discussed about the different issues of migration and the way out in subgroups. During this year, an exhibition was arranged in Karakudi with the assistance of Madurai Passport Office. Over 500 participants obtained awareness on unsafe migration and its consequences through the exhibition and lecture. Efforts were taken to rescue 13 migrants including 3 female and 10 male migrants from Saudi Arabia, Oman, Malaysia and Iraq.





Youth and Development

A new theme on Youth and Development is being piloted to evolve its programme components. The key focus area of the theme during the year was to start organising social capital among the youth and understand their needs and explore opportunities to work with various mainstream institutions.

SBI Youth Fellowship

DHAN has started the SBI Youth for India Fellowship. During the year, six people have completed their Fellowship; out of them, one has joined DHAN after the programme. In addition to this, five people are working with us as a part of SBI YFI 2016. It is being treated as equal to one-year internship with DHAN wherein the individuals have more flexibility to innovate and enjoy a life with rural communities.

Education and Skill Building

Village-level evening tuition centres, Arivagams have been promoted to offer remedial education to the poor youth. Youth volunteers with good performance in higher secondary examinations handle these centres housed in Panchayat buildings.

Centres for Integration

Centre for HRD



Development Management Programme (DMPs) for the staff at various levels has received due attention during the reporting period. In total, 34 DMPs have been organised covering around 576 participants. DMPs around thematic skills, written and oral communication, documentation, leadership development and work place management were organised. The process helped most of the senior colleagues in DHAN to anchor the DMPs and exhibit their expertise.

The Performance Enabling Programme (PEP) was integrated with annual review and plan process. Team appraisal focused on assessing performance of teams, facilitating the team to identify practice changes to create an enabling environment at work place. Self-appraisal for individual staff focused on enhancing productivity of individuals, reflecting on self-growth and getting aligned with the overall vision of DHAN.

Over 50 newly recruited professionals have undergone an exploration through development associateship for three months, and an equal number of professionals have undergone development apprenticeship for one year. Three mid-term appraisals and two final appraisals for the development apprentices were organised. One DMP on “Written & Oral Communication” was also organised especially for the development apprentices. Eight staffs have been enrolled for Development Executive Education programme

(DEEP II) with Tata Dhan Academy (TDA). As part of the work place management, weekend seminars were introduced to improve the productivity level of the individuals.

During the year, around 2500 candidates have appeared for the preliminary selection processes held across various states, and after a thorough selection process, 149 staff members have been placed across the institution including professionals and support staff. Twenty-four people have undergone internship with various institutions within the DHAN Collective. Their work was found to be useful for the programmes as well the interns.

DHAN People Academy

The DHAN People Academy in enabling people stream and people functionaries becomes highly significant and strategically important. Keeping this as a backdrop, DPA has coined its vision as “Enabling leaders and people functionaries with right attitude, skill and knowledge to build self-regulated, sustainable People Institutions for grassroots democracy and poverty reduction”.

Five pillars envisaged in DHAN People Academy are education programmes, capacity building programmes to leaders and people functionaries, community-based action research, teaching and learning material development, and incubating community technology.

The Academy has prepared an advance calendar for training programmes for all the themes and institutions taking their training needs into consideration. The programmes were offered



with experienced leaders and staff from people's institutions as trainers. During the year, 172 training programmes have been organised at the DPA for 5907 participants including people leaders and field workers from various programmes of the DHAN Collective.

Diploma in Panchayat Management (DPM) is the flagship distance education programme of the Academy, which aims at shaping the Knowledge, Attitude and Skill of the Panchayat functionaries, SHG leaders and general public. In the fifth convocation of DPA, Dr M.P. Gurusamy, Secretary, Gandhi Museum, Madurai and Dr. G. Pankajam, Former Vice Chancellor, Gandhigram Rural University conferred the Diploma and Certificate to the students. The certificate programme was started last year (2016) with an enrolment of 200 students mostly the school-going higher and higher secondary students and covering the Alanganallur block of Madurai district. Diploma in Rainfed Agriculture Management (DRFM) and Diploma in Tankfed Agriculture Management (DTM) are the other major educational programmes of the Academy

Centre for Finance

Centre for Finance (CF) of DHAN Foundation plays a vital role in integrating DHAN Collective Institutions including people's institutions. The Centre designs and pilots policies, evolves and shares relevant policies and procedures for adoption of the themes, institutions and programmes on financial aspects.

The CF facilitated all the legal compliances on time during this year and filed returns with relevant departments. It manages Staff Provident fund and Gratuity payments. Needed clarifications were



provided to the Income Tax Department for their queries related to funding and spending.

The centre was able to complete all quarterly quality assurance audits (QAA) and similar exercise was facilitated for the People's Organisations' accounts as well. The QAA of People's Organisations is one of the important aspects which the centre along with the programmes gave more importance to complete before the external audit. The Finance committee reviewed the QAA reports. Timely audit by the external chartered accountants were completed for the People's Organisations.

Centre for Development Communication



The Centre for Development Communication (CDC) facilitates documentation and dissemination of field learning within and outside the organisation in both print and audio visual formats for information sharing and advocacy.

The Audio Visual Unit of CDC has prepared a number of films for the institutions within and outside DHAN. A film was made for Pallavan Grama Bank, Salem highlighting their financial inclusion initiatives. A song-based video highlighting 25 years of Kalanjiam Community Banking was prepared for Kalanjiam Movement. Similarly, films on health initiatives of WSI Project, DRR Project of Balasore Region, and step-by-step operations of small millets processing using two of the milling machines were prepared. A song CD for small millets popularisation was prepared and released.

Federations were assisted in publishing their annual reports. The website of DHAN Collective

programmes and institutions have been provided a facelift and increased user activity. The second edition of Panchayat Manual was published and all the programmes and themes in DHAN Collective were assisted in documenting, publishing and disseminating their works.

The centre has organised DMPs for DHANites on written and oral communication. About 15 DHANites attended the training and they have been provided hands-on skills in managing written and oral communication at their work places. Folklore campaigns were organised for Kalanjiam, Panchayat, rainfed programmes, reaching out to 158 villages to popularise conservation, financial literacy, voters' literacy and rainfed farming for 47 days.

Centre for Research

A Centre for Research has been mandated to undertake research studies to ensure effectiveness and efficiency of programme implementation for various themes and institutions in the DHAN collective.

Along with INAFI India, the Centre for Research undertook a study of the Community Capital in India in four regions of East, West, North and South to understand the regional imbalances and best practices among the members on SHG savings. The

study sponsored by NABARD was done with 101 groups and 808 members out of 480 groups and 3346 members.

Impact Evaluation Study on National Agriculture Development Programme (NADP)/Rashtriya Krishi Vikas Yojana (RKVY) projects was taken up by DHAN Foundation to assess the impact of projects implemented in 2013-14.

A study undertaken to explore best practices for addressing the gaps in disaster management in four coastal blocks of Balasore district, Odisha was completed. Another study on understanding vulnerabilities of rice cultivation among coastal Agricultural Communities to Frequent Disasters and Coping Mechanisms through Resilience Self Assessment by Community in Balasore was initiated. Training for trainers on conducting Longitudinal Study was organised. A write shop on Perspective Plan Development for Coastal blocks in Balasore district was conducted for 10 blocks.

It also facilitated a DMP on "Agricultural Knowledge Management Programme" with the collaboration of MANAGE, Hyderabad, and another DMP on "Sustainable Group Mode of financing", "Sustainable Rural Livelihoods" along with BIRD Lucknow was conducted. Around 70 participants altogether participated in the DMP

A large, stylized graphic of a water splash in shades of blue, curving from the top right towards the bottom center. Several individual water droplets are scattered throughout the splash, some appearing to fall from the main stream. The background is a light blue gradient with faint, illegible text visible on the left side.

Impact

Water Stories

Mr. Ganesan, Treasurer, Kilangulam Kanmoi Vayalagam, Kilangulam Village

Kilangulam Kanmoi Vayalagam was formed in 2015 in Kilangulam village. The village has a tank and the command area of the tank is 65 acres. The tank has one sluice and one surplus weir. The tank had a damaged sluice and this was not renovated for about 10 years. Due to insufficient funds, government did not initiate steps for the renovation work. Due to poor condition, there was water leakage contributing to reduced water storage.

Given the situation, Vayalagam farmers decided to construct the inner trench of Sluice and Screw gear of the tank. The estimated value of renovation was Rs. 2,18,000. Community contributed Rs. 41,100. In 2015, the Vayalagam renovated the sluice. The tank received water in December 2015. Hence, farmers cultivated cotton instead of paddy. Farmers used the water available in the tank and harvested 800 kg per acre. About 21 open wells were recharged and water from the bore well was used for cultivating paddy in Rabi season and vegetables in summer. As there was no leakage through sluice, farmers irrigated in the command area.

In 2016, the village received less than 500mm of rainfall. As there was significant rainfall in the catchment, the tank received the water above the sill level. Hence, farmers cultivated cotton crop in the command area. This year, cotton and other crops also did not perform well both in the catchment and the command area. Farmers irrigated the water available in the tank and harvested around 700 -800 kilograms per acre. With the availability of 21 recharged open wells, farmers have grown paddy on their lands. This year, many livestock consumed water from the tank.

Mr. Sakkaiya, President, Palayankulam Tank, S.P.Natham

The S.P. Natham village has two tanks and the Palayan kulam and Pudukulam tanks. Sluice construction work was undertaken in Palayankulam tank and deepening work was done in Pudukulam tank through two different vayalagams (Palayan kulam Kanmoi Vayalagam and Pudukulam Kanmoi Vayalagam). The works were implemented in the financial year 2011-12. Farmers contributed about Rs. one lakh and HUF contributed Rs. 4 lakhs. After renovation, the tank got filled for two subsequent years. Farmers cultivated paddy and harvested around 30-40 bags due to additional water stored in the excavated pits. Five open wells have got recharged. Under open well, farmers have cultivated vegetable and cotton as second crop. The tank has a command area of 98.5 acres.

Besides, eight agriculture finance groups were promoted and farmers have continuous access to credit. About 58 farmers were organized under farmers' interest groups to facilitate market linkage and input supply. Farmers have deposited the share capital money in Kallikudi Farmers Producers Company Limited.

Mr. Maruthaiya, Treasurer, Kadapankulam Kanmoi Vayalagam, P. Muthulingapuram

Maruthaiya is a member of Muthuayyanar AFG. He received Rs 30,000 from the agriculture finance group and purchased 4 goats in 2015. Presently, he owns 15 goats. The asset value of goat is Rs. 75000. Further, he shared the benefits of SHGs. Under the Phase II project funded by HUF, plastering and repair work was carried out in the sluice in 2015. Farmers cultivated paddy in the last year. This year farmers owning 7 open wells cultivated paddy crop. Even under extreme drought condition, the project benefited us.

Ms. Muthumeena, Treasurer, K. Meenachipuram Kanmoi Vayalagam, K. Meenachipuram:

In K. Meenakshipuram, the tank was renovated and the jungle was cleared in 2016. The volume of fund invested was Rs. 1.71 lakhs. Farmers have contributed Rs. 38,180. This year, farmers did not receive sufficient rainfall. Only the dead storage was filled with water. This year, paddy was not cultivated. Cotton and banyard millet crops were cultivated in 19.85 acres of command area. After digging the dead storage, the bore well got recharged and people of the village have access to drinking water. There are five AFGs in our village. About eight open wells were recharged and farmers cultivated paddy crop and despite the severe drought the farmer are able to harvest and earn income after the renovation of tank. She thanked HUF and DV (T) F. She expressed her hope that, in the forthcoming years, we will receive good amount of rainfall.

Mr. Sudalaimuthu, President, Vandapulai Periyakanmoi, Vandapuli

Hypomia and Prosopis juliflora jungles were cleared in the water spread area of the tank under Phase I project. This year, five open wells are performing well and farmers have cultivated paddy crop. Nearby areas, where the tanks were not renovated, wells did not perform well. In our village, 10 AFGs are functioning well.

Mr. Pandi, President, Ettunazhi Kanmoi Vayalagam, Ettunazhi

Pandi expressed that, encroachment in the supply channel was evicted through their Vayalagam in 2007. Under Phase I, the tank was deepened and the associations has constructed slice inner trench under two sluices. The association has also evicted encroachment on 28 acres of tank water spread area. Pandi has spent about 40 days and has foregone his income during the period. Farmers have contributed Rs. 42,000 and HUF has contributed Rs.2.5 lakhs for the renovation work. Initially, there were seven open wells and after the renovation 4 new bore wells were created by the farmers in the command area. This year, most of the farmers have not cultivated paddy considering the severe drought. Eleven farmers owning bore wells have cultivated paddy on their land and finally they have harvested good yield. The water stored in the tank was useful to recharge the ground water.

Mr. Palaniraj, Treasurer, Arasankulam Kanmoi Vayalagam, Silarpatti & Treasurer of Vayalagam Mutual Movement

Palaniraj shared information that 255 tanks were renovated under Phase I, which was funded by HUF and local community. Under Phase II, both supply and demand sides will be covered. In 2005, encroachment was evicted in the supply channel through Arasankulam Kanmoi Vayalagam. In 2016, we constructed sluice, side wall, wing wall, cistern wall and the two plug and rod shutters in two sluices. This year, we have arrested leakages; hence the tank was half filled to its capacity. Farmers owning eight open wells have cultivated paddy and cotton crop in their command area.

Palaniraj regularly attends the farmers grievance day; and in the last meeting, he has shared details about application of tank silt on cultivable lands. Now, the district administration has suggested that farmers need not obtain permission from the mines department.



Tank Conservation and Water Management

Irrigation Tank, being a man-made wetland ecosystem, provides multiple benefits to the farming communities. Efficient management of water bodies results in achievement of food security. The case below narrates how farmer's collective developed "perspective" to benefit farmers, livestock and the entire ecosystem.

Tank Management

Tanks are very ancient and specific structures, which have existed for more than 1000 years. These are created for storage of runoff water and our ancestors used them for irrigation apart from rainfall during offseason. It is not just a storage structure but also a symbol of civilization. When the habitations started, the need for water source might have made them to create such storage structures. The tank being a common property resource for a group of people in a habitat created unity and harmony among the community.

Harmony among farming community is maintained through proper management of tank resources without any disparity. In ancient days, a separate landless family was appointed as Neerkatti (a post or position at tank level) to maintain the tank structures and to regulate the flow of water through sluices. Neerkatti is a profession given to a set of families by heredity. He is solely responsible for regulating the flow of water and none else should be involved. At the time of harvest, Neerkatti receives a small portion from all the farmers according to their land holding size. The maintenance of village is taken care by the entire village. Traditionally, it was called as "Kudimaramathu" (Stakeholders / settlers engaged in renovation and maintenance of water bodies).

The message above is clear that people can work on their own for their development without expecting external help or motivation. Everyone in the village was aware of importance of conservation and development.

Inside Story

N.Pethanenthal is one of the project villages, where Kudimaramathu was in practice since long back. The village has 125 households with a population of 493. All the households belong to scheduled caste. This village is located in Kalaiyur Panchayat of Paramakudi block, which is one of the drought prone areas in Ramanathapuram district. Earlier, they engaged Neerkattis for regulating water through sluice and this practice vanished over the period. The degradation of tank started when the control of such irrigation tanks were centralized by the government. Slowly, community management over the water body declined. For the last forty years, no renovation work was carried out in the tank.

Sonaimuthu, President of N. Pethanenthal Kanmoi Vayalagam association informed us that "We knew our ancestors renovated water bodies by removing weeds, desilting tank bed and clearing supply channel on their own. Today, if we have to implement the conservation work, then we need to obtain approval from different departments. The processes are tedious and affect our ownership. Our younger generation does not know the importance of these tanks."

Impact on life and livelihood of farmers

Before renovation, the tank did not hold sufficient water. The situation forced the neerkattis to migrate for survival. Farming households are still dependent on tanks, which is not in good condition. The total command area of the tank is 36 acres and 49 farmers cultivate these 36 acres. Sonaimuthu says, "Once, Pethanenthal was known for fertile black cotton soil. Today, the area under cultivation is shrinking due to poor maintenance of tank and declined storage capacity."





In the past, the villagers have taken initiatives to renovate their tank by submitting requests to various departments. Despite the efforts, government did nothing. In 1970, there was a huge flood, which breached the tank bund. Entire village worked collectively on renovating the bund. If not renovated, the flood would have damaged the entire village. The flood damaged the agricultural fields and this forced the farmers to migrate from their village.

Today, at least one person from a family would have migrated to other areas for survival. People think about tanks only during the rainy season. If the tank is filled with water, people cultivate. Otherwise, they leave their land fallow and migrate for survival. Those farmers owning an open well / bore well were able to cultivate during rainy season.

Entry of DHAN Foundation

In 2013, DHAN made an entry into the village and shared details about the importance of community-led conservation. The team from DHAN visited the tank and organized a detailed orientation on importance of tank maintenance, need for community management, purpose of community organization, system of work implementation, etc. After laying foundation in the form of orientation, a group of 15 people organized themselves, promoted a tank farmers association, and named it as “N. Pethanenthal Kanmoi Vayalagam”. They elected the president, secretary and treasurer through a democratic process and opened a bank account in the nearest nationalized bank.

Initially, the villagers did not show interest in contributing towards the conservation work, as they had lost all hope. The team from DHAN and community leaders had frequent discussion with the members and finally they agreed to contribute towards the conservation work. They mobilized a portion of the fund from the village common fund. Once everything is set, the community started implementing the conservation work. All the works implemented were supervised by the community. After the completion of renovation, village received sufficient rainfall and the tank was finally filled with water. The duration of water availability was five months.

Water Resource Management

The Neerkatti, who lived in the village, was found to have migrated due to lack of employment opportunities. Ramasamy, Treasurer of the association says that, “We have formed a village level committee representing all the farmers. The committee works on maintenance and management of water resources in the tank. The committee organizes meetings as and when needed before the season to manage the water resources more effectively. Besides, we have identified and engaged one of the farmers as a neerkatti. We pay Rs. 5000 for regulating the water through sluice. This amount is mobilized from all the farmers in the village. Apart from neerkatti, none else will be involved in operating the sluice. Neerkatti is solely responsible for irrigation.” The appointment of neerkatti directly conveys the importance given by the community towards utilizing the water more effectively.

Tank conservation and water management practices:

At crucial times, when the water level in tank is very low, if the water is not enough for irrigating the entire command area, a village committee meeting will be organized by the neerkatti (the person who is in-charge of irrigation appointed by village committee), which all the farming families of the tank have to attend. The committee members will visit the tanks for assessing the status of water availability and finally a decision will be taken by the committee on utilizing the tank water more effectively, without giving chance for disputes.





After a year of renovation, the village did not receive sufficient rainfall and water in the tank was not sufficient to irrigate the entire command area. After a detailed assessment, the committee suggested cultivation to meet the genuine family needs of the farmers. A portion of the command area was cultivated. This intervention ensured food security for farmers. The incident created bonding and strengthened the unity in the farming community towards maintenance and effective utilization of water.

Ramaiah explains, “Before implementing the renovation works along with DHAN Foundation, villagers and farmers of our village did not care about the tank. We used to visit the tank only at the time of rainfall to irrigate the cultivated crop. Apart from that, we did not think that it is our duty to maintain the tank. We enjoyed the benefits but we did not do anything in return for our tank.” These days, the village committee takes decision and appoints neerkattis for regulating water for irrigation. Besides adopting democratic practices, the association also ensures justice for all.

Impact of tank work

Before undertaking the renovation works, farmers were not sure of achieving 100% yield. After the renovation, water was available for a period of five months in deepened areas and dead storages. Now, the farmers are able to stabilize the farm production. After renovation, the area under irrigation increased by 30 acres. Farmers have cultivated chilli and cotton crops in these lands. Earlier, the farmers were taking their livestock to Pambur for feeding. Now, 1123 cattle drink water from the renovated tank.

Earlier, there was no unity among the farmers. They took decisions independently, which created problems within the farming communities. Now, all the farmers have a platform in the form of Vayalagam to discuss and resolve their issues. The vayalagam committee takes decisions from time-to-time according to the need.

Sonaimuthu says “Ever since the government took the control of tanks, we were unable to implement any development works on our own. The government did nothing for the past forty years. We were not aware of the government rules and policies on maintenance of tank. We did not know whom to approach to obtain permission for implementing the work. Now after working with DHAN foundation, we came to know whom to approach, about conservation and development and to create funds for our tank.

Way forward

“Earlier, we did not provide attention to renovate and maintain tanks. In addition, we did not have sufficient finance and platform to discuss about tank maintenance. Now, we have our own institution, which has proven its effectiveness through renovation work. We are planning to raise funds at association level and generate income for the association, which are critical for future maintenance.” says Ramasamy, treasurer of N. Penthanenthal Kanmoi Vayalagam.





Farmers of Ettunali Village Find a Way to Combat Drought

Ettunali is a tiny village in Madurai district. The village has a tank, which was in a deteriorated condition. The tank had a week bund, leaking sluice, silted and encroached supply channel and damaged sluice. The story below narrates how the farming community revived the tank and harvested 34 tons of crop production in spite of the drought. The case directly demonstrates “outcome” oriented interventions of the vayalagam.

About the Village

Ettunali village is one of the villages in Tirumangalam block of Madurai district. The village has a tank called as Ettunali tank, which is part of Ettunali cascade (Code 4A1D5). The cascade has 77 tanks. The water spread area of the Ettunali tank is 96.8 acres and the ayacut is 46 acres. As per the government record, the registered ayacut is 38.425 acres and the unregistered ayacut is 7.575 acres. It has two sluices and excess water from the tank flows to Therkaar sub-basin. There are 40 farmers cultivating the command area. Besides, there are 17 wells to support irrigation.

Agriculture is the major source of income for the farmers in Ettunali Village. Apart from agriculture, people also engage in goat and cow rearing. Farmers in the village cultivate paddy, vegetables, bhendi, onion, tomato, cotton and greens. The vegetables produced in Ettunali village have very high market demand.

The Foundation for Water Conservation and Sustainable Agriculture (O1 and O2)

In 2007, DHAN Foundation made an entry into Ettunali Village and organized 40 command farmers to facilitate promotion of “Ettunali Kanmoi Vayalagam”, a tank farmers association to bring back the “Kudimaramathu” (local management) for tank conservation along with people’s contribution. The field team of DHAN adopted a series of processes including the FGDs, Transact Walk, discussion with village elders and village level meeting, to understand the local issues and promote community-led conservation. The members of the association nominated K. Ramar as President, Peria Pandi, as Secretary and V. Ramiah as treasurer. Building institutions is one of the key outcomes as these organizations are expected to function beyond the project period and provide continuity to the project activities. The association has evolved a byelaw and norms for its operation.

Though the promotion of association was a happy beginning, the leaders of the association were foreseeing challenges in renovating the irrigation tanks. The supply channel and water spread area of the tank were encroached upon by the farmers. Until the encroachment eviction, renovation was almost impossible.

Encroachment Eviction - A Collective Effort (O1)

The supply channel, which brings excess water from Vidathakulam and Virisankulam tank, was encroached by a farmer in Viruchankulam village. Though it was a major hurdle for the renovation work, the Vayalagam members approached the encroachers and resolved the issue smoothly. Finally, the encroachment was evicted. Due to encroachment, the tank was not receiving sufficient water, even if the villages received sufficient rainfall. This had direct impact on crop production.

After removing the encroachment in the supply channel, the association decided to evict encroachment in the water spread area. One of the farmers, Ramar, was found to have encroached 15 acres of water spread area. He ploughed and cultivated in the water spread area. Over the period, volume of encroachment increased. Since the encroacher was from Virusankulam village, the Vayalagam farmers decided to approach the district collector, Tahsildar and BDO. They submitted a formal petition in April 2011.





After receiving the petition, the district collector ordered Tahsildar to evict encroachment in the water spread area. The Tahsildar visited the encroached field and instructed the encroachers to vacate the encroached land. However, the encroachers did not respond to the order of Tahsildar. Hence, the Tahsildar evicted the encroachment with the support of police force and local community. The members and leaders of Vayalagam played an active role in evicting encroachment.

Encroachment eviction is sustainable only if there is a continuous vigilance. Even in this case, if the association did not approach the district administration, the encroachment eviction would be impossible. The community collective in the form of association played an active role, by which they are able to store water in the water spread area of the tank.

Tank renovation work and Impact

In 2011, Ettunaali Kanmoi Vayalagam decided renovate the supply channel, strengthen the tank bund and repair the sluice. The association submitted a formal request to DHAN seeking financial assistance to renovate the tank under the project funded by HUF. As per the estimate, the total cost of renovation was Rs. 2.9 lakhs. Members of the association agreed and contributed Rs. 65000 for the renovation work.

The entire renovation work was carried out under the supervision of community leaders. After renovation, an endowment fund was created for the continuous maintenance of water bodies. Community contributed Rs. 5000 and the association received Rs. 5000 from the project.

Type of Renovation Works Implemented and Short-term Results

S.No.	Issue	Intervention	Output and Outcome
1	The channel supplying water to the tank was heavily silted and encroached due to which the tank did not receive sufficient water.	Members of association evicted encroachment and desilted the channel with community contribution.	Now, the tank receives water instantly when the village receives the rainfall. Outcome: Stabilized farm Production and Food Security
2	Weak tank bund resulted in seepage of water.	As part of tank renovation, the soil excavated from the tank was applied on the bund for strengthening it.	Presently, the tank has a strong bund and water seepage through tank bund is prevented. Water stored in the tank helps to recharge the groundwater. Outcome: Stabilized farm Production and Food Security
3	Damaged sluice resulted in leakage of water. The wastage of water would result in shortage at the time of critical crop growth.	The association has reconstructed the tank sluice.	After reconstruction of the sluice, water leakage was completely prevented. Farmers are able to save water and utilize it more effectively. Outcome: Stabilized farm Production and Food Security

Changes after the Sluice Repair Work

Prior to renovation, the sluice was in a badly damaged condition. The water saved in the tank was seeping through bunds. As a result, the farmers were unable to utilize the saved efficiently. Under the project





funded by HUF, the old sluice was dismantled and a new sluice was constructed. Now, the farmers are able to prevent leakage and utilize the water more efficiently.

Overall Impact of the project:

The interventions had multiple effects on farming households. The long pending encroachment was evicted with the cooperation of the local community. The supply channel of the tank was desilted, bund was strengthened, and sluice was repaired. Prior to these interventions, harvesting single crop was a difficult job for the farmers. After renovation, farmers are able to cultivate two crops with the support of tank and groundwater.

Exhibits (O3 and O4)

The following table provides details of farmers engaged in crop cultivation, area under cultivation and yield details. In spite of worst drought conditions, few of the farmers were able to cultivate with groundwater.

Crop Details

S.No.	Particulars	Details
1	Period of Cropping	January 2016 – August 2017
2	Type of Crop Cultivated	Cotton
3	Crop variety	PT panni

Farmers and Yield Details

Sl. No	Name of the farmer	Father / Husband Name of the farmer	Land holding in acres	Area Cultivated acres	No. of bags	Yield in Kilogram
1	Muthaiya	Sakkaraidavar	4	1	9	900
2	Rajendran	Perumal	7	3	27.75	2,775
3	Ramar	Karalam	3	1	8.75	875
4	Kannaiya	Karalam	5	1	9.25	925
5	Ramaiya	Vellaiyan	3	1	8.5	850
6	Ramar	Kandhasamy	5	0.6	5.55	555
7	Mahalingam	Chinnapandi	3	1	9	900
8	Bose	Durai raj	3	2	19	1,900
9	Chinnandi	Venudevar	2	2	18.5	1,850
10	Karaalam	Pitchai	3	1	8.75	875
11	Krishnan	Pitchai	1	1	9.25	925
12	Velmurugan	Pitchai	1	1	8.5	850
13	Chinnamani	Kanniah	2	2	18.5	1,850
14	Ramar	Iyyasamy	4	2	19	1,900
Total			46	19.6	179.3	1,7930

Farmers have reflected that, without renovation, ground water recharge is almost impossible.





Cultivated crop	Paddy
Crop variety	Ponni
Cropping season	October 2016 to January 2017

Sl. No	Name of the farmer	Father / Husband Name of the farmer	Land Holding in Acres	Area Cultivated Acres	No. of bags harvested	Yield in Kg
1	Muthaiya	Sakkaraidavar	4	2	45.00	3,240
2	Rajendran	Perumal	7	0	0.00	0
3	Ramar	Karalam	3	1	23.00	1,656
4	Kannaiya	Karalam	5	1	21.00	1,512
5	Ramaiya	Vellaiyan	3	1	23.50	1,692
6	Ramar	Kandhasamy	5	2	44.00	3,168
7	Mahalingam	Chinnapandi	3	1	21.75	1,566
8	Bose	Durai raj	3	2	45.00	3,240
9	Chinnandi	Venudevar	2	0	0	0
10	Karaalam	Pitchai	3	0	0	0
11	Krishnan	Pitchai	1	0	0	0
12	Velmurugan	Pitchai	1	0	0	0
13	Chinnamani	Kanniah	2	0	0	0
14	Ramar	Iyyasamy	4	0	0	0
Total			46	10	223.25	16,074

The 2016 was the worst drought year for the farmers in Ettunali village. The village received very less rainfall. In spite of severe drought, farmers were able to cultivate crop in a portion of the land using groundwater. Pandi, the Secretary of the association says, "Renovation of tank has supported groundwater recharge, without which, it would have been very difficult for the farmers to harvest the crop in Rabi season. In the previous year (2016), despite severe drought, farmers are able to cultivate crop on 10 acres with the support of well. It reflects the efficiency of work implemented."

Major crop yield consolidation of Ettunaali Tank

Crop I September 2016 - January 2017

Sl. No.	Name of the tank	Name of the village	Crop	Acre cultivated in acre	Acre cultivated in Ha	Yield in kg	Yield in tons
1	Ettunaali kanmai	Ettunaali	Paddy	10	4	16,074	16.074

Crop 2 Jan 2016 - July 2016

2	Ettunaali kanmai	Ettunaali	Cotton	19.6	7.84	17,930	17.93
Total				29.6	11.84	34,004	34.004





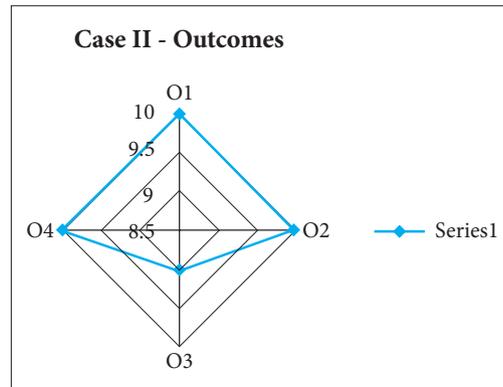
Conclusion

Farmers of Ettunali have demonstrated a better means to combat drought. The drought in 2016 was a nightmare to the farming households. Despite the worst conditions, the farmers were able to harvest 34 tons of yield. The project intervention with the support of HUF yielded multiple benefits to the community. Eviction of encroachment, renovation of supply channel, strengthening of bund and repair of sluice resulted in increased water saving. After a long time, the tank had received water instantly through supply channel when there was rainfall. Earlier, harvesting a single crop was a challenging task for the farmers and now farmers are able to cultivate two crops.

Besides ensuring the food and income security of the farmers, the intervention helps the landless labourers to secure employment during the season. At village level, the intervention contributed to increased gross domestic production. Unity among the farmers and collective action was the secret behind the success of farmers in Ettunali village.

Elements

S.No.	Elements	Rating
1	O1	10
2	O2	10
3	O3	8
	O4	10



Empowering Communities for Disaster Risk Reduction

Introduction

DHAN Foundation in partnership with Axis Bank Foundation (ABF), is implementing a project in the Phailin cyclone affected areas of Balasore district in Odisha. The main intervention concepts includes conducting disaster preparedness activities and restoration of livelihoods by empowering community based institutions. Another significant component of the project are activities to improve the reproductive and adolescent health. The five-year engagement between ABF and DHAN Foundation was formalized in July 2014.

ABF has engaged Deloitte to provide advisory support in evaluating the mid-term impact of the intervention.

Methodology

The mid-term review of ABF-DHAN Foundation engagement considered ‘impact’ as it is defined in the evaluation manual of the International Fund for Agricultural Development (IFAD) - direct or indirect, intended or unintended primary and secondary long-term effects of a development project. The research design adopted for the assessment intended to cover the holistic impact of the project through interactions with a range of stakeholders. The review is based on a mix of qualitative and quantitative research methods to evaluate the changes in the lives of beneficiaries.

The Sendai framework for disaster risk reduction, endorsed by the UN General Assembly following the 2015 Third UN World Conference on Disaster Risk Reduction (WCDRR), was additionally adopted to assess the disaster preparedness component under the project.

The beneficiaries were selected systematically from all ten blocks of the Balasore district and further the beneficiaries were selected using probability proportionate to size sampling for the period July 2014 to June 2016.

The sample for the study included 500 beneficiary households of which 400 were interviewed using survey tool and 100 beneficiaries were part of focus group discussions and key informant interviews. The quantitative data captured on field was compared against baseline data recorded by DHAN Foundation at the inception of project.

Crisis of the Geography

Odisha has a population of 41 million (2011 census) and a major proportion of this population resides near the coastline and on the plains of its river systems. Geological experts and researchers refer to Odisha as a ‘disaster capital’ and ‘climate’s first orphan’¹. Due to its subtropical coastal location, the state is prone to various hydro-meteorological hazards such as tropical cyclones, storm surges and tsunamis.

On October 12, 2013 the “Very Severe Cyclonic Storm” (VSCS) classified storm Phailin² impacted Odisha and the neighboring state Andhra Pradesh. Heavy rainfall caused by Phailin led to flooding and the strong gale winds caused heavy damage to structures and livelihoods in Odisha.

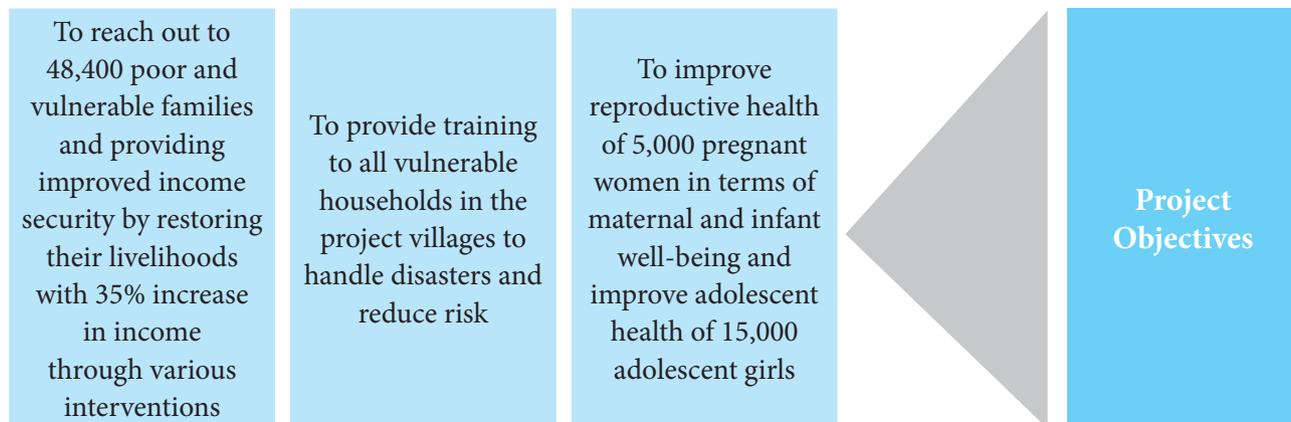
Programme Implementation

DHAN Foundation adopts an enabling model in its approach towards poverty reduction programmes. Building strong community institutions at the grass roots is the primary approach of all its development interventions.

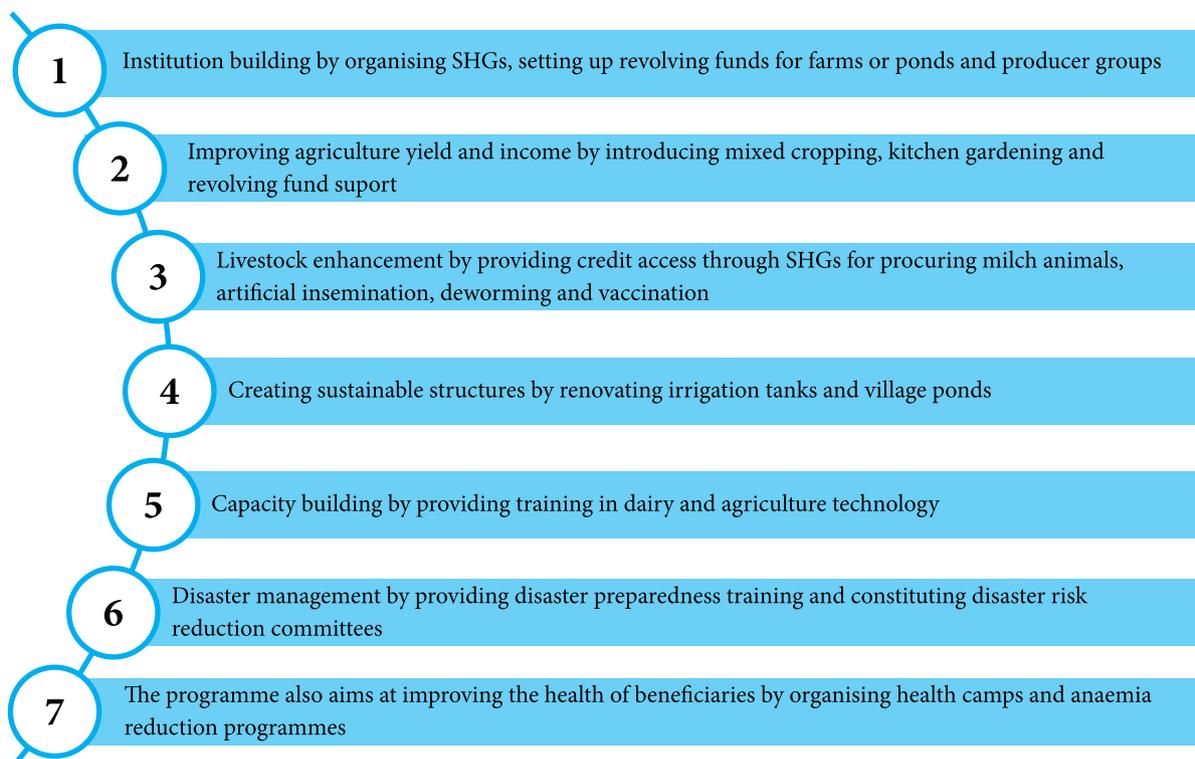
1 Regional center for Development Cooperation (RCDC) - Water in News <http://rcdcindia.org/our-work/thematic-areas/climatejustice/>

2 Very Severe Cyclonic Storm, PHAILIN over the Bay of Bengal (08-14 October 2013) : A Report by India Meteorological Department

Project Objectives



Implementation Design



Key findings

The programmatic review of DHAN Foundation highlights that it is a width model focussing on poverty alleviation and improving risk preparedness that reaches out to majority residents in the targeted villages.

Before-after transformation

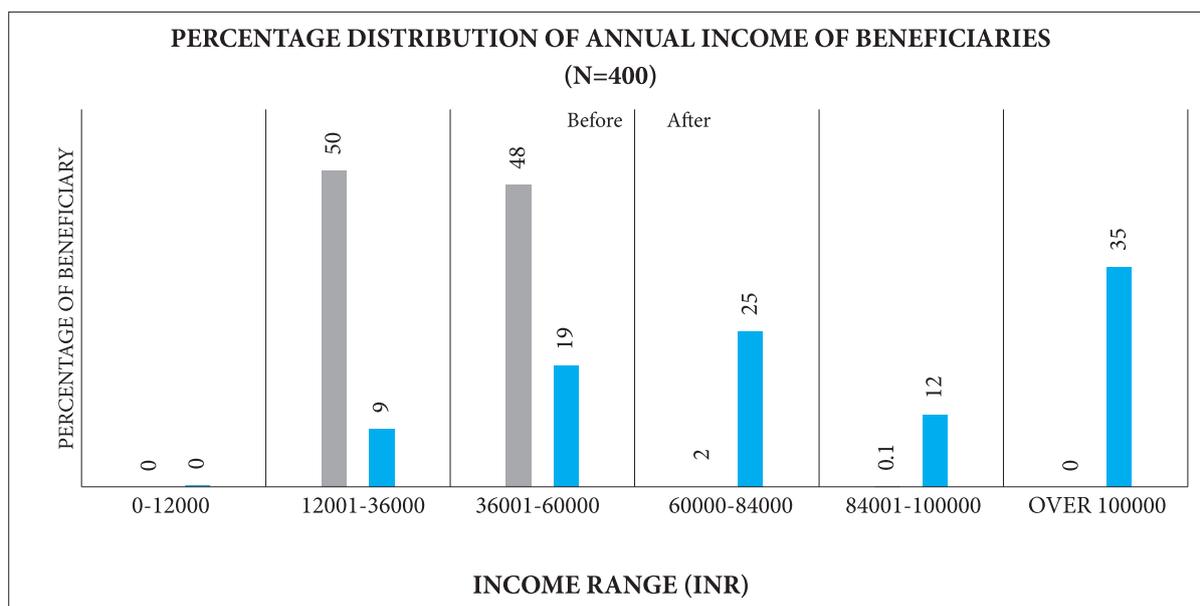
Baseline situation

- Average annual income of beneficiary households was around INR 37,850/-
- There was no saving in beneficiary households
- Average household possession score was 1.9 out of 7

Transformation post intervention

- Average annual income of the beneficiary household is 91,521/-
- Average monthly income of the beneficiary household is INR 7,627/-
- Average annual income of the respondents has witnessed close to threefold increase of 142% against the target of 35%
- Average annual income of beneficiary households from agriculture is INR 26,714/-
- Average annual income of the beneficiary from livestock is INR 20,672/-
- Average annual income from kitchen gardens is 9,654/- per household respectively
- Average annual income of beneficiaries involved in Pisciculture is INR 48,298/- per household
- Average annual income of beneficiaries involved in home-based business is INR 50,894/- per household
- Average total savings of beneficiary household is INR 6,084/-
- Average possession of household goods witnessed almost two fold increase with current score of 3.8 out of a score of 7
- Level of women empowerment score is 5 on a scale of 10

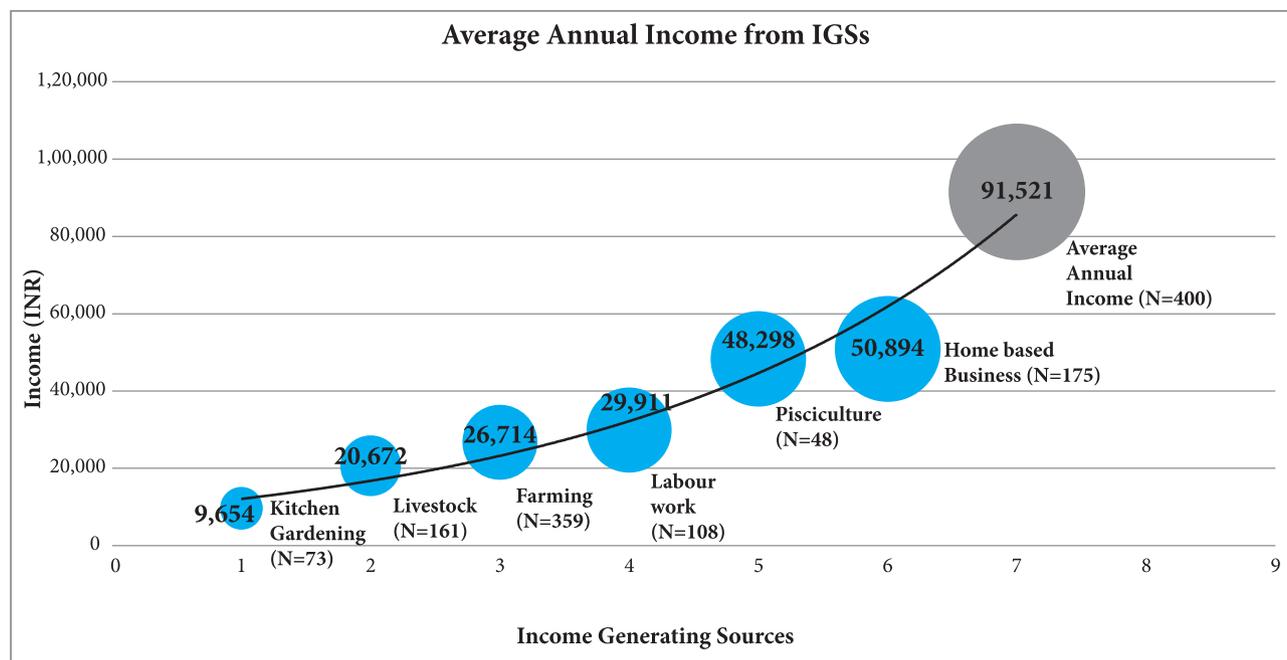
A positive rightward shift is evident across income brackets of the sample beneficiaries. It is also to be noted that the baseline incomes have been recorded in a comprehensive manner by the implementing partner and were found to be aligned with the research team's retrospective baseline observations.



Farm and Non-Farm Income Generating Sources

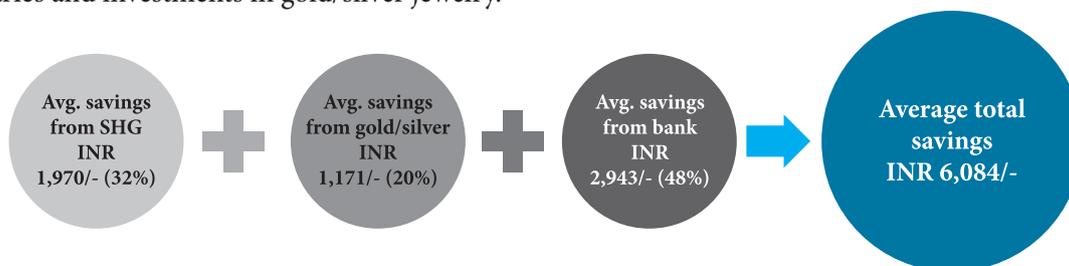
Majority beneficiaries had both farm and non-farm income generating assets. Some households also reported supplementary income sources from home-based businesses. Beneficiaries engaged in a mix of farm and non-farm interventions formed the higher income groups.

Distribution of average annual income across Income generating farm and non-farm assets respectively are provided in the graph below:



Impact on Savings

Before the DHAN project, the beneficiary household's incomes were low and hence habits of **thrift** and **savings** was not evident. During the assessment, beneficiaries demonstrated and reported to inculcate a saving habit through the practice of SHG savings and also other saving mechanisms like personal bank account of women beneficiaries and investments in gold/silver jewelry.



Disaster management component

DHAN has been able to establish Disaster Risk Reduction (DRR) committees in all of its 165 villages. These committees have representatives from the community and government.

The mandate of the DRR committees are outlined below:

1. Building self-reliant communities to reduce the loss of lives and means of livelihood through DRR committees
2. Capacity building to institutionalize systems for disaster risk management at federation level with multi stakeholder involvement
3. Gain and understanding of the locally available technologies and use them effectively in disaster management for enhancing the resilience of the communities to disasters

DRR Target vs Achievement

Particulars	Target up to date	Cumulative achievement up to date
DRR committee: No of members	1,500	1,431
No of members trained	4,250	7,515

Evaluation of DHAN Foundation DRR focus through the adopted Sendai's Framework

● High ○ Low

	Low	Moderate	Good	Excellent	Score	Areas for improvement
Priority 1 - Understanding disaster risk					3/5	Generating/ Disseminating location based DRR data to relevant stakeholders in real time
Priority 2 – Strengthening disaster risk governance to manage disaster risk					2/2	
Priority 3 - Investing in disaster risk reduction for resilience					1/2	Building in a component to support and protect sites of cultural heritage and significance
Priority 4 - Enhancing disaster preparedness for effective response and to “Build Back Better” in recovery, rehabilitation and reconstruction					4/6	Additional training and preparedness to larger group of stakeholders First aid Kit distribution and availability

*The scoring is based on total number of indicators in the Sendai's Framework across all four priorities

Learning and Recommendations

Management related key learning and recommendations

- The dedication and passion of the DHAN staff coupled with learning from the Tamil Nadu model has come out as the biggest enabling factor for the success of the project
- The findings of the mid-term assessment serves as an evidence base that the programme is on the right track to achieve its stated goals
- Interestingly, many indigenous knowledge systems on Disaster Risk Reduction and management have been mapped, which can be advocated further by ABF and the partner organisation for communities in other disaster prone areas

Implementation related key learning and recommendation Outreach

- Most of the project area, as of now, is concentrated in the non-tribal belt and efforts should be made to reach out to the tribal populations based in and around the current Nilgiri block
- Based on the interactions held in the current assessment, the tribals have low income levels and the need for DHAN's outreach activities to reach them is evident

Sustainability

- Sustainable enablers for the impact such as access to affordable credit, improved production technology, training and farm schools need to be further strengthened
- One time enablers like buy back arrangement with markets, hybrid rice substitution and elimination of middlemen etc. can be introduced in newer areas especially the tribal pockets
- Influencers which can increase the impact such as cold storages and warehouses can be scaled up – currently only such facility is available in Balasore and is utilized by large scale farmers
- The impact has been negatively affected by factors (non-influencers) such as migration, spurious seeds and pesticides, untimely supply of inputs and climate change etc. Some of these non-influencers can be studied more in detail and a relevant mitigation plan can be defined
- A general awareness programme regarding these non-influencers can be a started in project areas where the project is being implemented for more than a year

Wider Impact

- The target population is multi-skilled and entrepreneurial in nature. The programme could aim at tapping this potential and focus on increasing the basket of income generating sources made available to the beneficiaries
- A mix of farm-based and home-based business models involving both male and female members of the house could be the focus of future awareness generation and introduction of new interventions
- Recently introduced initiatives like potato cultivation through Department of Horticulture, and Apiculture training for the tribal pockets being implemented through KVK are good offerings within the existing basket of alternate livelihood options and can be streamlined further once the impact/benefits are documented
- High income generating activities like mushroom cultivation and sale of milk from superior breeds of cow can be an immediate focus
- Revolving funds and credit access from SHGs can also be utilized for procurement of enhanced livestock options
- To assess anaemia reduction levels a periodic sample of beneficiaries can be assessed for haemoglobin levels and compared to findings of the baseline survey

Disaster Resilience

Susama Malikh - Bahanaga Block, Remuna Location, Balasore



The research team met Susama Malikh, a highly enterprising and jovial woman beneficiary in Villa village of Kalyani Panchayat which falls under the Bahanaga Block and covered by the Remuna location team. During the cyclone Phailin, her village too was battered by the winds initially and the cyclone also left her area flooded in its aftermath. Susama who used to earn a meagre living from farming and livestock suffered damages to her farm and the animal shed in her backyard. Like many in her village, they had also taken refuge in the cyclone shelter in the village. She and her husband, Debendra Malikh, returned to broken animal sheds, blown off roofs and massive damage to standing crops and livestock.

Post the awareness generation and collectivization drives carried out by DHAN Foundation she joined the self-help group, Jahajimangala. Susama is a quite multi-skilled and has learnt the art of sculpture making from her relatives. The credit access she received from DHAN Foundation enabled her to buy raw materials like wood, paints and casts. She now has a steady market linkage and sells almost 6 to 8 sculptures during Durga festival and 1 to 2 a month for the rest of the year. Her total income from selling sculptures is close to INR 1,00,000/- during the festival season and around INR 50,000/- in the remaining year. The margin of profit in the sculpture business is close to 50% and festival time the earning can go very high. She has also constructed her animal

shed and earns from both farming and livestock enhancement. She has also used this additional income for debt redemption which she had taken for her daughter's marriage.

This increased basket of income generating sources not only employs her but also her husband. She feels she is now better prepared for the future and though they were lucky last time the cyclone struck with relatively lesser losses, she is quite confident that her family is better prepared and has alternate means of livelihood to face a similar calamity in future.

A beneficiary earning additional income from vegetable cultivation

Tatawana Vanda - Block: Soro, Village: Beguniya

Tatawana lives with her in laws and has 10 members in her family. Farming on her 1 acre plot of land was a primary source of income. After the DHAN intervention, she started cultivating vegetables and has opened a shop to sell her produce. Currently, she is able to earn INR 6,000 per month from selling vegetables. She mentioned that agriculture training has also helped her increasing the production of paddy from 20 to 25 quintals an acre. Tatawana is able to earn INR 90,000 to 97,000 from Farming and selling vegetables.



Multiple income generating interventions

Kanchan Behera, Block: Basta, Village: Beguniya

Kanchan lives with her husband and 2 Children (2 boys). She has 0.8 acre farm land. Before the DHAN intervention, Kanchan was dependent on income from agriculture. Apart from supporting her husband with a home based printing business, she currently has a bank savings of INR 12,000 and Group savings of INR 2,800. She secured a loan from the SHG group to purchase a new machine for the printing business and another machine for making leaf plates.

Post the DHAN intervention, she was able to earn INR 700-1,000 per month from leaf plate making business. As a result of the interventions, Kanchan has seen increased production of paddy from 15 quintals to 20 quintals. Currently Kanchan is able to harvest 2 crop in a year. Pulses such as black gram, oilseed, etc. are also cultivated. With more number of crops, increased produce, and the leaflet making business, she is able to earn between INR 45,000/- to 50,000/- annually.

Apart from supporting her husband with a home based printing business, she currently has a bank savings of INR 12,000 and Group savings of INR 2,800. She secured a loan from the SHG group to purchase a new machine for the printing business and for leaflet making



A beneficiary invests her loan amount into expanding her home based tailoring business

Madhumita Das, Block: Simulia, Village: Bariha

Madhumita resides in the Bariha village and her husband is currently working as a marble polisher at Behrampur. Before marriage (4 years ago) Madhumita had an opportunity to attend a tailoring course. Unfortunately, she could not capitalise on the training by setting up a shop due to lack of access to credit. After becoming a member of a DHAN mentored SHG, she took a loan of INR 9,000 from the group and bought a second hand sewing machine, tailoring equipment and clothes. She started her tailoring work and in the last 8 months she has been able to earn INR 1,500 per month from the initiative. She has also opened a bank account and managed to save Rs. 400.



Outcomes of credit access

Mamta Das, Block: Basta, Village: Sankhueli

Mamata has five members in her family. She lives with her husband and 2 children (1 boy & 1 girl). She has 0.8 acre farming land. Earlier she used to cultivate paddy on her own land and was able to produce 15 quintals. Through the DHAN intervention, Mamata joined a SHG and secured a loan through which she has started leasing more land for farming. Currently, she is able to produce around 45-50 quintals from her own and leased land. Currently, she earns Rs. 35,000 to Rs. 40,000 from paddy cultivation itself.

Apart from this, Mamata took a second loans of Rs 11,000 loan from the group to purchase a leaf plate making machine and leaves. Currently, she is earning an additional income of Rs. 3,000 per month from the leaflet making work. Mamata has opened a savings bank account and saves Rs. 1200 per month after becoming a SHG member. She mentioned proudly, that this year, she has also purchased gold for Rs. 30,000.



Outcomes of Dairy initiative

Sukanti Rana, Block: Basta, Village: Khalmuhanz

Sukanti lives with extended family and two children (1 girl & 1 boy). As a result of the intervention, she has been able to lease farmlands from others in addition to cultivating her own plot (1 acre) of land. Currently, she is able to cultivate 30 quintals of paddy and 3-4 quintals of black gram in a year. She has been able to earn around INR 60,000-70,000 from farming itself.

Apart from this, she also purchased a jersey cow and 4 goats post the DHAN intervention. She has been able to earn an additional income of Rs. 15,000 to Rs. 20,000 annually from goat rearing and selling milk. She has also been enterprising as the only one in the village who started cultivating fruits. Currently, she has planted 50 banana trees near her house. She is able to harvest 3 cycle of banana's in a year. Banana cultivation has helped her add to her earning by Rs. 10,000- 12,000 annually. Apart from opening a bank account, currently, she has saved Rs. 5,000 in her bank account and INR 2,800 as group savings.

Renovated stream turned their lives

DHAN Foundation started working in Ghatanji district of Maharashtra since 2011 under Convergence of Agricultural Interventions in Maharashtra (CAIM). With the support of Navajbai Ratan Tata Trust (NRTT), DHAN has carried out natural resource development activities among the rainfed farmers of the district.

Undarni is a village in Ghatanji district, Maharashtra. Farmers in this village used to take up cotton during kharif season and Bengal gram and fodder crops during rabi season. The soils are predominantly black loam and sandy. The farmers of this village have been traditionally engaged in rainfed farming. And a few of the farmers owned open wells and there was a village common well, which helped them irrigate their crops at critical phases of crop growth. However, the wells became dysfunctional due to prolonged drought and some of the farmers wanted to widen and deepen a stream that ran across their lands. It was at this time DHAN Foundation entered this village to form farmers' groups. They shared their idea with the DHAN team. They were ready to share 10 percent of the cost of estimate and DHAN team shared the remaining from the assistance received from NRTT. The total estimate of the work was Rs. 3.44 lakhs, of which the farmers contributed Rs. 34400.



They decided to widen and deepen 10 metres length of the stream with an assessment that it would benefit about 21 acres of farm land. With all their enthusiasm and cooperation, the renovation work was carried out in April 2015. Rainfed Farmers' Groups promoted in this village managed the entire rehabilitation work. With the subsequent rain the stream got filled and the farmers felt happy that it would be adequate for the entire cropping season. Farmers of nearby nalla lift water from the stream with diesel pump to irrigate their crops. In addition, the standing water helped recharge many irrigation wells in the vicinity. One open village common well also got recharged through which the entire village community was benefited round the year.

A year before the renovation of stream, farmers took up cotton crop and they were asked to record the yields of cotton. After the renovation work, with the assured water, farmers went for sowing cotton crop between 27 and 28th in June 2015. This time farmers were asked to cultivate in the same piece of land and record the harvest. Yield data for the select farmers are given below.

Table: Comparison between yields of cotton from fields with and without interventions

S. No.	Name of Farmer	Before widening and deepening of Streams			After widening and deepening of Streams			% increase in yield
		Area (Acres)	Yield (Quintals)	Yield/acre	Area (Acres)	Yield (Quintals)	Yield/acre	
1	Dynashwar Vishvanath Wankhede	4	20	5	4	34	8.5	70
2	Ashok Vishvanath Wankhede	4	18	4.5	4	30	7.5	67
3	Jayavantra Vishvanath Wankhede	3	12	4	3	19.5	6.5	63
4	Vasantrao Kardbhuje	3	10.50	3.5	3	18	6	71
5	Kishor Pusanake	4	12	3	4	20	5	67
6	Nirmala Kardbhuje	3	10.50	3.5	3	18	6	71

There was an increase of yield ranging from 63 to 71 percent recorded by the farmers. After seeing the impact due to increased water harvesting, the farmers realized that the stream widening and deepening paid its intended benefit. In addition to getting convinced visibly over the increase in groundwater in the nearby wells, the farmers have also realized the increase in yield. They are now actively advocating for taking up similar works in nearby villages as well. They said that the rainwater if not conserved in the stream, it would have otherwise been wasted as runoff along with erosion of fertile soil. Now, the top soil has got deposited in the stream itself which can be lifted and used in the agricultural fields. After seeing the impact, now there are many enquiries and demand for Stream widening and deepening works coming from nearby villages as well.



Financial Statements

Financial Statements

Charles Fernando & Co.
Chartered Accountants

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78, TPK Road, Madurai 625 003.
Mob.: 91-98421 98321 / 87546 52652
Email: fernandofca@gmail.com

FORM NO.10B

[See rule 17B]

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

We have examined the balance sheet of DHAN (DEVELOPMENT OF HUMANE ACTION) FOUNDATION, AAATD2591B [name and PAN of the trust or institution] as at 31/03/2017 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution.

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

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

- a) in the case of the balance sheet, of the state of affairs of the above named institution as at 31/03/2017 and
- b) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31/03/2017

The prescribed particulars are annexed hereto.

for Charles Fernando & Co,
Chartered Accountants
Firm Registration Number: 000604S
Sd/-

N Charles Fernando
Proprietor
Membership Number: 026619

Place: Madurai
Date: September 30, 2017

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

	AS AT	March 31, 2017	March 31, 2016
Sources of Funds			
	Schedule		
CORPUS AND GENERAL FUND	1	16,21,49,293	16,25,97,260
SPECIFIED FUNDS	2	11,11,05,553	10,18,19,579
FIXED ASSETS WRITTEN OFF AS PER CONTRA	3	9,44,52,317	9,04,70,180
CURRENT LIABILITIES	4	3,70,29,259	3,68,89,555
Total		40,47,36,422	39,17,76,574

Application of Funds

FIXED ASSETS			
Written off as per contra	3	9,44,52,317	9,04,70,180
Land and Building funded from DHAN Corpus	3	4,17,75,540	4,61,84,561
INVESTMENTS	5	12,96,04,800	11,86,82,288
CURRENT ASSETS AND ADVANCES			
Bank Balances	6	7,99,62,583	7,98,20,449
Advances / Receivables	7	1,65,79,556	1,35,73,538
SPECIFIED FUNDS	2	4,23,61,626	4,30,45,558
Total		40,47,36,422	39,17,76,574

Notes on Accounts 10

Schedules 1 to 7 & 10 form an integral part of the Balance sheet

Sd/-
ChairmanSd/-
TreasurerAs per our Report of even date
For Charles Fernando & Co,
Chartered Accountants
Firm Registration Number : 000604SSd/-
Executive DirectorSd/-
N. Charles Fernando
*Proprietor*Madurai
September 30, 2017

DHAN (Development of Humane Action) Foundation

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

(in Rupees)

FOR THE YEAR ENDED		March 31, 2017	March 31, 2016
INCOME:			
	Schedule		
Grants Received	8	27,94,51,851	23,26,68,157
Interest from Banks and others		41,61,107	30,84,483
Income from Corpus Investments		1,28,23,799	1,65,10,802
Education Programme		31,03,337	91,63,588
Donations		6,24,800	8,16,370
Other Receipts		21,90,976	9,91,174
Total		30,23,55,870	26,32,34,574
EXPENDITURE:			
Programme Expenditure			
Community Banking Programme		8,30,89,996	5,61,67,855
Tank fed Agriculture Programme		8,56,83,748	6,88,38,777
Rainfed Agriculture Programme		2,55,97,159	1,50,76,974
Coastal Agriculture and Livelihood programme		5,78,28,498	5,97,45,361
New Themes and Other Programmes		2,40,07,338	88,33,534
Central Support System		1,47,36,067	81,04,340
Capital Expenditure	3	1,56,39,760	83,15,817
Excess of Expenditure over Income (Deficit) / Excess of Income over Expenditure - Surplus - Transferred to Appropriation Account	9	(42,26,696)	3,81,51,916
Total		30,23,55,870	26,32,34,574
Notes on Accounts	10		

Schedules 3 & 8 to 10 form an integral part of the Income and Expenditure account

As per our Report of even date

Sd/-
Chairman

Sd/-
Treasurer

For Charles Fernando & Co,
Chartered Accountants
Firm Registration Number : 000604S

Sd/-
Executive Director

Sd/-
N. Charles Fernando
Proprietor

Madurai
September 30, 2017

DHAN (Development of Humane Action) Foundation
SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2017

(in Rupees)

Particulars	Opening Balance as on Apr 1, 2016	Receipts during the year	Appropriation account	Expenses during the year	Closing Balance as on Mar 31, 2017
Schedule 1 : Corpus and General Fund					
Corpus Fund					
Ford Foundation	5,57,68,069	-	62,53,581	31,27,490	5,88,94,160
Sir Dorabji Tata Trust	4,85,67,242	-	54,95,303	27,41,778	5,13,20,767
DHAN Foundation Own	60,42,138	18,00,000	-	-	78,42,138
Tata DHAN Academy	20,00,000	-	-	-	20,00,000
DHAN Foundation Own Building Corpus	4,61,84,561	-	-	44,09,021	4,17,75,540
Total	15,85,62,010	18,00,000	1,17,48,884	1,02,78,289	16,18,32,605
General Fund	40,35,250	-	-	37,18,562	3,16,688
TOTAL	16,25,97,260	18,00,000	1,17,48,884	1,39,96,851	16,21,49,293
Schedule 2 : Specified Fund					
Donors' Account - Net	3,61,00,659	28,38,15,228	-	29,02,02,979	2,97,12,908
Add: Donor Deficit Balances	4,30,45,558	-	-	-	4,23,61,626
Donor Surplus Balances	7,91,46,217	-	-	-	7,20,74,534
Sir Ratan Tata Trust (SRTT) Revolving Fund	3,76,000	-	-	-	3,76,000
Other Revolving fund	34,30,357	1,63,57,657	-	-	1,97,88,014
Community Risk Reserve Fund	1,74,97,158	-	10,74,915	10,74,915	1,74,97,158
Vehicle Fund	13,69,847	-	-	-	13,69,847
TOTAL	10,18,19,579	1,63,57,657	10,74,915	10,74,915	11,11,05,553

Madurai
September 30, 2017

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2016

(In Rupees)

Particulars	GROSS BLOCK AT COST			DEPRECIATION			NET BLOCK	
	As on 01.04.2016	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2017	Rate for the year	Withdrawn on deletion	As on 31.03.2017	As on 31.03.2016
Community Banking Programme								
Freehold Land	6,58,021	-	-	6,58,021	-	-	6,58,021	6,58,021
Land & Building	1,32,48,179	-	-	1,32,48,179	10	5,88,902	79,48,058	53,00,121
Furniture and Fixtures	18,30,870	1,13,581	-	19,44,451	10	96,067	10,79,854	8,64,597
Office Equipments	4,40,636	38,373	-	4,79,009	15	17,947	3,77,312	1,01,697
Professional Equipments	70,39,000	6,50,090	-	76,89,090	60	7,33,226	72,00,273	4,88,817
Electrical Fittings	6,90,445	24,856	-	7,15,301	10	35,911	3,92,096	3,34,260
Vehicles	36,57,340	-	-	36,57,340	15	93,734	31,26,186	5,31,154
Staff Vehicles	58,298	-	-	58,298	-	-	58,298	58,298
Plant & Machinery	13,04,686	-	-	13,04,686	15	45,680	10,45,829	2,58,857
Total I	2,89,27,475	8,26,900	-	2,97,54,375	16,11,467	-	2,11,69,608	85,84,767
Tank Fed Agriculture Programme								
Freehold Land	1,76,689	-	-	1,76,689	-	-	1,76,689	1,76,689
Furniture and Fixtures	9,48,641	74,610	-	10,23,251	10	48,691	5,85,028	4,38,223
Office Equipments	7,09,080	1,85,900	-	8,94,980	15	81,141	4,35,179	4,59,801
Professional Equipments	51,48,318	7,60,614	-	59,08,932	60	5,75,368	55,25,353	3,83,579
Electrical Fittings	3,99,712	24,400	-	4,24,112	10	24,871	2,00,273	2,23,839
Staff Vehicles	66,518	-	-	66,518	-	-	66,518	-
Vehicles	13,17,649	-	-	13,17,649	15	37,112	11,07,347	2,47,414
Plant & Machinery	19,97,492	2,94,730	-	22,92,222	15	1,40,679	14,95,042	7,97,180
Total II	1,06,97,581	14,06,772	-	1,21,04,353	9,07,862	-	93,48,222	27,56,131
Rainfed Agriculture Programme								
Furniture and Fixtures	1,21,100	9,959	-	1,31,059	10	9,233	47,967	83,092
Office Equipments	1,67,762	1,825	-	1,69,587	15	16,192	77,833	91,754
Professional Equipments	29,73,753	2,22,150	-	31,95,903	60	3,03,273	29,93,721	2,02,182
Electrical Fittings	14,305	13,000	-	27,305	10	2,306	6,555	20,750
Plant & Machinery	20,41,753	-	-	20,41,753	15	1,79,973	10,21,908	10,19,845
Staff Vehicles	67,233	-	67,233	-	-	-	-	67,233
Vehicles (Battery operated)	6,30,000	-	-	6,30,000	80	20,160	6,24,960	5,040
Total III	60,15,906	2,46,934	67,233	61,95,607	5,31,137	-	47,72,944	14,22,663
Coastal Agriculture and Livelihood programme								
Freehold Land	69,77,521	11,39,165	-	81,16,686	-	-	81,16,686	69,77,521
Land & Building	2,20,07,184	45,49,140	-	2,65,56,324	10	13,22,566	1,46,53,227	1,19,03,097
Building Work-in-Progress	-	47,08,913	-	47,08,913	-	-	-	47,08,913
Furniture and Fixtures	13,09,574	2,06,042	-	15,15,616	10	77,262	8,20,258	6,95,358
Office Equipments	11,77,304	40,800	-	12,18,104	15	67,858	8,33,573	3,84,531
Professional Equipments	74,90,665	2,80,650	-	77,71,315	60	3,57,454	75,33,012	2,38,303
Electrical Fittings	4,28,124	7,550	-	4,35,674	10	15,875	2,92,799	1,42,875
Plant and Machinery	1,12,91,517	-	-	1,12,91,517	15	4,61,524	86,76,213	26,15,304
Staff Vehicles	-	1,43,777	-	1,43,777	-	-	-	1,43,777
Vehicles	40,18,656	-	-	40,18,656	15	89,684	35,10,445	5,08,211
Total IV	5,47,00,545	1,10,76,037	-	6,57,76,582	23,92,223	-	3,63,19,527	2,94,57,055
Total	17,74,099	17,74,099	-	17,74,099	17,74,099	-	17,74,099	17,74,099

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2016

(In Rupees)

Particulars	GROSS BLOCK AT COST		DEPRECIATION		NET BLOCK				
	As on 01.04.2016	Addition (Transfer)	Deletion (Transfer)	As on 31.03.2017	As on 01.04.2016	Rate for the year	Withdrawn on deletion	As on 31.03.2017	As on 31.03.2016
New Themes and Other Programmes									
Freehold Land	41,11,024	-	-	41,11,024	-	-	-	41,11,024	41,11,024
Building	6,39,43,097	-	-	6,39,43,097	2,72,31,617	10	36,71,148	3,09,02,765	3,67,11,480
Building work in Progress	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	20,46,391	1,29,188	-	21,75,579	13,04,780	10	87,080	13,91,860	7,83,719
Office Equipments	9,33,573	14,450	-	9,48,023	6,60,253	15	43,166	7,03,419	2,44,604
Professional Equipments	97,72,468	1,73,849	-	99,46,317	95,57,155	60	2,33,498	97,90,653	1,55,664
Electrical Fittings	7,92,688	1,31,950	-	9,24,638	4,61,652	10	46,299	5,07,951	4,16,687
Vehicles	16,82,431	-	-	16,82,431	13,53,739	15	49,304	14,03,043	3,28,692
Staff Vehicles	-	-	-	-	-	-	-	-	-
Plant & Machinery	52,46,482	-	-	52,46,482	30,05,897	15	3,36,088	33,41,985	19,04,497
Total V	8,85,28,154	4,49,437	-	8,89,77,591	4,35,75,093		44,66,583	4,80,41,676	4,09,35,915
Central Support System									
Freehold Land	59,83,156	-	-	59,83,156	-	-	-	59,83,156	59,83,156
Building	31,96,147	-	-	31,96,147	8,66,156	10	2,32,999	10,99,155	23,29,991
Furniture and Fixtures	3,85,347	21,755	-	4,07,102	2,09,424	10	19,768	2,29,192	1,77,910
Office Equipments	1,60,940	1,46,000	-	3,06,940	1,16,634	15	28,546	1,45,180	1,61,760
Professional Equipments	6,33,776	10,89,250	-	17,23,026	6,32,788	60	6,54,143	12,86,931	4,36,095
Electrical Fittings	7,89,714	2,38,700	-	10,28,414	2,98,674	10	72,974	3,71,648	6,56,766
Plant and Machinery	16,06,684	-	-	16,06,684	4,45,855	15	1,74,124	6,19,979	9,86,705
Vehicles	19,00,411	1,37,975	4,16,933	16,21,453	12,10,319	15	1,24,210	11,66,295	11,60,829
Staff Vehicles	4,66,899	-	-	4,66,899	3,41,244	-	-	4,55,158	6,90,092
Total VI	1,51,23,074	16,33,680	5,42,588	1,62,14,166	37,79,850		13,06,764	49,18,380	1,12,95,786
Total (I+II+III+IV+V+VI)	20,39,92,735	1,56,39,760	6,09,821	21,90,22,674	11,35,22,555		1,12,16,036	12,45,70,357	9,44,52,317
Office Building Funded from Own Corpus									
Free hold land	20,94,344	-	-	20,94,344	-	-	-	-	20,94,344
Building	6,04,29,534	-	-	6,04,29,534	1,63,39,317	10	44,09,021	2,07,48,338	4,40,90,217
Total	6,25,23,878	-	-	6,25,23,878	1,63,39,317	10	44,09,021	2,07,48,338	4,61,84,561

Madurai
September 30, 2017

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

(in Rupees)

AS AT	March 31, 2017	March 31, 2016
Schedule 4 : Current Liabilities		
Demand Loan - PGB, CUB & REPCO	3,03,51,672	2,90,75,645
Students Deposits	3,55,769	2,94,319
TDS payable	3,97,955	5,311
Advances Payable	34,01,333	72,65,240
PF payable	21,59,211	-
Staff Vehicle Loan	3,63,319	2,49,040
Total	3,70,29,259	3,68,89,555

Schedule 5 : Investments

Ford Foundation Corpus Fixed Deposits		
Housing Development Financial Corporation	1,37,43,677	1,27,36,009
REPCO Bank	2,59,50,776	2,41,11,521
City Union Bank	1,25,43,151	1,25,43,151
Canara Bank	12,21,388	11,17,998
Pandiyam Grama Bank	<u>1,17,34,648</u>	6,51,93,640
Sir Dorabji Tata Trust Corpus Fixed Deposits		
Fixed Deposit with REPCO Bank	2,74,99,079	2,55,44,823
Fixed Deposit with Pandian Grama Bank	1,39,75,144	1,22,83,857
Fixed Deposit with City Union Bank	<u>1,36,68,725</u>	5,51,42,948
Community Risk Reserve & Other Funds Fixed Deposits		
Pandiyam Grama Bank	60,34,924	97,24,626
Canara Bank	-	-
City Union Bank	<u>32,33,288</u>	92,68,212
Community Risk Reserve & Other Funds Fixed Deposits:		
Pandiyam Grama Bank	97,24,626	1,08,71,916
Canara Bank	-	10,22,430
City Union Bank	32,33,288	1,29,57,914
Total	12,96,04,800	11,86,82,288

Schedule 6 : Bank Balances

In Savings accounts	3,94,07,251	4,70,02,153
In Fixed Deposits	4,05,55,332	3,28,18,296
Total	7,99,62,583	7,98,20,449

Schedule 7 : Advances and Recoverables

Project Advances to staff	3,47,436	2,58,261
Deposits	15,47,299	15,97,699
TDS Receivables	48,90,594	49,16,039
Other Advances Recoverable	97,94,227	68,01,539
Total	1,65,79,556	1,35,73,538

Madurai
September 30, 2017

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

DHAN (Development of Humane Action) Foundation

SCHEDULES TO CONSOLIDATED BALANCE SHEET

(in Rupees)

AS AT	March 31, 2017	March 31, 2016
Schedule 8 : Grants Received		
From Foreign Agencies		
WomenStrong International, USA	3,01,80,955	89,69,451
Water.org, USA	2,53,44,428	46,16,580
Hindustan Unilever Foundation	1,99,00,000	-
Axis Bank Foundation	2,98,61,052	6,50,31,180
Cognizant Foundation	90,60,000	-
Caritas, Switzerland	96,39,672	38,35,314
International Development Research Centre (IDRC)	1,98,58,428	1,10,92,100
Stichting Duurzame Micro Pensioenen, The Netherlands	72,89,825	79,52,030
UNDEF	88,20,488	52,91,813
The ITC Rural Development Trust	36,84,000	98,70,000
Agriculture Biodiversity Community - SwedBio	34,38,557	-
GIZ, New Delhi	24,26,531	4,07,700
Texas Instruments	48,95,000	25,00,000
Charities Aid Foundation (Oracle)	17,14,975	-
Delegation of the European Union of India	15,30,906	-
Please Sound	18,65,005	-
Karunai Illam Trust, New Zealand	31,01,998	28,63,000
The Hunger Project	6,66,896	-
Deshpande Foundation	5,00,000	-
ActionAid Foundation	5,00,000	-
HOPE international	4,15,690	9,01,245
AGFUND	10,16,259	-
India Water Partnership	94,058	-
Hugnine Rallapalli Foundation (HRF)	3,00,000	5,41,000
Friends of DHAN, The Netherlands	6,33,364	4,41,839
HIVOS, The Netherlands	-	1,26,03,809
Rabobank Foundation, The Netherlands	-	18,39,216
MSSRF	-	11,99,975
Bioversity International	-	4,02,657
Focus India Forum, Singapore	-	4,19,200
Others	10,18,974	18,44,414
	c/f	
	18,77,57,061	14,26,22,523

Madurai
September 30, 2017

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

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

	AS AT	March 31, 2017	March 31, 2016
Schedule 8 : Grants Received (contd...)			
		b/f	
		18,77,57,061	14,26,22,523
From Indian Agencies			
ITC Khammam & Munger		2,60,81,010	-
Aditya Birla Finance Ltd.		1,59,75,230	40,00,000
National Bank for Agriculture and Rural Development		1,21,98,213	96,11,255
State Balanced Growth Fund (SBGF)		76,41,750	34,83,750
Birla Sunlife Insurance Co. Ltd		76,00,000	44,54,550
Bharat Petroleum Corporation Limited		61,93,070	99,90,800
Nadathur Family Donations		35,00,000	-
Integrated Water Development Prog. (IWMP) DWMA GoAP		26,82,231	46,83,339
Janalakshmi Finance Limited		25,00,000	-
MARICO		13,50,000	-
SDP Adilabad & Orivayal		6,25,000	-
Nuclear Power Corporation India Limited (MAPS)		6,13,685	19,24,538
IWMP Kukshi		6,08,344	5,56,745
District Human Resource Development Dept.		5,25,000	4,00,000
Reserve Bank of India		5,00,000	-
Merlin Holdings Pvt Ltd		5,00,000	-
GoI - Ministry of Health Dept.		3,50,000	-
Mahindra Finance Limited		3,00,000	-
Vikas Ganga Samaj Sevi Sanstha		89,250	-
Hindustan Unilever Limited		-	2,87,81,865
MAVIM, Govt of Maharashtra		-	55,38,117
Caring Friends Network		-	36,75,000
Kalike Samruddhi Upakram		-	30,00,000
Rajiv Gandhi National Institute for Youth and Development		-	11,30,220
CAIM Project , Govt. of Maharashtra		-	11,15,919
Department of Science & Technology		-	9,00,000
Rural Development Dept. GoAP, Utnoor Rainfed		-	8,68,290
DWMA / APCBTMP / MGNREGS, Govt. of AP		-	7,14,510
Sir Ratan Tata Trust		-	7,00,000
AXIS Bank Foundation		-	6,00,000
Kadavasal Krishnamurthi Charitable Trust		-	6,00,000
National Biodiversity Project		-	5,35,000
Madras Atomic Power Station		-	3,40,200
Sundaram Asset Management Co Ltd		-	3,00,000
Lister Foundation		-	2,86,500
Others		23,60,007	18,55,036
Total		9,21,92,790	9,00,45,634
Less Grant refunded :			
Kalike Samruddhi Upakram		4,98,000	-
Total		27,94,51,851	23,26,68,157
Madurai September 30, 2017	Sd/- Chairman	Sd/- Executive Director	Sd/- Treasurer

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

AS AT	March 31, 2017	March 31, 2016
Schedule 9 : Appropriation		
Excess of Income over Expenditure	(42,26,696)	3,81,51,916
Investment income transferred to:		
Ford Foundation Corpus Fund	62,53,581	91,40,628
Sir Dorabji Tata Trust corpus Fund	54,95,303	53,78,141
Tata Dhan Academy Corpus Fund	-	1,65,628
Community Risk Reserve Fund	10,74,915	15,59,708
Vehicle Fund	-	1,99,000
Expenses transferred to Corpus funds:		
Sir Dorabji Tata Trust	(27,41,778)	(21,30,204)
Ford Foundation	(31,27,490)	(39,70,177)
Community Risk Reserve Fund	(10,74,915)	(15,56,481)
Tata Dhan Academy Corpus fund	-	(1,65,628)
Surplus transferred to:		
General Fund	(37,18,562)	24,84,276
Corpus Fund	-	25,00,000
Donor's account - Surplus / (Deficit)	(63,87,750)	2,45,47,025
Total	(42,26,696)	3,81,51,916

Madurai
September 30, 2017Sd/-
ChairmanSd/-
Executive DirectorSd/-
Treasurer

DHAN (Development of Humane Action) Foundation

Schedules to Balance sheet & Income and Expenditure account - Consolidated for the year ended March 31, 2017

Schedule 10 Notes on accounts:

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

Accounting Policies

5. The Trust follows cash basis of accounting.
6. Fixed assets are fully written off in the year of acquisition as expenditure in the income and expenditure account.

However to present a more realistic picture of the value of assets appearing in the balance sheet, depreciation at the rates provided in the Income Tax Act, 1961 is being reduced from the cost of the fixed

assets on the written down value method. Written down value of assets so arrived at is shown as contra on both the assets & liabilities side of the Balance sheet.

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

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

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

Notes on Accounts

7. Office Land & Building funded to the extent of (Gross Block) Rs. 6,25,23,878/- from own corpus and depreciation thereon (see note 6 above) has been retained as a separate item in Schedule 1 and 3 to ensure the disclosure of the corpus and the corresponding utilisation against it.
8. Fixed deposits of Rs. 5,10,87,485 (previous year Rs 4,56,42,992) included in schedule 5 under the head Investments with REPCO Bank, City Union Bank and Pandyan Grama Bank are under lien towards loans from the said banks.
9. Fixed deposits of Rs. 95,984 (Previous year Rs 86,207) are under lien with Banks as margin for the bank guarantees issued by them in favour of DWDO, Kolar and Government of India.
10. Previous year's figures have been regrouped / reclassified wherever necessary.

Compliances

11. The Trust has been generally regular in depositing its statutory dues including Provident Fund, Tax deducted at Source (TDS) and any other statutory dues with the appropriate authorities.
12. The Trust has been registered under FCRA Act vide FC Registration No. 075940407 dated 21-Nov-2000 and it has renewed its registration on 2nd June 2016.
13. The Trust has complied all its respective regulatory provisions.
14. The Trust has been effectively utilizing the Foreign and other grants received.
15. The Trust has been receiving Government, International, Individual, Institutional and Corporate Donor Grants for various projects undertaken and the Donor audits have been carried out for all the major funded projects in the Institution Premise or in the Donor's Office.
16. The Trust complies with the requirements of varied Donors and the reporting vide submission of Utilization of Certificates has also been done in the authorized specified formats.

Madurai
September 30, 2017

Sd/-
Chairman

Sd/-
Executive Director

Sd/-
Treasurer

Acknowledgement

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

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

Our Overseas Partners

Agricultural Biodiversity Community
Axis Bank Foundation
Bioversity International, Rome
CARITAS, Switzerland
Consortium of DEWATS Dissemination Society,
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), New Delhi
Focus India Forum, Singapore
Foreign Affairs, Trade and Development Canada (DFATD)
Hivos, the Netherlands
HOPE International
Huguenin Ralapalli Foundation, USA
India Water Partnership, India
Karunai Illam Trust, New Zealand
New Zealand High Commission, New Delhi
Rabobank Foundation, the Netherlands
Stichting Duurzame(Micro) Pensioenen, the Netherlands
Stichting Vrienden van DHAN, The Netherlands
SwedBio, Stockholm Resilience Centre
Texas Instruments
United Nations Democracy Fund (UNDEF)
Water.org, USA
WomenStrong International, USA

Our Indian Partners and CSR Foundations

Aditya Birla Finance Limited
Bharat Petroleum Corporation Limited
Ernst & Young
Hindustan Unilever Limited
Hindustan Petroleum Corporation Limited, Mumbai
Hitech Arai Limited, Madurai
ITC Rural Development Trust
Kadavasal Krishnamurthi Charitable Trust
Kalike Samruddhi Upakaram, Bangalore



Larsen & Toubro Limited
Lister Foundation
Madras Atomic Power Station, Kalpakkam
Mohta Charitable Trust
Navajbai Ratan Tata Trust, Mumbai
Nuclear Power Corporation India Limited
Sir Ratan Tata Trust, Mumbai
Sundaram Asset Management Co. Ltd.

State Government

Convergence of Agricultural Interventions (CAIM) Project, Government of Maharashtra
Commissionerate of Rural Development, Andhra Pradesh
Department of Environment and Forest, Tamil Nadu
Health and Family Welfare Department, Tamil Nadu
Madurai Corporation
MAVIM-Maharashtra Women's Economic Development Corporation
State Planning Commission, Government of Tamil Nadu

Government of India

Department of Science and Technology
National Agricultural Innovation Project-ICAR
National Bank for Agriculture and Rural Development (NABARD)
National Fisheries Development Board
Small Farmers' Agribusiness Consortium (SFAC)

Commercial Banks

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



Regional Rural Banks

Andhra Pradesh GrameenaVikas Bank
Assam Gramin Vikash Bank
Kaveri Grameena Bank
Koraput Central Cooperative Bank
NagarjunaGrameena Bank
Pallavan Grama Bank
Pandiyam Grama Bank
Saptagiri Gramina Bank
Sri Venkateswara Grameena Bank
Sri Visakha Grameena Bank
Thanjavur Central Cooperative Bank

Insurance Companies

Agriculture Insurance Company of India Limited
Birla Sunlife Insurance Company Limited
Life Insurance Corporation of India
National Insurance Company
Tata AIA Life Insurance Company

Academic and Research Institutes

Anna University, Chennai
Avinashilingam University, Coimbatore
Indian Council for Agricultural Research (ICAR)
International Development Research Centre (IDRC), Can
Karunya University, Coimbatore
Rajiv Gandhi National Institute of Youth Development
Tamil Nadu Agricultural University
Thiagarajar College of Engineering
Thiagarajar School of Management

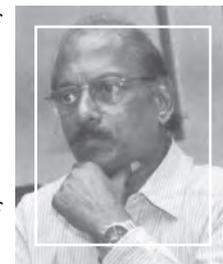


Above all, we acknowledge with high gratitude, the contributions by the communities with whom we are working, for their commitment, ownership and responsibility in the collective efforts for achieving the mission of poverty reduction

Board of Trustees

MR. B.T. BANGERA

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



MS. K. NOORJEHAN

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



MR. R.D. THULSIRAJ

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



DR. NIRMALA MURTHY

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



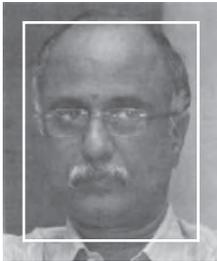
DR. PRISCILLA DANIEL

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



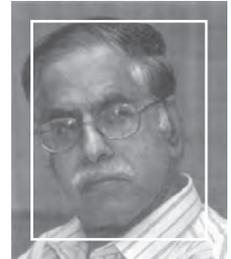
DR. V. ABHAI KUMAR

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



MR. M. BALACHANDRAN

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



DR. KRISHNASWAMY RAJIVAN

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



MR. M. PALANISAMY

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



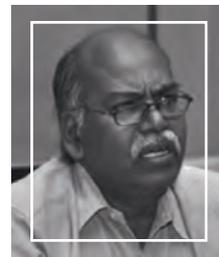
MS. V.K. PADMAVATHY



Ms.V.K. Padmavathy is a post graduate in agriculture with specialisation in Agronomy from Tamil Nadu Agricultural University. She has over two decades of experience in development work with DHAN Foundation. She led its first thematic institution, DHAN Kalanjiam Foundation, which works for economic and social empowerment of poor women. She is now currently anchoring Dhan Jeevidam, a livelihood resource centre dedicated for knowledge creation, sharing and management in DHAN Collective. She was instrumental in promoting organisations owned and managed by the women, implementing a number of programmes to address the issues of violence against women, reproductive and child health issues and creating access to safe drinking water, sanitation and so on. She has conducted many training programmes and capacity building events for NGOs, Bank officials, government officials, leaders and field staff of community organisations and National and International organisations. She is a director of Kalanjiam Development Financial Services, a Section-25 Company providing microfinance to SHGs for bridging the gap between SHGs and Banks.

MR. M.P. VASIMALAI

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



DHAN Foundation - Addressess

Programme Offices

Central Office

DHAN Foundation (Development of Humane Action)
1A, Vaidyanathapuram East, Kennet Cross Road, Madurai 625 016. Tamil Nadu, INDIA
Tel.: +91-452-2302500 Fax: +91-452-2602247
Email: dhanfoundation@dhan.org Website: <http://www.dhan.org>

Kalanjiam Foundation

DHAN Vayalagam (Tank) Foundation

Kalanjiam Development Financial Services (KDFS)

INAFI-India

Kalanjium Thozhilagam Limited (KTL)

People Mutuals

Livelihood Initiative with Functional Education (LIFE)

1A, Vaidyanathapuram East , Kennet Cross Road, Madurai 625 016.
Tamil Nadu, INDIA
Tel.: +91-452-2302500 Fax: +91-452-2602247
Email: dhanfoundation@dhan.org Website: <http://www.dhan.org>

Tata-Dhan Academy

T. Malaipatti, Thenkarai (BO)
Mullipallam (SO)
Vadipatti Taluk, Madurai 625 207
Tel: +91-4543-293405, 293406
Email: tatadhanacademy@dhan.org

Madurai Rural Region

DHAN Foundation
82, Kathapillai Street
Sekkadi, Melur 625 016
Tel: +91-452-2416236
Email: kfmdu rural@dhan.org

Pambar Vayalagam Region

DHAN Foundation
40, Overseas Pillai Street
Near Head Post Office
Sivagangai 630 561.
Email : vfpambarro@dhan.org

DHAN People Academy & INFOS

Pulloothu, Ellis Nagar Via
Madurai 625 016
Tel: +91-452-2475416, 2475305
Email: dpa@dhan.org

Madurai Gundar Vayalagam Upper Region

DHAN Foundation
Narasingapuram Road,
Modhagam, Subbulapuram,
T.Kallupatti 625 702
Madurai Dt.
Email : vfgundarupperro@dhan.org

Dindigul Kalanjiam Region

DHAN Foundation
No.144,A , Subha Nagar,
Opp. Govt. ITI
Natham Road
Adiyanoothu(PO)
Dindigul 624 003
Tel: +95-451-2470909
Email: kfdindigul@dhan.org

REGIONAL OFFICES

TAMILNADU

Madurai Urban Region

1A, Vaidyanathapuram East
Kennet Cross Road
Madurai 625 016.
Tel.: +91-452-2302556 / 552
Email: kfmduurban@dhan.org

Madurai Gundar Region

DHAN Foundation
Theriruvelli Road
Near Old Register Office
Muthukulathur
Ramanathapuram Dt.
Ph : +91-4576-222 668
Email : vfgundarro@dhan.org

Theni Kalanjiam Region

D. No : 1B, Kamatchi Illam
KRR Nagar, 1st Street
Grace Scan Centre (Opposite)
Theni 625 531
Email: kftheni@dhan.org

Ramanathapuram Kalanjiam Region**Kamudhi Kalanjia Mahalir****Vattara Sangam**

Mudhukulathur Road
Kalanjia Nagar, Kottaimedu,
Kamudhi, Ramnad Dist.
Email: kframnad@dhan.org

Ramanathapuram Coastal Region

DHAN Foundation (Reg. Office)
1/372, Nehru Nagar 1st street
Collectorate Post
Ramnad 623 501
Email: dc.re.ramnad@dhan.org

Tuticorin Vayalagam Region

DHAN Foundation
15/8, Near Veerapandiyar
Kattapomman School,
Priyanka Nagar,
Panneerapuram Road,
Kayatharu 628 952. Tuticorin Dt.
Email: vftuticorinro@dhan.org

Tuticorin Coastal Region

7/66, Vembar Road
Near Karuppasamy Kovil
Vilathikulam
Thoothukudi 628 907
Tel: +91-4638-234501
Email: dc.re.thoothukudi@dhan.org

Thanjavur Kalanjiam Region

DHAN Foundation
34, VOC Nagar, Opposite to
Kamatchi Kalyana Mandapam,
Thanjavur
Tel: +91-4362-270353
Email: kftanjore@dhan.org

Thirupur Kalanjiam Region

DHAN Foundation
No 7, Maria Nagar
Opp Revathy Hospital
Valaiyankadu
Tirupur-641 603

Nagapattinam Coastal Region

DHAN Foundation
No. 6, Anthoniyar Koil Melsanthu
Nagapattinam 611 001
Tel: +91-4365-240045
Email: dc.re.nagapattinam@dhan.org

Cuddalore Coastal Region

DHAN Foundation
49, Dowlath Nagar
Opp. KNC College
Nellikuppam Main Road
Semmandalam
Cuddalore 607 001
Tel: +91-4142-292234
Email: dc.re.cuddalore@dhan.org

Salem Kalanjiam Region

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

Krishnagiri Rainfed Region

DHAN Foundation
4/230-11, Sixth Street
Rajaji Nagar
Krishnagiri 635 002
Tel: +91-4343-226568
Email: rfdpkrishnagiri@dhan.org

Kancheepuram Kalanjiam Region

DHAN Foundation
No.13, Devaraj Street
Muduchur Road, Tambaram West
Chennai 600 045.
Tel: +91-44-22260440
Email: kfkanchi@dhan.org

Kanchipuram Vayalagam Region

DHAN Foundation
20/1, GST Road, Opp. IOB
Acharapakkam 603 301
Kanchipuram District
Email: vfkanchipuram@dhan.org

Vellore Kalanjiam Region

DHAN Foundation
No.188, Compounder
Narayansamy Street
New Town
Vaniyambadi 635 751
Vellore District
Tel: +91-4174-235950
Email: kfvellore@dhan.org

Vellore Rainfed Region

DHAN Foundation
Nattarampalli Uzhavar Mamandram
Chinnasamy Gounder Street
Vellanayakaneri Road
Nattarampalli 635 852
Vellore District
Tel: +91-4179-242699
Email: rfdpnattarampalli@dhan.org

Thiruvallur Vayalagam Region

DHAN Foundation
No.455, Kamarajar Street,
Kanagammachatram 609 810
Tirutani, Thiruvallur District
Tel: +91-44-27874368
Email: vftthiruvallur@dhan.org

PUDUCHERRY**Puducherry Magalir Vattara Kalanjiam**

Puduvai Vattara Kalanjiam
DHAN Foundation
No.1, Bharathiyar
4th Cross Street
Vasanthanagar
Villiyannur
Puducherry 605 110

Puducherry Vayalagam

No.33, A.S.M.T. Complex
Madhagadipet Palayam
Thirupuvani Bus Stop
Puducherry-605 107.
Email: vfpudhucherry@dhan.org

TELANGANA

Hyderabad Kalanjiam & Vayalagam Region

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

Khammam Vayalagam Region

DHAN Foundation
3-2-24, Vidhya Nagar Colony
Near Anjaneya Swami Temple
Kothagudem Dt.,
Khammam 507 101. Telangana
Email: vfkhammamro@dhan.org

Bhadrachalam Region

DHAN Foundation
H.No.35-6-24/2/6
Near TV Tower, Ashok Nagar
Gopalpur, Vidhyaranyapuri Post
Hanamkonda Mandal District
Warangal, Telangana

Adilabad Kalanjiam & Vayalagam Region

DHAN Foundation
H No 1 – 73, Beside Post Office
Main Road, Indervelli 504 346
Adilabad District.
Tel: +91-8731-277501
Email: kfadilabad@dhan.org;
vfindervelly@dhan.org

ANDHRA PRADESH

Chittoor Kalanjiam and Vayalagam Region

DHAN Foundation
6 – 310, Bankers Colony
Gudiyatham Road
Palamner 517 408, Chittoor Dt.
Tel: +91-8579-254123
Email: kfchittoor@dhan.org;
vfpalamaner@dhan.org

Vizag Kalanjiam Region

DHAN Foundation
D.No:53-17-43/7,
Beside Mahendra Auto
Motives Pvt Ltd
Dr.Krishna College Road
Maddilapalem
Visakhapatnam 530 016
Tel: +91- 891-6578990
Email: kfvizag@dhan.org

KARNATAKA

Bangalore Kalanjiam Region

C/o Ramaswamy reddy (HAL)
Old post office road
Rudrappa layout
Chanasandra (Village)
Kadugodi (Post)
Bangalore 560 067
Email: kfbangalore@dhan.org

Ramanagara Kalanjiam Region

DHAN Foundation
724/477/600/21, First Floor,
“Yodha” Kaleshwara Nilaya,
Vivekananda Nagar, Jiganahalli,
3rd stage, Magadi (Lakshmipura)
Road, Ramanagaram 562 159.
Karnataka
Mob: +91-96323-95200

Mysore Kalanjiam Region

DHAN Foundation
1700, Surya House,
8th Cross, E and F Block
Opposite to Ramakrishna School
Ramakrishna Nagar
Mysore 22
Tel: +91-821-4242320
Email: kfmysore@dhan.org

Tumkur Kalanjiam Region

DHAN Foundation
Shreeshyla Nilaya
1st Floor Basavanapalya
Siragate, Near Chami Depo
Tumkur Town, Tumkur 572106
Tel: +91-816-2212550
Email: kftumkur@dhan.org

Kolar Vayalagam Region

DHAN Foundation
No: 219, Veeranjaneya Nagar
Gokul College Road
Kolar 563 102
Kolar District, Karnataka
Email: vfkolar@dhan.org

Gulbarga Kalanjiam Region

DHAN Foundation
C/o Sanjivakumar
Dongaragaonv Advocate
H.No.11-2416,
Mahalakshmi Nagar,
Heerapur
Kalburgi 585 103
Email: kfgulbarga@dhan.org

MADHYA PRADESH

Ratlam Kalanjiam Region

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

Dhar Kalanjiam Region

DHAN Foundation
Ward No-14 House Number-329
Gayatri Colony
Kukshi, Dhar Dt.,
Madhya Pradesh 454 331
Email: kfdhar@dhan.org

ASSAM

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

ODISHA

Koraput Kalanjiam Region

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

Mayurbhanj Kalanjiam Region

DHAN Foundation
Opp. Railway Station
At/Po- Betnoti
Dist:- Mayurbhanj
Odisha 757 025
Email: kfmayurbhanj@dhan.org

Balasore Coastal Region

DHAN Foundation
LakminarayanVihar
Near Balasore Law College
At- Alupur, Po : Balasore
Dist: Balasore 756001, Odisha
Tel: +91-6782-263 258
Email: dc.re.balasore@dhan.org

RAJASTHAN

Banswara Kalanjiam Region

DHAN Kalanjiam Foundation
Near Govt. Hospital
Rajashree Medical, Bajidora
Banswara-327 601. Rajasthan
Tel: +91-2968-280025
Email: kfbanswara@dhan.org

MAHARASHTRA

Nanded & Latur Region

DHAN Foundation
C/o Ganesh Pandit
Swayanwar Mangal Karyalay
Road, Sarpanch Nagar
Nanded 431 605
Email: kfnanded@dhan.org;
kflatur@dhan.org

Beed & Aurungabad Kalanjiam Region

DHAN Foundation
C/o. Vishal Awdhal
Vishal Nivaj, Mitra Nagar
5th Lane, Near KSK College
Beed, Maharastra 431 122
Mobile: 91454 93949
Email: kfbeed@dhan.org

Osmanabad Kalanjiam Region

DHAN Foundation
C/o Vijayashri Parkale,
Asamruddhi banglow, Anuradha
Co-operative Housing Society,
C-1, Antrolikar Nagar,
Solapur-413 003, Maharashtra
Email: kfosmanabad@dhan.org

Solapur Kalanjiam Region

DHAN Foundation
C/o. Anuradha Cooperative
Housing Society
In front of Navjivan Nagar
Antrolikar Nagar
Solapur-413 004.
Email: kfsolapur@dhan.org

JHARKHAND

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

BIHAR

Gaya Kalanjiam Region

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

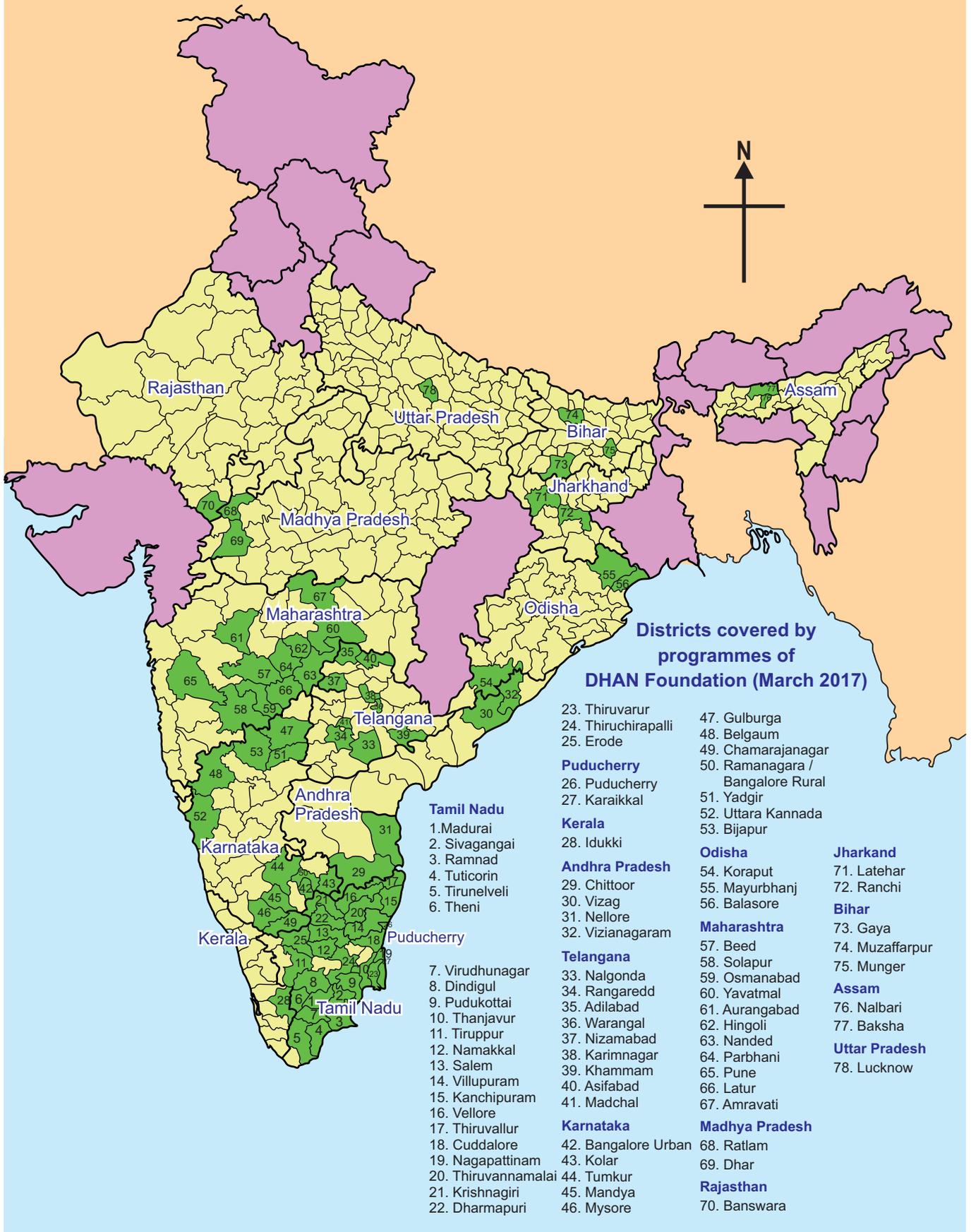
Munger Vayalagam Region

DHAN Foundation
Near BSNL Office
Haveli Khargpur
Munger (District) 811 213
Email : dhanmunger@dhan.org

Uttar Pradesh

DHAN Foundation
Sivdashpur road
Kasmandi Kalan chowraha
Malihabad, Lucknow-226102
Uttar Pradesh
Email: rfdpmalihabad@dhan.org

DHAN Foundation - Area of Operation - 2017



Water is Elixir of Life !



DHAN Foundation

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

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