

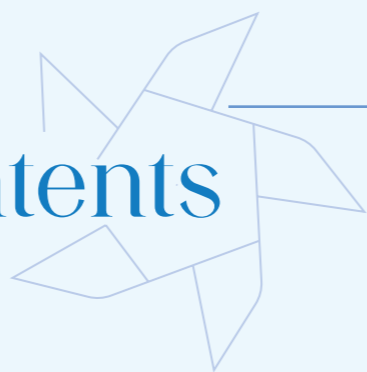


The Future is Brighter

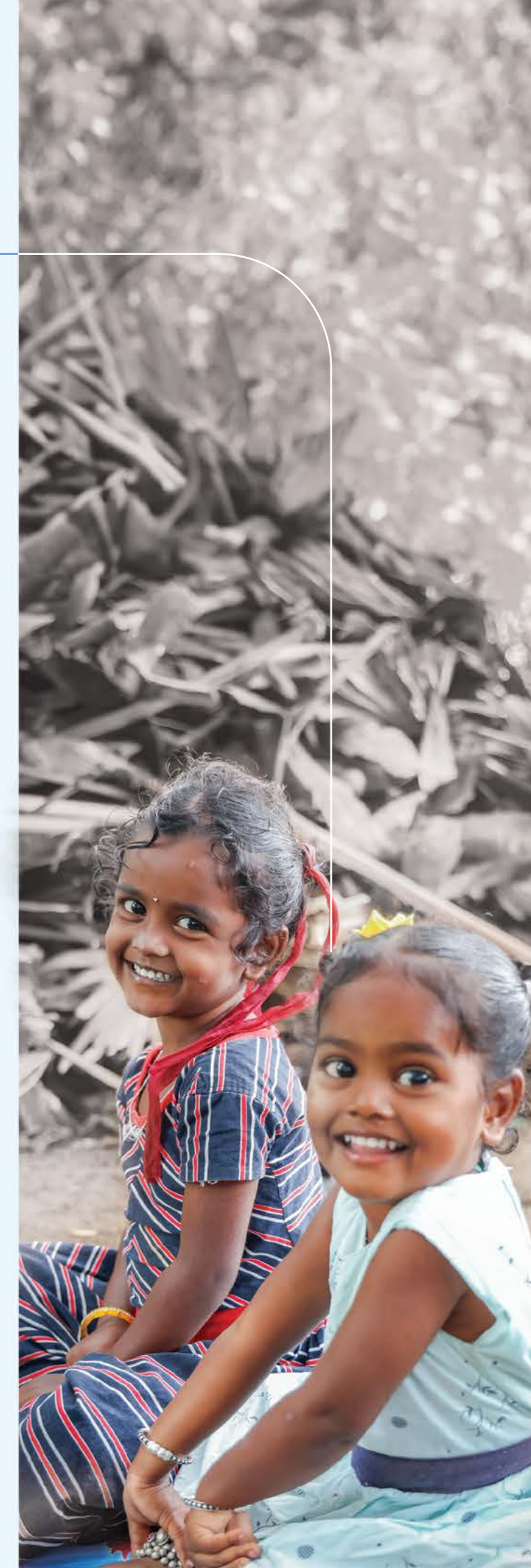
SPARKing Change

ANNUAL REPORT 2023-24

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We are a not-for profit public charitable trust working towards job creation and poverty alleviation.

Hand in Hand India stands committed to addressing the key global challenge of poverty. With our unique 'job creation' model and five-pillar approach, we empower and create sustainable livelihoods for the rural poor, especially women. We have our presence in 20 states and two union territories of India, and our model has been replicated in Afghanistan, South Africa, Brazil, Myanmar, Cambodia, Switzerland and Sri Lanka. Our working model

uses an integrated approach that tackles social, economic, and environmental factors. This Annual Report encapsulates our work FY 2023-24 across the areas of women empowerment & job creation, child labour elimination & education, access to affordable healthcare, skill development, sustainable waste management and natural resource management, and community-based village uplift programme.



Vision

Alleviation of poverty with a focus on access to education, affordable healthcare, skill development, entrepreneurship, financial inclusion and clean environment



Mission

Working hand in hand with poor women, children and communities to provide them with dignity, hope and choice for sustainable development



Our Goal

To create 10 million jobs by 2025



Our Values

Integrity, Professionalism, Accountability, Transparency, Teamwork, Gender Inclusivity

Our Presence

Global Presence



Indian Presence



- Andhra Pradesh
- Bihar
- Chhattisgarh
- Gujarat
- Haryana
- Himachal Pradesh
- Jharkhand
- Karnataka
- Kerala
- Madhya Pradesh
- Maharashtra
- Odisha
- Punjab
- Rajasthan
- Tamil Nadu
- Telangana
- Tripura
- Uttar Pradesh
- Uttarakhand
- West Bengal

Union Territories

- Andaman & Nicobar Islands
- Puducherry

Our 5-Pillar Programme

-  Women Empowerment & Job Creation
-  Child Labour Elimination & Education Programme
-  Access to Affordable Healthcare
-  Skill Development & Technology Centres
-  Environment: Natural Resource Management
-  Environment: Sustainable Waste Management



Co-Founder & Chairperson's Message

With immense pride, I proclaim that we have reached our goal of creating 10 million jobs.



Dear Stakeholders,

It is my pleasure to present Hand in Hand India's Annual Report for FY 2023-24. In over two decades of our committed work towards poverty alleviation, we have created successful models that have been replicated across the world in the arenas of education, women empowerment, natural resource management, solid waste management, healthcare, and skill development. Our mission to uplift marginalised populations continues to drive our initiatives. With your help, we are not just providing resources but also nurturing self-sufficiency and resilience among those we serve.

With immense pride, I proclaim that we have reached our goal of creating 10 million jobs, well ahead of the timeline. The monumental feat manifests Hand in Hand India's commitment, perseverance and teamwork in achieving this milestone. It is now time to consolidate, pause, reflect, and set our new goal to plan our way forward.

Our work will continue with poverty alleviation as its goal but with a focus on holistic community development to create sustainable villages - that are not only empowered socio-economically but with the right values and beliefs. We have adopted 100 villages across Tamil Nadu in the past year to pilot this initiative and hope to scale it pan India soon. Additionally, our thrust will be on the most pressing problem - climate change. We have completed some impactful projects for keeping our coastline clean and our commitment towards climate action will be strengthened in the coming years. We are equally committed to conserving our natural resources, i.e. water and soil by both traditional means and integrating technology wherever necessary to improve efficiency. By strengthening health infrastructure, we continue to create some lasting models in public-private partnerships that will benefit the distant rural communities. As we believe

in entrepreneurship for alleviation of poverty, women will continue to be the pivot in all our initiatives.

It's been two decades since we started our work. I can't help but trace back to the initial days - the long rickety rides to Kancheepuram, my first visit to the 'thari' (weaving loom) where children were employed, long meetings with women formed into our very first self-help groups, building our first residential special training centre, Poongavanam, brick by brick, and the countless hours spent with local communities building programmes for them. I have recently documented my work into a book, *The Scientist Entrepreneur*, to encourage young leaders and women to take up social entrepreneurship as a career path. On the same note, this year, at Hand in Hand India, we will focus on more documentation of our work into papers and journals for cross-learning and thought leadership.

I thank the leadership team, senior management, and the entire staff for their positive attitude, commitment, and teamwork. They embody the true Hand in Hand India spirit of passionate work! I thank the National and State Governments for their encouragement and corporates for their faith in our work. I sincerely thank our esteemed Board of Trustees for their time, unflinching support, and guidance through the year. I extend a special thanks to Mr. M.S. Sundararajan for his guidance on best financial practices with maximum transparency and good governance. I welcome Mr. N. Krishnan as our Managing Trustee to capably lead the team to achieve our vision and mission over the next few years.

Dr. Kalpana Sankar

Managing Trustee's Message

Recognising the urgency for climate action, we have integrated this theme into all our interventions, regardless of their direct environmental focus.



Dear Stakeholders,

The past year has been a challenge for the global community as we negotiate significant headwinds. The climate crisis is an existential threat that demands our immediate attention. Additionally, various macro and microeconomic factors have led to a global and national jobs crisis and inflation, significantly impacting jobs and reducing individual savings. While the implications of artificial intelligence (AI) remain uncertain, it is evident that it is here to stay.

In this broad context, the past year has been exceptionally fulfilling for Hand in Hand India.

A few years ago, as part of our fight against poverty, we set a target of creating 10 million jobs by 2025. We have achieved this goal well ahead of the target time, having created more than 10.14 million jobs, a milestone that greatly motivates us.

Our online platform, Thozhilkalam 360, pioneered by our SHG Enterprises team, has transformed the landscape for rural entrepreneurs. Our Skilling initiative has trained 207,510 women and youth, with a renewed focus on job and enterprise creation.

Recognising the urgency for climate action, we have integrated this theme into all our interventions, regardless of their direct environmental focus. One of our key initiatives was the transformative Green Heritage Mamallapuram project. This project included the installing of a 30 kW solar power system, making the monument grid-free. It also prioritised water sustainability with a 500-litre drinking water unit. Beyond energy and water conservation, the project

transformed the surrounding environment into a lush green landscape.

Our Sustainable Waste Management team continues to work closely with communities, especially those situated on the coast, to help them manage their waste sustainably. Reducing the use of single-use plastics has been a key focus area.

Similarly, our CLEP pillar focuses on improving children's learning levels. In addition to our efforts in enrolling out-of-school children into Residential Special Training Centres (RSTCs) and government schools, we have strengthened 24 government schools by supporting with additional teachers and focusing on learning outcomes.

As part of our Access to Healthcare initiative, we continue to reach out to previously unreached populations through our medical vans and other initiatives, benefitting 797,543 people. A key initiative was supplying the ICH hospital in Egmore, Chennai, with an Echocardiogram machine for newborn babies.

While we continue in our humble way to positively impact the communities we work with, it would be remiss of me not to extend my heartfelt gratitude to our donor partners, the various government agencies, our Board of Trustees for their wise guidance, our dedicated staff, volunteers, community members, and all other stakeholders. Their support has been indispensable in making these activities possible.

Krishnan. N

President's Message

South India



At Hand in Hand India, we have adopted the OECD framework as the foundation of our Monitoring & Evaluation work.

In the last twelve months, there has been a growing consciousness at Hand in Hand India in terms of delivering sustainable results in our projects. The Board of Trustees have been instrumental in driving this change and all the pillars have responded with great interest and effort.

At Hand in Hand India, we have adopted the OECD framework as the foundation of our Monitoring & Evaluation work. This framework, with its emphasis on coherence, relevance, effectiveness, efficiency, impact and sustainability, provides comprehensive and logical linked concepts that explain the process of achieving planned results.

To operationalise the above concepts, training for our staff was conducted by Professor David Grover comprising both online and offline sessions. At the end of the course, staff submitted a slate of proposals with innovative solutions to the endemic problem of poverty.

In the coming years, Hand in Hand India expects to strengthen its professional approach to delivering results. A conscious effort in understanding the real causes of problems, developing multiple pathways to solutions, and implementing the planned interventions effectively and efficiently will be the underlying philosophy driving this change.

Mr. Srinivas Krishnaswamy

North India



We are empowering 2,000 SHG women from tribal communities to develop non-farm businesses.

The year 2023-24 had been one of significant achievements, valuable lessons and innovative projects. Our work in the Northern States of Madhya Pradesh, Rajasthan, Punjab, Haryana, Maharashtra, Gujarat, Bihar and Jharkhand remained focused on tackling the complex challenges of poverty, illiteracy, unemployment and gender discrimination. Through strong institutional networks of Self-Help Groups (SHGs), we focussed on

financial literacy, skill development, access to financial services, digital inclusion, value chain enhancement and market linkages to support enterprise creation and strengthening. The results have been encouraging. Over 36,000 jobs were created among low-income households and more than 10,298 underprivileged individuals were connected to the various Government of India's financial inclusion and social security schemes. The formidable 100 Cluster Level Networks (CLNs) played a crucial role in fostering social change, gender equality, community development and livelihoods promotion.

Special emphasis was laid on supporting 'graduation' of existing enterprises through upgraded skilling, business development training and digital entrepreneurship, resulting in substantial outcomes. In Punjab and Haryana, 610 SHG women entrepreneurs successfully engaged in 64 group-based enterprises with high returns and steady market linkages. In Rajasthan, we worked with 12,000 women on gender issues, financial and digital access, entrepreneurship, and value chain development. Our efforts in Bihar and Jharkhand were directed towards combating multidimensional poverty by promoting holistic well-being, supporting enrolment of 'out-of-school' children, ensuring health and nutrition for ultra-poor families and building sustainable livelihoods for mothers to secure continued health and education for their children. In a SIDBI supported project in Barwani, Madhya Pradesh, we are empowering 2,000 SHG women from tribal communities to develop non-farm businesses. Our efforts in Maharashtra and Gujarat are centred on skills development, financial literacy, enterprise creation and climate-resilient agriculture.

None of this would have been possible without the unwavering guidance of our Chairperson, Dr. Kalpana Sankar, our dedicated North India team and the resilient SHG women who overcome countless challenges to rise above poverty and lead better lives. As we look ahead, we remain committed to driving economic growth, social change and gender inclusivity in the years ahead.

Dr. Madhu Sharan



Women Empowerment & Job Creation

The Women Empowerment & Job Creation pillar is dedicated to empowering women entrepreneurs through a range of comprehensive interventions. The approach begins with mobilisation, thorough enterprise assessments, identifying needs in essential skills, business development, credit, market support, promotion, and statutory compliances.

Tailored skill training aligned with market demands equips entrepreneurs for success. Specialised business development training enhances core concepts understanding. These steps have resulted in tangible impacts, fostering growth, increasing revenue streams, and enhancing market visibility for women-supported businesses. Aligning with the Government of India's entrepreneurship initiatives, especially the Lakhpati Didi aimed at economic empowerment of women, has been one of the key areas we focused on this year.

Enterprises

This programme aims to upskill and capacitate every woman we work with to become a successful entrepreneur through a range of comprehensive interventions. The team's approach includes enterprise assessments, skill identification, business development, credit, market support, promotion, digital footprint, and statutory compliance. Specifically curated skill training aligned with market trends and consumption enables the path of success to these entrepreneurs. Specialised business development training improves understanding and functioning of enterprise building and management. The team also helps Self-Help Group (SHG) women gain visibility and operation ease on the digital sphere, with digital literacy training aiding in market linkages, customer outreach and enterprise scaling.

Social Mobilisation

Social mobilisation works on enhancing the social capital of women in rural areas. Through this model, suited strategies are implemented to support and nurture Self Help Groups (SHGs), Block Level Networks (BLNs) and Cluster Level Networks (CLNs). The team also empowers the women to be self-sufficient in their endeavours and enables them to voice out and act upon their requirements and requests, while maintaining synergy with the Panchayat Raj Institutions and the Local Government Bodies. The team empowers and educates women through multiple interventions like mobilisation campaigns, awareness programmes, and training modules.

Interventions

Empowering Mothers in the Mica Regions of Bihar & Jharkhand

Hand in Hand India, through its various projects, has made significant impact in empowering mothers of children engaged in labour in the mica mine regions of Jharkhand and Bihar. These mothers, once confined to harsh and exploitative conditions, have benefitted from various interventions aimed at uplifting their families and communities.

The formation of Mothers Collectives, comprising more than 400 mothers, has played a pivotal role in helping women realise their potential, encouraging them to discontinue foraging for mica, and improve their lives. Skill development workshops provided by the team have enabled these women to collaboratively build small enterprises, contributing to their family's financial well-being. Additionally, enterprise development support has equipped them to think beyond household duties, utilising their newfound skills for economic growth. 200+ women have benefitted from the Adult Literacy Centres, which has brushed up on the basic literacy skills and comprehension of previously illiterate women.

Children of these families also receive mentoring and scholarship support, easing financial burdens and securing pathways for higher education. Our team regularly organises general medical health camps, offering vital healthcare to pregnant women, young girls, and children. These camps ensure proper nutrition and address critical medical needs, aiding the women to focus on livelihoods and education. Over 170 children have been rescued from toiling at mica mines and have been given a second shot at life.

Moreover, financial and digital literacy programmes have empowered these mothers to navigate banking systems, avoid financial fraud, and make informed decisions. Through the SSSAP (Social Security Schemes Awareness Programme), women are educated about government schemes to further ease their lives and provide safety nets.

These collective interventions are a pathfinder to the women and children and take care of their overall need and provide mothers with the tools and confidence to break free from harsh mica mining, focus on their personal development, and secure brighter futures for their children.



Creating Market Linkage: An Impetus for Enterprises

A one-of-a-kind Women Entrepreneur Network Model was initiated in Tamil Nadu. Two pilot model entrepreneur networks named 'Elite' and 'Trending Women' have been formed with 43 members. The core objective of the network group is to foster continuous growth, aiming to empower women entrepreneurs within and outside the network, enabling them to thrive financially. Since the formation, the Women Entrepreneurs Network has generated a turnover of more than INR 16 Lakhs through internal referrals (within the entrepreneur network). This revenue stems from diverse sales like sarees, tailoring materials, honey, cold-pressed oil, t-shirts, jute bags, herbal, home, and personal care products. By offering recognition and opportunities, this network provides a platform for entrepreneurs to collaborate, share goals, and collectively advance towards success.

To boost the visibility of our entrepreneurs, we provide market linkage support by connecting them with corporates to supply Corporate Gifts (festival season sales - sweets/snacks/national flags/sarees), and to display and sell their products/services in corporate offices, colleges (Entrepreneur Development Bazaar) and government stalls, creating opportunities for our SHG entrepreneurs.

As a unique initiative to promote eco-friendly alternatives and create market, six cloth bag vending machines have been setup in Tamil Nadu to provide the community with yellow-coloured cloth bags, aligning with the Tamil Nadu Government's "Manja Pai" promotional intervention. Some of the entrepreneurs, with Hand in Hand India's support, supply bags by tying up with Chennai Metro. The vending counters, located in bus terminals, central market, railway stations, and Vandalur Zoo, particularly target crowded places. Through SIDBI ONDC (Open Network for Digital Commerce), we have showcased our entrepreneurs' products, specifically silk sarees, in the portal.

Organising exposure visits for women entrepreneurs, signing up for exhibitions and Melas, as well as display of products in local market venues are actively pursued. Identifying vendors for specific products and facilitating bulk order procurements has been facilitated too to develop a strong market network to expand our entrepreneurs' enterprises.





Digital Marketing Initiatives for Entrepreneurs

Another intervention that focuses to develop market linkage and promote businesses to support our entrepreneurs is marketing through digital medium. Many steps have been taken in this regard to promote their products/services on digital platforms.

The SHG Enterprises & Skill Training team has been successfully running “ThozhilKalam360”, a channel in YouTube showcasing women’s success stories, testimonials, and business development content, with 75+ videos. The channel has successfully garnered 5,000+ watch hours and 3,000+ subscribers organically and promoted digital platform utilisation for business among women in operational areas.

Supporting with developing marketing collateral enhances the visibility and reach of the products. In this manner, customised photographs/videos/posters for an affordable price opens an able platform to promote and sell products for entrepreneurs across various trades. This ensures their visibility, boosting their online presence and supporting them to reach a larger audience. Developing product catalogues, fliers, etc., significantly enhances the step to reach the entrepreneurs’ target audiences as such collaterals

are shared through WhatsApp and other social media platforms. Under this ambit, 80+ WhatsApp Groups consisting of 9,500+ members are used for dissemination of valuable information and updates.

Further to these initiatives, the SHG Enterprise & Skill Training team introduced Daily e-posters showcasing successful women entrepreneurs, aiming to inspire others and provide nationwide marketing support. With a strong online presence, these e-posters reach over 10,000+ viewers every day across social platforms like WhatsApp, Instagram, Facebook, and LinkedIn, enhancing the entrepreneurs’ visibility and expanding their market reach. More than 130 posters of successful women entrepreneurs have been circulated on these platforms.

Considering the digital medium and its influence in product marketing and turning enterprises into successful businesses, the listed Hand in Hand India interventions to utilise the medium to its potential have enabled the entrepreneurs to develop the linkages and market their products and keep them updated about the evolving digital medium to adapt and flourish.

Case Studies

Entrepreneurial Brilliance: A Gathering of Minds and Achievements

Hand in Hand India conducted “The Entrepreneurs’ Success Gathering” at Hand in Hand Academy for Social Entrepreneurship, at Kancheepuram, Tamil Nadu, uniting 240 entrepreneurs from various districts, including Kancheepuram, Chengalpattu, Tiruvallur, and Ranipet. The event showcased star entrepreneurs sharing their profound experiences and insights encompassing areas such as marketing, management, business planning, and accomplishments.

Dr. Kalpana Sankar, Chairperson of Hand in Hand India, presided the programme, accentuating its favourable impact on community development and empowerment. This event poised to be a foundational platform, aligning our entrepreneurs with the hon’ble Prime Minister of India’s vision to empower two crore women to earn in Lakhs.

The pivotal role played in promoting 10,000 entrepreneurs was a start to this formidable journey. Beyond disseminating invaluable knowledge, the event developed a sense of unity, substantially advancing the overarching objective of supporting and connecting budding entrepreneurs with the Prime Minister of India’s visionary scheme.

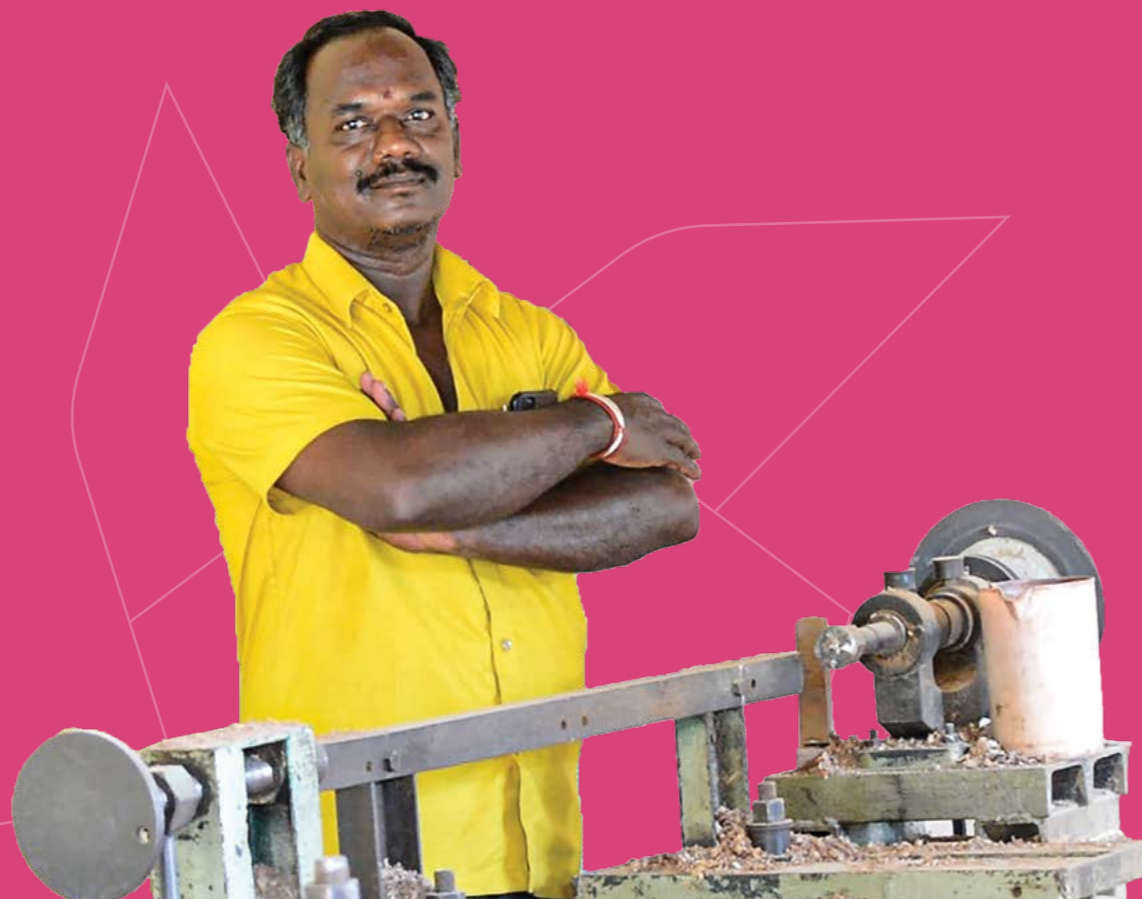


Transformative Impact of Personal Initiative Training

Manohar, a dedicated carpenter from Kallakurichi, Tamil Nadu, has experienced a significant transformation in his professional and personal life through the Personal Initiative training. This programme was conducted by Hand in Hand India, Doorways-Germany, and the Vaazhndhu Kaattuvom Project (VKP) of the Government of Tamil Nadu.

The programme was designed to enhance entrepreneurial skills, with a strong focus on skill development, strategic thinking and problem solving, tailored to the needs of rural businesses. As an entrepreneur who not only operates a carpentry workshop but also manages a CNC machine and provides employment opportunities for others, Manohar's journey through the training has been both inspiring and impactful. Initially hesitant about joining the training, Manohar's thoughts changed quickly after attending the first session. Over the course of four weeks, the training facilitated a remarkable shift in his confidence and business knowledge. Previously,

he had struggled with hesitation and uncertainty when speaking to even a few customers. However, the skills and knowledge gained from the training empowered him to engage confidently with customers and secure orders more effectively. One of the most significant outcomes of the training has been the dramatic increase in his income. He has now experienced an 80% growth in income, a testament to the effectiveness of the training. This financial boost has not only enhanced his business stability but also improved his overall quality of life.



Madhya Pradesh

Popcorn Farmers of Ambapani Village

Hand in Hand India initiated an experimental study of popcorn farming in Ambapani village of Dewas district, Madhya Pradesh. The team engaged in discussions with the Self-Help Group members to introduce the concept of farming popcorn on their agricultural lands. Two SHG members, Sarojini Bai and Basu Bai, showed their interest in this innovative approach, accepted the risks associated with popcorn farming and dedicated themselves to it.

Initially, the team provided them with popcorn seeds at a subsidised rate of INR 200/kg compared to the actual cost of INR 1,000/kg. The team also provided training and continuous support throughout the cultivation and harvesting process. Traditionally, Sarojini Bai and Basu Bai harvested wheat in the winter season. With our intervention though, Sarojini Bai planted 1 kg of popcorn seeds in 0.2 acre, while Basu Bai planted 500 g of popcorn seeds in 0.31



acre. Their persistence and hard work paid off, as Sarojini Bai harvested 2.5 quintals of popcorn and Basu Bai harvested 1 quintal of popcorn. Our team facilitated market linkage too by connecting them with a vendor in Delhi, who paid INR 60/kg. Sarojini Bai earned INR 15,000 while Basu Bai earned INR 6,000 from popcorn farming.

The successful experiment with popcorn farming demonstrated the potential for higher yields and increased income. Sarojini Bai and Basu Bai have become known as the "Popcorn Farmers" of their village, inspiring many other farmers to consider popcorn farming for its profitability.

Gujarat

Product curated with Love, Laughter and Joy – Macramé product by SHG

Existing skillset was identified during the project intervention of Macramé home décor materials developed by four members of the Jay Vahanvati Self-Help Group at Baldana village of Ahmedabad district, Gujarat. Earlier, the SHG members catered to the local demands which gave them minimal revenue. To fill up this gap, Hand in Hand India supported with market linkage for these SHG members. Through facilitation and linkages support which helped them, the revenue garnered clocked at INR 1,04,880 within 7 months.

Exploring digital technology and guidance from the team, these SHG members have introduced



digital transactions, and now all transactions are done through digital mode with no hassle of follow up for cash payments from buyers.

The SHG members are planning to diversify their products based on new designs and the demand of individual customers. The elated group of women earn a decent income and have crafted an identity for themselves, plus contributing to their families' development.

Punjab

Supporting Menstrual Hygiene at an Affordable Price

Taj Self-Help Group, situated in Pakka Kalan village of Bathinda district, Punjab, has embarked on a transformative journey by establishing a sanitary pad-making enterprise to address the menstrual hygiene challenges faced by local women. This group, comprising determined and skilled women, recognised the pressing need to break the stigma around menstruation and provide affordable, accessible, and sustainable menstrual hygiene solutions.

Facilitated by Hand in Hand India with 11 enrolled women, the group spent a year conducting regular meetings and saving INR 200 every month. With the plan of starting an enterprise and sponsorship from HMEL (Guru Gobind Singh Refinery), they acquired a semi-automatic sanitary pad-making machine, and received comprehensive training in pad manufacturing techniques, quality control, and packaging. Initially, most members of the group were homemakers. However, each member now earns over INR 10,000 per month

through the enterprise by selling the sanitary pads – pack of six at INR 40. The group consistently receives work orders for 2-3 months from Mamta Foundation for the manufacturing of sanitary pads. In November 2023, they received an advance payment of INR 410,000 into their SHG account, marking a significant milestone in their journey towards economic and social empowerment. With the support of HMEL and Hand in Hand India, the group has received a sanitary pad order of 8,000 packets from Mamta Foundation for a value of INR 6,79,000.



Rajasthan

Preserving Heritage, Building Futures: The Story of Women Artisans in Sirohi

The desert sun beat down on the sleepy village of Udd in Sirohi district, Rajasthan, but inside a modest home, a quiet revolution was brewing. Bhagu, Jindal, Anita, Santosh, and Kanta, five women bound by friendship and a love for their heritage, dreamt of reviving the age-old art of crafting exquisite pitcher pots. These weren't just any pots, as each gleamed with the promise of tradition, passed down through generations. But with changing times, the craft risked fading into obscurity. These women however were determined to not let that happen.

Hand in Hand India became their guiding star through their Community Learning Network, wherein the women delved back into the intricate art of moulding brass, copper, silver, and even gold. Hand in Hand India did not just impart skills but aided in market linkages to vendors providing supplies. Soon, their talent caught the eye of local companies, leading to bulk orders, especially during festive seasons. The products ranging between INR 2,500-6,000 reach peak sales during festive seasons.

The journey wasn't without hurdles. Sourcing materials on time, meeting deadlines – these were battles they fought together. Today, their success story resonates through the village. A combined income of INR 35,000 a month serves as a testament to their unwavering spirit and collaborative strength.



Impacts

551,097

SHGs Formed

5,127,108

Total SHG Members

10,143,274

Jobs Created

569,590

Women trained in Financial & Digital Literacy

5,450,813

Family-Based Enterprises Created/Strengthened



Achievements in 2023-24

8,624

Entrepreneurs enabled with digital connectivity

1,869

Cluster networks formed

49,243

Cluster level network representatives trained in management & leadership qualities

59,926

Women facilitated access to government schemes

32,420

Women trained in financial literacy

27,019

Women trained in digital literacy

1,22,656

Women gained access to digital services

Child Labour Elimination and Education Programme

Hand in Hand India's Child Labour Elimination and Education Programme, undertaken with the mission to provide quality education and support underprivileged children to pursue their dreams, achieved significant milestones in FY 2023-24.

Two Residential Special Training Centres (RSTCs) for 109 out-of-school boys and girls have been enhanced with comprehensive programmes. These ranged from music classes to table tennis coaching, exhibiting science day projects at government schools, and learning cum exposure visits. Of the 109 students, 41 have successfully graduated.

Further, Hand in Hand India, in recognition of its work, was invited by Samagra Shiksha, Government of India, to manage two new 'Kasturba Gandhi Balika Vidyalayas' (KGBVs) for tribal girls in Ammapettai and Thalavadi in the Erode district of Tamil Nadu. With 4 KGBVs, these residential schools with 375 girl children provide a safe and nurturing learning environment.

Similarly, 17 Non-Residential Special Training Centres (NRSTCs) function in the tribal areas of Peenjamandhai, Udumalpet, and Sivakasi—a region where the firework industry thrives—thereby benefitting 361 out-of-school children and slow learners.

37 Children Learning Centres (CLCs) continued addressing the needs of slow learners in government schools and out-of-school children in remote areas across Tamil Nadu, Bihar, and Jharkhand. Notably, two new CLCs were launched to support 40 children rescued from brick kilns in the Nawada and Koderma districts of Bihar and Jharkhand, respectively.

Moreover, this year, our Transit Schools provided intensive coaching for 396 children across ten schools to clear their Class 10 board examinations, with 271 children displaying an impressive performance.

Additionally, developing and strengthening government educational institutions' infrastructure, steps to improve children's learning outcomes, promotion of Integrated Children Development Centres (ICDCs) for children from slums, and digitalisation of Hand in Hand India's scholarship programme - Siksha Mitra, highlight our interventions.

Interventions

Integrated Children Development Centre to support Children in Slums

Hand in Hand India undertook a new intervention this year as part of a CSR-funded project focusing on children and youth of slum communities. At the centre of this project were six Integrated Children Development Centres (ICDCs), erstwhile police clubs rechristened considering our integrated activities in child development, located in Chennai Corporation.

In 2003, the city police started the 'Police Boys and Girls Clubs' in various slums and economically backward areas of Chennai to prevent crimes by engaging children in constructive activities associated with sports and literature during evening hours to keep them away from anti-social elements. At present, there are 60 such clubs.

Hand in Hand India's interventions at six ICDCs located at Manimangalam, Kanathur, Poonamallee, Chintadripet, Virugambakkam, and Redhills were focused on providing children with positive recreational activities, promoting life skills, and mentorship. The key outcomes were behavioural changes among children and youth in these communities and fewer juvenile crimes. A total of 698 children and youth, of which 433 were boys and 265 girls, benefitted from the project this year.

Some important aspects of this project were sports training, evening tuitions, spoken English classes, computer training, self-defence training, and distribution of sports materials at all clubs. Other components included stakeholder meetings, recruitment & selection of staff for scoutmaster, caretaker, and teacher roles, and monitoring scout training.

Highlights from various clubs include:

- Poonamallee ICDC's children won the Kho-Kho competition at the zonal-level sports event;
- Virugambakkam ICDC placed first in both the senior and super-senior categories of the zonal-level Kabbadi tournament;
- Tuition classes;
- Awareness sessions on child rights and child protection;
- Exposure visits to museums for children of the Manimangalam ICDC;
- Football, judo, boxing, and silambam training for children of Redhills ICDC; and
- Eye camp for children and their parents of Chindaripet ICDC.



Siksha Mitra Digitalisation of Hand in Hand India's Scholarship Programme

As an organisation thriving on innovation, adaptation to digital technologies is crucial in efficiently reaching primary stakeholders. Accordingly, the digitalisation of Hand in Hand India's Scholarship - 'Siksha Mitra', in partnership with an online platform, supports 200 vulnerable girl children across the four states of Tamil Nadu, Bihar, Jharkhand, and Madhya Pradesh. Launched in March 2024, it enables access to scholarships to pursue higher education, Class 8 and above, in various streams.

A screening process is in place to ensure that scholarships are awarded to deserving students based on specific criteria set by the funding partner. The thorough process involves multiple screening and verification stages to maintain the integrity and effectiveness of the scholarship programme. These include scheme creation, student applications, data extraction & sorting, detailed screening, allocating scholarships, and bank account verification. At the same time, there have been more than 15 boot camps, reaching over 1,200 children, to sensitise them on the scholarship scheme, including the online application process.



The eligibility criteria for female students included those residing in certain districts of these four states and those with annual family income less than INR 500,000, among others. A total of 4,941 applications were received, with 1,333 belonging to the four shortlisted states and 347 belonging to the shortlisted districts. Further, 121 female students were shortlisted and other applicants are under assessment.

Once students are finalised for the scholarship scheme, the mentorship intervention will commence, whereby ten students each will be assigned to a Hand in Hand India staff member who will provide them with continued support. Siksha Mitra is thus an initiative that looks to leverage technology to reach primary stakeholders efficiently.

Securing Young Lives From Flames

Hand in Hand India, Hand in Hand Switzerland, and a CSR-funding partner have undertaken a project titled 'Securing Young Lives From Flames' for two years. The project is being implemented in Sivakasi in Tamil Nadu, which is well-known for the fireworks industry.

This project aims at re-educating 100 child labourers aged 6-14 and preventing their further recruitment in hazardous work environments by running Non-Residential Special Training Centres (NRSTCs), enrolling 700 children aged 6-14 back to regular schools via social mobilisation programmes, ensuring 100 young people aged 15-18 complete their high schooling (Class 10) through transit school programmes, and providing vocational skill training for 100 youth aged 15-18.

Initiated in July 2023, the project's achievements transcended set targets. Sixty-three child labourers have been placed in three NRSTCs at Thiyagarajapuram, Bhoovanathapuram, and Thiruthangal. Of the 420 children who were enrolled back to regular schools, 241 were boys and 179 were girls. Similarly, 75 young people were admitted to transit centres in government schools.



Moreover, vocational skill training was provided for 100 young dropouts for a period of 15-30 days in Mehendi and Aari embroidery, computer designing, and welding.

Furthermore, the other key activities undertaken include stakeholder meetings with government departments, group motivational sessions at target villages, teacher training, the inauguration of transit centres & NRSTCs, and the distribution of stationery and educational tours for NRSTC children.



Strengthening Infrastructure and Providing Quality Education

Reliable infrastructure is essential for enabling quality education. Hand in Hand India undertook projects to enhance educational infrastructure at various government educational institutions. Under CSR-funded initiatives, a two-classroom building was constructed at the Government Higher Secondary School in Kunnam, Kerala, benefitting 1,200 children. While the completion of a multipurpose hall/auditorium at the Government Higher Secondary School in Lalapet, Ranipet, Tamil Nadu, positively impacted 937 students.

Further, 703 students at two government schools in the Nelamangala block, Bengaluru, Karnataka, benefitted from the infrastructure strengthening programme. Similarly, eight new smart classrooms enabled 3,176 children across four Tamil Nadu government schools to embark on a new academic journey. Finally, under the School WASH (Water, Sanitation, and Hygiene) programme, a new toilet unit was constructed at Echur Middle School, Kancheepuram district, Tamil Nadu, benefitting over 150 students, and a 100-litre capacity drinking water unit was installed.

While efficient infrastructure plays an important role in education, quality education is non-negotiable. As a pilot study, 25 'School Strengthening Programme' (SSP) centres were launched in 24 government schools in five blocks of the Kancheepuram district encompassing 240 students.

The main objectives of these SSPs were twofold. First, they aimed to improve 'Foundational Literacy and Numeracy' (FLN) among 70% of slow learners studying in Classes 2-8 and aged 7-14. This was done through the provision of qualified teachers. Second, they aimed to enhance the quality of education by reducing gaps in the teacher-student ratio by providing additional qualified teachers at these 24 government primary and middle schools.

To begin with, an initial assessment was conducted for all slow learners, following which they were classified into three categories, 'Arumbu', 'Mottu', and 'Malar', meaning three stages of a flower in Tamil language. The first level, Arumbu, comprised students unable to identify alphabets (Tamil and English) and numbers (Maths). The second level, Mottu, comprised students who could solve single-digit addition and subtraction, identify alphabets, and read words. The third level, Malar, comprised students able to read & comprehend sentences, retell a story, and solve two-digit arithmetic.

Following this categorisation, customised coaching was provided. An impact evaluation study undertaken by an external agency helped summarise the effectiveness of this project. The data revealed an overall positive trend in students' Tamil, English, and Maths learning levels from baseline to end-line assessments.

Case Studies



Remarkable Feat of Global Recognition

As part of a CSR-funded project, CLEP pillar has been supporting children of slum dwellings through six Integrated Children Development Centres (ICDCs). These ICDCs are a platform through which extracurricular, curricular, and life skill activities are taken to the children, hoping to keep them focused and away from unwarranted activities. Rithun Harikrishna's story, who is part of the Redhills ICDC in Chennai, stands out for his achievements in 'Silambam'.

Rithun, a Class 10 student, lives in Chennai with his parents and sister. Since the year 2017, with the support of his parents, he has been actively training in Silambam, a martial art form that originated in Tamil Nadu. His performance speaks for itself, with him winning the gold medal in the state competition when in class 3.

On joining the ICDC, the trainer, Bhagavathi, who is adept in Silambam and Karate, understood Rithun's prowess and has been training him with great interest. Last year, he reached another milestone

when he was placed first at the Sub-Junior Level International Silambam competition held in Malaysia. This is only the beginning of more to come for Rithun, who aspires to enter the Indian Administrative Service in the future. His story is one that brings to light how interventions such as ICDC help keep children focused and on the path towards achieving their dreams.



Igniting the Fire of Knowledge

From working in a fireworks factory to attending school, Inika's journey exemplifies resilience and determination amidst adversity. Raised in poverty, she initially took on part-time work to support her differently abled mother after her father's passing. Such unforeseen circumstances, including her father's demise and her family's impoverished state, forced her to drop out of school in 2023 after completing the sixth grade.

Inika's situation was brought to light during a village-level meeting held by Hand in Hand India's project team focusing on eradicating child labour and reintegrating school dropouts. Despite initial resistance from her and her mother, the team persistently emphasised the importance of education, providing counselling and motivation. Through this unwavering effort, she was eventually enrolled in school again.

Supported by Hand in Hand India, Inika thereby resumed her education at the Thiyagarajapuram Non-Residential Special Training Centre (NRSTC),

a campus of the Thiyagarajapuram Government Model Higher Secondary School. She now attends school regularly and expresses her aspirations to become a teacher. Her journey reemphasises the need for more such continued interventions related to education and child labour elimination.

Accessing the World of Technology

Kumari Poorvi Sahu, a bright Class 7 student at a government school, lives in the small village of Pithampur, nestled in the Nalcha block of Dhar district, Madhya Pradesh. Coming from a middle-class family where both parents work tirelessly as labourers to support their household of five, her family faced financial constraints that limited their ability to provide additional educational resources.

Although Poorvi's fascination with computers was evident from a young age, her dreams of exploring the digital world seemed distant due to her family's financial situation. However, this changed when Hand in Hand India, under a CSR-funded project, set up computer labs in three government schools in Nalcha Block, along with the appointment of a teacher in each school, so as to instil basic computer knowledge in 1,065 children across these 3 schools.

Poorvi, who eagerly awaited the chance to delve into the world of technology, was thrilled to know that her school would be introducing computer education. The classes were not only interactive but also rich with practical exercises, which captured both her attention as well as imagination. She quickly adapted to the lessons, mastering computer operations, internet navigation, and the art of creating

presentations. Her newfound skills reflected in her improved test scores and a noticeable boost in her overall academic performance.

She became a source of inspiration for her peers, frequently assisting them with their work and sharing her knowledge. Poorvi's story is thus a testament to the effectiveness of educational programmes designed to provide equal opportunities and ignite a passion for learning.



Impacts

3,72,999

Children enrolled in schools

12

Residential Special Training Centres

125

Transit Schools

359

Children Supported for Higher Education

5,000+

Children Learning Centres

Achievements in 2023-24

6

Residential Special Training Centres (RSTC-2, KGBV-4)

1,720

Out of School Children Enrolled in Government Schools

10

Transit Schools

54

Child Marriages Averted

98%

KGBV School Students passed Class 10 Board Exams

359

CLCs with

881

children

14

Children received Scholarship for Higher Education





Access to Affordable Healthcare

A prime indicator of a developed community is its population's health and its healthcare systems' efficiency. While urban regions enjoy the upper hand in health infrastructure, rural and semi-urban populace need Integrated Community Development Projects. Hand in Hand India works towards bridging these gaps in the existing health system. Preventive healthcare and behaviour change are the key focus areas of the health project. We work with the local community to identify prevalent health problems, create awareness about them, and help find solutions while carrying out remedial measures to treat these ailments.

With regard to promotional activities, setting up water, sanitation, and hygiene (WASH) facilities in schools and Anganwadis, promoting personal and menstrual hygiene, and advocating the value of nutrition among communities were the focus areas. Similarly, sensitising communities on non-communicable diseases like anaemia, alongside

vaccination & preventive measures, remained the key educational approach. Accordingly, existing health infrastructure has been enhanced. While new infrastructure support like battery-operated cars in district government hospitals and quality assurance in primary health centres (PHCs) and district hospitals aided the communities.

Interventions

Interventions Against Pressing Conditions: Averting Non-Communicable Diseases

In India, nearly 5.8 million people (WHO, 2015) die from non-communicable diseases (NCDs) every year. NCDs, like cardiovascular diseases, cancer, chronic respiratory diseases, diabetes and others, are estimated to account for around 60% of all deaths, making them the leading cause of death. In February 2018, the Government of India announced the creation of 150,000 health and wellness centres (HWCs) by transforming the existing primary health centres (PHCs) to deliver comprehensive primary health care (CPHC), bringing healthcare closer to people's homes.

In line with Sustainable Development Goal (SDG) 3, Target 3.4, India's National Health Mission (NHM) focuses on reducing mortality by NCDs by 2030. The intervention of early diagnosis and treatment facilitation for NCDs in the 18 and above age group located across different geographies through HWC and CPHCs will reduce the disease burden in the community with reasonable health outcomes. Further progress initiatives under Tamil Nadu Health Reform System Programme (TNHRSP) and the Development of Tamil Nadu Non-Communicable Disease Social Behavioural Change Communication Strategy – "Thotru Noi Illa Thamizhagam" are strengthening the NCD programme in Tamil Nadu.

Furthermore, Hand in Hand India has made significant strides across various PHCs, encompassing 12 PHCs in total, including three in tribal regions, four urban centres, one semi-urban centre, and four in rural areas, to address NCDs. At the community level, 39,471 individuals aged above 18 were assessed for risk factors, identifying 2,948 people at high risk. Similarly, 438 individuals benefitted from ten health awareness sessions held in villages within intervention districts.

Further, 3,566 high-risk individuals were followed up through a telehealth call centre. Meanwhile, 19,725 people received NCD health promotion messages via WhatsApp. At the PHC level, 19,043 people attended NCD screenings. Additionally, 12,911 individuals were screened through community mobilisation efforts, revealing 3,564 existing cases of NCDs. This comprehensive approach highlights the significant impact of our community and PHC-level interventions in managing and mitigating the risk of NCDs.



Model Anganwadi Centres: Building Foundations for a Healthy Future

Hand in Hand India has launched the "Creating Child-Friendly Model Anganwadis" project to align with SDG Goals 2 and 3 (Zero Hunger and Good Health & Well-Being) and support the Integrated Child Development Services (ICDS) and the National Nutrition Mission programmes of the government. The project focuses on refurbishing Anganwadi centres, enhancing frontline workers' capacities, and improving feeding practices for infants & young children.

Additionally, it aims to collaborate with communities to raise awareness about nutrition, immunisation, family planning, and women's rights. Activities include monthly weighing of children, promoting kitchen gardens, educating mothers and Anganwadi workers on Early Childhood Care and Development (ECCD) & Early Childhood Care and Education (ECCE), and conducting nutrition and health education programmes.

Furthermore, Model Anganwadi Centres by the health pillar marks a crucial advancement in enhancing nutrition and early childhood development in our communities. These centres provide comprehensive

care, including nutritious meals, health check-ups and educational activities for children under six, emphasising our commitment to nurturing a healthier and more educated future generation.

The centres feature child-friendly facilities such as kitchens, play areas and learning spaces. Regular vaccination drives and growth monitoring are conducted in partnership with local health professionals. Also, structured early childhood education programmes have been implemented, focusing on cognitive, language and motor skills development, supported by interactive learning materials and trained educators.

Around 4,540 children benefitted from improved nutritional status through nutrition education. Notably, 90 children showed improved nutrition. There was also an increase in dietary practices among mothers. In FY 2023-24, the project established seven Model Anganwadi centres across Tamil Nadu, Kerala, Andhra Pradesh and Rajasthan. These efforts contribute to improving the nutritional status of children. By focusing on balanced nutrition, the programme addresses immediate health concerns and contributes to the children's long-term well-being in project locations.





Hello Arogya - Community Mobile Radio: Empowering Rural Communities through Digital Medium

For decades, radio has been the most accessible, participatory and effective medium for reaching people in the developing world. It empowers citizens with vital information, enabling them to combat poverty and health issues and serving as a vehicle for positive behavioural change. "Hello Arogya", an interactive radio platform, aims to create health awareness among communities in target areas, fostering increased knowledge and behavioural changes related to health. Beyond health, this platform offers a virtual stage for rural self-help group women to share their stories, youth to showcase their talents and farmers to learn about the latest technologies & government subsidies. As the name suggests, it focuses on the overall well-being of individuals.

With Hello Arogya, the team has been trained in radio platform management, content writing, moderation, producing awareness songs, dramas, etc. We encourage rural participation through interviews, group discussions, talk shows, testimonies and phone-in programmes featuring subject matter experts in health. This interactive platform disseminates health-related information and empowers thousands of vulnerable individuals by enhancing their knowledge across various domains. A total of 31,656 callers (24,391 in Tamil Nadu and 7,265 in Bihar) have listened to our broadcasts, with many raising health-related questions that doctors answered.

"Hello Arogya" stands as a testament to the continuous efforts of Hand in Hand India to sensitise the unreachable communities, thereby providing them with the knowledge to access the right healthcare available in due course.

Case Studies



Swift Medical Response Saves a Young Girl

Hand in Hand India was alerted that Yashoda from Chandwara had been bitten by a snake. Chandwara is a remote village in the Koderma district of Jharkhand. Thus, her family members had to transport her to the Sadar Hospital in Koderma for treatment. However, darkness made it difficult for them to reach the hospital on time.

Learning this, Hand in Hand India staff decided to assist them over the phone and contacted the employee at the registration counter of the hospital and asked him to prepare the prescription before the patient arrived to save up precious time. When the girl arrived at the hospital, the doctor administered excellent care.

Furthermore, our staff stayed in touch with the family and the doctor throughout the treatment

to ensure well-rounded care. Yashoda's condition gradually turned stable after the ten-hour observation. Subsequently, she was discharged from the hospital. Our team also provided her with medication and dietary instructions. She is now back to leading a normal and healthy life.

Overcoming a Health Hurdle: A Journey of Determination and Support

Kavitha has been associated with Hand in Hand India for the past 13 years. She has extensive experience in solid waste management, having worked in our Mamallapuram project in Tamil Nadu. While she excelled in her job, her physical hardships took a toll on her legs. She had pain in both legs. She was unable to sit or stand properly. However, she treated it as a regular pain. Soon, it turned severe, compelling her to visit Tagore Hospital. She was diagnosed with varicose veins and was advised surgery in both legs costing INR 1 Lakh.

With Hand in Hand India's support, she registered with the Chief Minister Health Insurance Card. A special medical camp organised by our health team in collaboration with PIMS hospital, Puducherry, aided her with further tests. She was referred to PIMS hospital for a free-of-cost surgery. Post-surgery, she was advised to undergo surgery on her other leg for a complete cure.

The successful surgery transformed her life in numerous ways. Being able to walk freely again allowed her to regain her independence, spend quality time with her children, confidently navigate her day-to-day activities, and excel in her work again. She expresses profound gratitude to Hand in Hand India for the continuous support, emphasising how it has significantly improved her overall well-being and everyday life.



A Child's Advocacy Leads to Improved Sanitation

Priya works as a labourer, and her husband is a car driver in Gunagambakkam village in the Kancheepuram district of Tamil Nadu. They have two sons, Sandheep and Bhuvanesh, who are studying in grades four and two, respectively. Both attend the local government primary school. Priya and her husband struggled to make ends meet as labourers. They were unable to afford a toilet for their home.

This situation changed when their son, Sandheep, attended a health awareness programme (during World Toilet Day) organised by Hand in Hand India at his school. The programme highlighted the importance of a clean toilet and the health risks associated with open defecation. Inspired by the awareness session, he shared his concerns with his parents. Prompted by his words, the family

approached the school headmaster and the government, requesting financial assistance to construct a toilet.

A functional toilet facility utilising government assistance to build household latrines benefitted the family. This intervention improved their living conditions and instilled a sense of dignity and health awareness.

Impacts

12,058

Medical Camps

167,266

Women Covered under Anaemia Control Programme

758

Anganwadis Upgraded

83,603

People Screened for Eye Vision

Achievements in 2023-24

1,211

Medical Camps

92,596

Medical Camps Beneficiary

919

Facilitated Access to Anaemia Treatment

42,056

People screened for Eye Vision

31,639

Distribution of Free Spectacles

1,233,571

People Assisted through Health Help Desks in Hospitals

59,052

Community Radio Calls

21

Institutions (PHCs and GHs) supported with Renovations and Lifesaving Medical Equipment & PPE Kits

1,300

Food Ration Kits Distributed to Vulnerable Families





Skill Development & Technology Centres

Hand in Hand India's Skill Development and Technology Centres (SD&TC) pillar continues to be a cornerstone in bridging the rural skills gap, with a renewed focus on diversification and scalability in FY 2023-24, with projects being initiated in states such as Maharashtra, Punjab, Gujarat, Rajasthan, Bihar, Madhya Pradesh and Telangana.

The Skill Development Pillar evaluates and offers sustainable skills aligned with current market demands. These skills ensure long-term employability and adaptability in the ever-evolving job market. These outcomes reflect improved livelihoods and contribute to a broader economic resilience of rural communities.

Also, traditional skills like sewing and embroidery now co-exist with cutting-edge programmes like solar panel assembly and digital content creation, as per market demand. This balanced approach ensures that beneficiaries are equipped for both immediate employment and future opportunities.

Besides, initiatives have moved beyond training this year to establish thriving microenterprises and to foster direct industry linkages.

The successful launch of four women-led enterprises in the Krishnagiri district of Tamil Nadu that started generating substantial revenue exemplifies this approach.

Strides have been made to address the unique needs of different demographics. The focus on youth in 15-18 age group in Sivakasi, Tamil Nadu, demonstrates our commitment to early intervention in skill development. The initiative targets passionate youth who want to apply for government jobs, particularly in the defence sector.

Interventions

Transforming Lives in Udumalaipet's Tribal Settlements

The Udumalaipet range's dense forests, in Tamil Nadu, house 468 families across four tribal villages of Katupatti, Kulipatti, Kurumalai and Maavaduppu in a delicate balance between tradition and hardship. Before any interventions, the situation here was dire. Specifically, the lack of basic vocational skills and training programmes was a critical issue, severely limiting the villagers' ability to improve their economic situation.

The SD&TC pillar initiated a comprehensive skill training programme with five interventions to leverage the available resources while introducing new skills based on the community's conditions and desires.

Light Motor Vehicle (LMV) Driving Training:

In partnership with a local driving school, the initiative empowered 31 tribal youth with Light Motor Vehicle (LMV) driving skills — a previously inaccessible opportunity due to a lack of awareness about obtaining driver's licenses. Now equipped with licenses, these youth can access new economic opportunities as entrepreneurs and drivers.

Revamping Lemongrass Oil Extraction Units:

To support the community's traditional lemongrass oil production, faulty and outdated extraction unit struggles were addressed through a complete overhaul of four units. As a result, family incomes have tripled, with each family potentially doubling production to 120 litres and increasing workers' income from INR 72,000 to INR 144,000 (seasonal).

Solar Assembling Training: In a community reliant on solar energy for day and night illumination, solar panel materials and kits were purchased for assembly training, benefitting 15 youths. This facilitated reliable electricity in the village alongside the youth acquiring valuable skills in solar panel assembly and repair.

Establishing Market Linkages: It was difficult for the community to find the right market and fair prices for their products like gooseberry, myrobalans (Kadukkai), honey, and pepper. By creating suitable platforms, the SD&TC pillar facilitated linkages to sell these products directly marketed to TRIFAD and INFPCL, resulting in better pricing and improved market access.

Sewing Machine Operator Training (SMO): Based on the need for practical skills in areas with limited resources, 96 women participated in the SMO training initiated by the SD&TC pillar. Twenty-eight SMO machines were distributed and tailoring workshops were launched within the community to foster long-term economic growth. This resulted in women earning significant incomes.



Reshaping Lives Through Enterprise: Women Empowerment Initiative in Krishnagiri District

Hand in Hand India and CSR partner have been working to uplift women in the Krishnagiri district of Tamil Nadu by providing targeted skill development training. The initiative began by offering specialised courses, 'Sewing Machine Operator' (SMO) and 'Assistant Beauty Therapist', designed to enhance the participants' skills and boost their employability.

From a pool of women selected based on their economic conditions and growth potential, 34 individuals participated in advanced training with expert instructors. This led to the creation of four thriving enterprises, namely, Mullai Enterprises, Roja Enterprises, Jasmine Enterprises and Pinky Blush Beauty Parlour.

A strategic market approach was employed to ensure the success of these enterprises. This included conducting market research to identify product demand, developing branding and marketing materials like brochures, establishing a social media presence and launching an e-commerce website, Kalai. Networking with local businesses and retailers was pivotal in expanding market reach and securing significant orders.

As for training and product line, Mullai Enterprises, maker of eco-friendly River Grass Korai products such as boxes, wallets, and baskets, received training in crafting techniques, business management, quality control and packaging. Roja and Jasmine Enterprises specialised in producing jute bags, non-woven bags and uniform overcoats. At the same time, Pinky Blush Beauty Parlour offered beauty and wellness services, with training covering beauty treatments, customer service and salon management. Each enterprise was officially registered as a Micro, Small & Medium Enterprise (MSME).

Mullai Enterprises achieved a total of 2,281 orders, generating INR 470,520 in revenue. Roja and Jasmine Enterprises recorded 126,297 orders in 2023 and 2024, with total earnings of INR 1,234,670. Pinky Blush Beauty Parlour served 180 customers in 2024, achieving INR 83,610 in revenue.

This initiative has thus significantly empowered a group of aspiring women in Krishnagiri, enabling them to build successful enterprises and contribute to local economic growth.



Bamboo Craft Training for Women in Bihar and Jharkhand

In Chitrakoli, Hardiya and Shirodabar panchayats of the Nawada district, Bihar, and in Indarwa panchayat of the Koderma district, Jharkhand, self-help groups comprising women were given training in various skills and the required support to promote family-based enterprises by Hand in Hand India.

Twelve self-help groups per panchayat were formed, covering a total of 600 women, and multiple training sessions were conducted on financial literacy, adult literacy, enterprise development and skill training. The Turi community members, traditionally associated with bamboo work, expressed their desire to overcome their current struggles and help uplift their families and themselves. This led to the bamboo craft training project in Bihar and Jharkhand.

After the formation of self-help groups, some women were provided seven days (short-term) and 60 days (long-term) skill training in bamboo work by a state-level master trainer. Participating in exhibitions allowed them to display their products at large fairs held at Gaya, Patna and Nalanda.

Further, women were brought in contact with wholesalers to sell their products in nearby districts. The master trainer supported the women to work on new designs. Their product line included traditional products such as bamboo baskets, fans, dustpans, pen stands, wall-hanging flowerpots, bamboo flowers, cups, trays, sweet boxes and painting boxes.

The women started receiving continuous orders from various organisations, government agencies and vendors. So far, 118 women have benefitted from this bamboo craft training, together selling products worth INR 400,000-500,000 every month. Moreover, two women are working as trainers in the Bihar State Livelihood Mission Society (Jeevika) and other institutions. The group of women aspire to build a production house of their own and provide employment opportunities to nearby communities.



Case Studies

Sentamil's Entrepreneurial Journey: Beauty and Wellness

Sentamil, a 28-year-old graduate and homemaker in Tamil Nadu, depended on her husband's income after marriage. However, her life took a transformative turn when she discovered the beautician training programmes offered by Hand in Hand India under a CSR-funded project. Driven by a desire for economic self-reliance and personal empowerment, she enrolled in the 'Assistant Beauty Therapist' course and pursued an advanced programme in 'Beauty and Wellness'.

After completing her training, she attended the 'Business Development Training' (BDT), which equipped her with crucial entrepreneurial insights. After a thorough market research, she launched home-based beauty services and expanded into manufacturing organic beauty and wellness products, with certificate from the regulatory body. Her product line now includes natural oils, face packs, face washes, face masks, hair oils, hair masks and conditioners, all crafted with a focus on natural wellness.

Today, her business generates approximately INR 30,000 per month, significantly contributing to her household expenses and supporting her

children. Her newfound financial independence has transformed her role within her family and community.

Her story is a compelling testament to the power of targeted skill development programmes. It demonstrates how comprehensive training, combined with business acumen and innovation, can lead to remarkable personal and economic growth.



Empowering Women through Bamboo Craft

Dulari Devi, Khushboo Devi, Kajal Devi, Bebita Devi and Sarita Devi – all members of the Laxmi self-help group in Jharkhand started working as a group to scale their enterprise. Working on a seasonal basis from March to May and November to December, the group sold bamboo items in the nearby rural market earlier when demand was high.

With a few families involved in bamboo basket making, they also faced issues with market linkage, as liaising with vendors was impossible. However, Hand in Hand India intervened, encouraging them to work regularly rather than seasonally and training them in self-help group management, enterprise creation and financial literacy.

The women now make bamboo baskets full-time and sell their products at the weekly rural markets in Jhumri Telaiya and Koderma, earning

INR 4,000-5,000 monthly. In addition, the State Master Trainer supported them constantly with the craft. Their products include pen stands, flower baskets and traditional bamboo articles. They have been taught by the Hand in Hand India team to use videos available on the internet to hone their skills. Notably, their journey has been covered in the local media, with articles published in various newspapers.



Women's Spice-making Enterprise

The following is a case study of Shamal Ganesh Dongare, Sheetal Dongare, Vrushali Dongare, Snehal Dongare, Gauri Dongare, Reshama Murhe and Vaijayanta Dongare of Kurali panchayat in Maharashtra. Belonging to three different self-help groups, most women – though educated – were unable to work regularly due to household responsibilities and caring for their young children. Also, they depended on their spouses for monthly contributions to their respective SHGs.

However, the Hand in Hand India team conducted mobilisation meetings and scoping meetings for skill training to assess women's interests and market demands. Subsequently, a four-day spice-making skill training programme for 20 women belonging to various self-help groups was conducted. Of these, seven women initiated a new enterprise, 'Dongare Spices', identifying the opportunity to supply spices to canteens and households in the Maharashtra Industrial Development Corporation (MIDC) area.

Hand in Hand India further supported the group with financial & digital literacy and business development training and exposure visits to successful enterprises. They were also provided with a chilli pounding machine and a pulveriser machine, which are used to produce and sell spices and different types of flour, and offer the service of grinding spices.

With a high population in the MIDC area, sales are usually high. Notably, the women have rented a shop space for this enterprise. The women earn INR 5,000 a month, balancing work and familial responsibilities. Support is also provided in developing marketing strategies to increase sales and income.



Impacts

181,486

Women trained

26,024

Youth trained

13,152

Women enterprises created

2,996

Enterprise Conversion/Job Placement for Youth

Achievements in 2023-24

7

Youth from the Uniformed Services Training Programme Received Government Placement Orders

202

National Council for Vocational Education and Training (NCVET) certificates to Skill-trained Beneficiaries

4,720

Women and Youth trained in First Aid, Cardiopulmonary Resuscitation (CPR) and Safety Awareness

1,000+

Exposure Visits, Workshops and Seminars for Beneficiaries

6,309

Eco-Friendly Products Created as a Substitute for Plastic

114

Women skilled in Seaweed Farming



Environment: Natural Resource Management

The Natural Resource Management (NRM) Programme, established under the environment pillar of Hand in Hand India in 2008, has evolved significantly since its inception. Initially focused on watershed development with support from NABARD, the programme has expanded across multiple states in India, impacting diverse landscapes including coastal, hilly, and agrarian regions. Over the years, it has integrated various components such as the Wadi model for tribal development, organic farming, green livelihoods, climate change adaptation, and more, leveraging support from government, corporate, and philanthropic sectors.

Highlighting the achievements, the NRM Programme completed three significant projects nationwide, and additionally 17 new projects focusing on core components such as watershed development, drinking water initiatives, green

enterprises, green cover & climate resilience and organic farming & Farmer Producer Organisations (FPOs) were implemented. Geographically, the team has extended its operations to Rajasthan.

Interventions

Conserving Blue to Sustain Green

The collaboration between Hand in Hand India and CSR partner under the “Conserve Blue to Sustain Green” project exemplifies a successful partnership in water conservation and sustainable management in Maval Block, Pune District, Maharashtra.

The project focused on renovating Nala Bunds in Adhale and Ovale panchayats to ensure water security and conserve the green belt. Despite receiving sufficient rainfall, water scarcity persisted due to inadequate conservation efforts and leaks in existing structures. Through the renovation process such as desilting, excavation, concreting, RCC and steel reinforcement, construction of protection walls, the bunds have been transformed into vital irrigation source, benefitting local farmers like Prakash Ghotkule, whose sorghum crop flourished due to improved water efficiency. The renovation has increased the combined storage capacity of four bunds by 6,186 m³, with the current capacity at 42, 426 m³.

Community engagement was central to the project’s success with the establishment of Water Management Committees (WMC), with active participation from Adhale and Ovale Gram Panchayats. Their involvement in silt conveyance enhanced soil quality and productivity. Sustainability was ensured through the WMCs, guaranteeing ongoing maintenance and efficient water management practices.

The project also focused on raising awareness through community events, particularly on World Water Day, fostering a sense of shared responsibility and ownership among residents towards sustainable water usage.

Key achievements include treating 1,335 hectares of land, benefitting 533 families, and generating 650 labour man-days, with a significant contribution of INR 35,000 from farmers (INR 1,000 each) as share capital to Farmer Producer Organisation (FPO) to market their produce. These activities underscore the project’s tangible impact on water storage and community livelihoods.

Moving Beyond Produce: Creating a Farmer Producer Company

At its inception, Jawad Hills Organic Farmers Producer Company Limited (JOFPCL), initiated by Hand in Hand India, was driven by a bold vision: to promote and distribute local organic farming products on a national scale, positioning itself as a pivotal conduit for farmers across India. Currently, the company boasts 922 farmers who are stakeholders and integral partners in its journey.

These farmers derive numerous benefits from their association with JOFPCL. They specialise in cultivating and supplying diverse products including rice varieties, wild honey, wild tamarind, millets, pepper, etc. Moreover, they engage directly in the procurement and sale of flowers, fruits, and vegetables cultivated in the scenic hills of Jawadhu. During FY 2023-24, JOFPCL garnered INR 53,46,779 through sales of 11,599 kg of products.

The raw products sourced directly from farmers are transported to state-of-the-art processing facilities renowned for their top-quality standards. These raw materials undergo organic processing, ensuring that every step adheres to rigorous hygiene protocols. Once processed, the final products are carefully packed to maintain their organic integrity and quality, meeting the highest hygiene and quality assurance standards.

One of the distinguishing features of JOFPCL is its commitment to equitable profit-sharing. Annually, the company distributes profits among its stakeholders in the form of dividends. This practice ensures that farmers receive fair compensation for their efforts and incentivises them to sustain and expand their organic farming practices.

Through these initiatives, JOFPCL fosters economic empowerment among rural communities and promotes the principles of sustainable agriculture and ethical business practices. By bridging the gap between local producers and national markets, with the establishment of market linkages in seven districts, the company has been instrumental in advancing the cause of organic farming and ensuring consumers have access to high-quality, environmentally friendly products.

In essence, JOFPCL stands as a testament to the transformative potential of collaborative efforts in agriculture, demonstrating how a shared vision can create lasting benefits for farmers, consumers, and the environment alike.



Creating Resilient Urban Ecosystems

Mass migration of people to cities for livelihood opportunities led to cities expanding rapidly. The increased influx adds pressure to the existing infrastructure wherein farmlands, wetlands, and waterbodies are encroached to accommodate the growing population. The effect is recurrent flooding and waterlogging, and the disintegration of local ecosystems. To improve flood resilience and the storage capacity of these waterbodies, Hand in Hand India has been partnering with various stakeholders in urban areas.

In collaboration with Indian Institute of Technology, Madras, and a CSR partner, Hand in Hand India launched project PURE (Promoting Urban water REsilience) in Tiruvottiyur of Greater Chennai Corporation, Tamil Nadu, focusing on restoring and enhancing waterbodies in the area. Ernavur, Kasi Kovil Kuppam and Kathivakkam lakes in the area had been in the limelight for the wrong reasons – rampant vegetation, poor drainage, and deteriorated water quality, leading to frequent flooding.

Newly constructed RCC (Reinforced Cement Concrete) pipelines played a crucial role by channelling excess surface water into the lake, thereby enhancing its storage capacity. The effectiveness of the PURE project was visible when Cyclone Michaung hit Chennai in 2023 leading to widespread flooding throughout the zone, with the notable exception of the lake area.

Another project that highlights our focus on urban climate resilience is the Chennai Lake Ecology

Restoration Project (CLERP), supported by our CSR partner, restoring Tondiarpet Lake and Sathankadu Lake, over a two-year period. Spanning across 40.87 hectares in Chennai, Tamil Nadu, these lakes were severely polluted with significant environmental degradation. Restoration efforts focused on several key interventions, including desilting the lake, removing invasive jungle species, and constructing inlet grid chambers and outlets.

These measures have significantly increased the lake's storage capacity to 18,000 m³ benefitting over 48,000 people in surrounding areas. The formation of the Urban Water Management Committee (UWMC), made up of local women, has been instrumental in re-establishing community stewardship of the lake. The restoration increased water availability and improved groundwater recharge and turned the lake into a sanctuary for migratory birds developing a local ecosystem.



Case Studies



Transforming Lives through Sustainable Farming

Velusamy, a resident of Kattalapatti village in Tamil Nadu, embarked on a journey that would enhance his agricultural practices and significantly uplift his family's financial well-being. He joined the Manavadi Green Climate Resilient Village Project, a commendable initiative aimed at promoting sustainable farming practices among rural communities.

As part of the project, Velusamy received two Moringa slips and vermicompost. Moringa, known for its nutritional value and resilience, was the chosen crop due to its suitability for local climate conditions and its high market demand. Armed with these resources and guided by sustainable farming techniques, Velusamy began his cultivation journey.

Over the course of five weeks, Velusamy nurtured his Moringa plants and successfully harvested 65 kg of high-quality Moringa leaves. The timing was perfect, as the market was willing to pay a generous INR 40 per kg for his organic produce.

The income generated from the Moringa harvest provided them with a stable source of revenue, significantly improving their financial stability. The project not only equipped Velusamy with the necessary resources but also empowered him with knowledge and skills in organic farming. By adopting sustainable practices, Velusamy ensured better yields and contributed to environmental conservation.

Empowering Women through Livestock Rearing

Vali Ben Pratap Bhai, a 35-year-old landless woman from Zamp, a remote village in Gujarat, faced difficulties in life due to lack of technical skills for employment. Her family suffered owing to lack of income, as her struggle continued without any livelihood opportunity. When Hand in Hand India, under its project with a CSR partner, learned about Vali Ben's situation, immediate support was provided with a milch animal, a Gir cow. The Gir cow became a dream come true for Vali Ben, offering financial security and confidence. The cow produces seven to eight litres of milk daily, thereby generating a monthly income of INR 10,000. This initiative has changed Vali Ben's life economically and improved her social status in the community. From a dependent individual to a livestock owner, Vali Ben's transformation sets an example for the other women in the community.



Community Based Enterprise to support Marginal Farmers

The Sustainable Village Upliftment Programme, supported by Hand in Hand India's CSR partner, has provided a paddy threshing machine to the village of Ovale. This innovative paddy thresher operates as a community-based enterprise managed by the Ovale Farmers Committee. It provides efficient and affordable paddy threshing services to the village's marginal farmers.

The paddy thresher machine offers a cost-effective solution, with operation charges of INR 1,200 per hour. The machine can complete a day's work in just two hours, enabling farmers to save nearly 50% compared to manual threshing methods. Previously, farmers spent approximately INR 6,000 on threshing one acre of paddy, including cleaning charges.

As a result of this community enterprise model, the Paddy Thresher Machine Operating Committee has generated a gross income

of INR 1,32,500, with a profit of INR 60,020 over 38 business days across two paddy harvesting seasons.

The introduction of the paddy thresher has significantly benefitted village farmers. They are now saving substantial costs on paddy harvesting, reducing physical labour, mitigating the risk of paddy waste due to sudden rainfall, and contributing to a common income generation for the village.

Impacts

177

Projects Handled

43,718

Area Treated (in hectares)

34,494

Farmers Skill Trained

1,040,784

Water Storage created (in cubic metre)



Achievements in 2023-24

3,013

Extent of land treated (in hectares)

10,969

Lifesaving irrigation created (in hectares)

710

Barren land converted into agriculture land (in hectares)

631

Land brought under organic farming (in hectares)

48,137

Horticulture plantation

44,450

Agroforestry plantation

320

Green Livelihood Enterprises created

21,965

Labour Man-Days created



Environment: Sustainable Waste Management

Hand in Hand India's Sustainable Waste Management (SWM) programme is on a mission to efficiently collect, manage and process solid waste through innovative and environmentally conscious methods; educate and engage communities to reduce waste generation; adopt sustainable and recycling practices; and collaborate with stakeholders to build a resilient waste management infrastructure.

This year, the activities undertaken by the pillar focussed on advocacy, smart awareness, eco-wards, eco-tech solutions, green enterprises, plastic waste management, waste to wealth, coastline waste management, training and capacity building. For instance, Mamallapuram's "Waves of Change" project effectively managed 1,824 metric tonnes of plastic waste, reducing around 5,990 tonnes of CO2 equivalent emissions. Similarly, the pillar enhanced rural waste management and fostered sustainable practices among over 5,000 individuals in the Nagamangalam panchayat in Tamil Nadu's Krishnagiri district.

Furthermore, the "Climate Action Champions Network" project engaged the public and the numerous eco-club students, teachers and parents of five government schools under Greater Chennai Corporation to inspire the community and inculcate waste management practices. Meanwhile, the waste master plan of Chengalpattu district developed under "Clean Oceans through Clean Communities" project underscores our contemporary approach to finding waste management solutions by integrating community participation, stakeholder input and data-driven planning to foster sustainable practices.

Interventions

Combating Plastic Usage through Digital Technology

Eco-clubs in schools are student-led initiatives dedicated to promoting environmental awareness and sustainable practices.

As part of the “Combating Plastic Usage through Digital Technology” project funded by the Climate Action Champions Network (CACN) Small Grants Programme, Hand in Hand India strengthened eco-clubs at five government schools in Greater Chennai Corporation in Tamil Nadu, engaging 1,313 students and 36 teachers from Classes 6-8.

Following the initial assessment — a quiz on waste types and their management — 116 eco-club members were identified for further activities. These activities included two waste management training sessions focusing on solid waste management and composting practices.

Also, members were sensitised about waste awareness via videos and quizzes on five WhatsApp groups created involving eco-club students and teachers. Through this innovative approach, posters on waste, its causes & effects, waste management and one’s contribution towards facilitating positive change were regularly shared to impart knowledge on waste amongst students, teaching staff, and parents.

Additionally, 73 eco-club students and eight teachers from four schools were taken on an exposure visit to the Resource Recovery Park, a waste management facility in Mamallapuram managed by Hand in Hand India located on the outskirts of Chennai, promoting environmental awareness and sustainable practices.

The other major activity was the QR code standees to sensitise people on “plastic waste management”. The QR code was connected to a Google questionnaire with ten questions about managing plastic waste. The purpose was to raise awareness among students and the public with standees placed at educational institutions and locales of large public gatherings. Of the 2,739 individuals who scanned the QR code, 2,101 completed the quiz, while 10,900 people indirectly benefitted from this initiative.



Notably, the QR quiz participants comprised a diverse group, with 29% being college students and academicians, 28% researchers, 25% tourists and commuters, 16% school students, parents and staff and 2% government officials. Such educative initiatives inspire the community towards effective environmental stewardship and waste management practices.

Strengthening Rural Waste Handling and Management System

Hand in Hand India, with its corporate environmental responsibility (CER) partner, carried out a project to improve waste management in the Nagamangalam panchayat of Krishnagiri district in Tamil Nadu, benefiting 5,000 people. Interventions included employing three additional sanitary workers (two women and one man) for ten months to bolster waste collection, segregation, and disposal and introducing incentives for the existing workforce. Four orientation and capacity-building sessions were conducted for ten sanitary workers, providing hands-on practice in waste collection, segregation and composting. The training programme also emphasised the proper handling of biodegradable and recyclable waste.

To ensure monitoring of waste collection and coverage, three GPS trackers were installed on the three battery-operated vehicles (BOVs) — a reliable initiative for tracking coverage in all 13 villages of this panchayat. A dedicated parking shed with charging facilities was provided to ensure safe parking and simultaneous vehicle charging.

Furthermore, the personal health and safety of the sanitation workers were ensured with the provision of personal protective equipment (PPE) and tools, which was identified (the lack of) during the initial assessment where sanitary workers were handling waste directly with their hands. Meanwhile, a hands-on approach to waste segregation at the household level was implemented, to encourage sorting at source.

As part of this strategy, 1,017 net bags were distributed to every household to facilitate waste segregation and encourage community involvement. Clogged drainage systems, a consequence of dumped plastic waste, were addressed by installing 100 steel barriers on drainage inlets to prevent waste from entering the system and further easing sanitation workers’ efforts in clearing these inlets.

Such initiatives proved to be the right interventions for addressing the waste management issues in the village and establishing a sustainable rural waste management model.



Clean Oceans through Clean Communities Programme

The “Clean Oceans through Clean Communities” (CLOCC) programme focuses on creating a waste master plan for the Chengalpattu district in Tamil Nadu. Initiated in August 2022, the project made significant strides in FY 2023-24. Activities included nine Training of Trainers sessions, a demo session conducted on UN Habitat’s Waste Wise Cities tool (WaCT) application for all project members, the selection of 90 households of various income categories and household data collection, hotspot identification exercise, and geotagging locations where open dumping, open drains with waste and open burning of waste were witnessed. The WaCT - recovery survey study and landfill waste characterisation and quantification study were also conducted. Moreover, disposal facilities, control level of disposal facilities and waste leakage were estimated.

Moreover, a couple of two-day stakeholder workshops were held to present results, validate waste collection data and map using the WaCT tool, thereby acting as a medium to discuss the data shared and provide inputs on addressing gaps in the system. Four working groups comprising 74 members were formed. They were subsequently oriented and assigned tasks to strengthen waste collection and recovery, recycling and disposal.

Finally, the third stakeholder workshop discussed different scenarios and arrived at the best plan to achieve better outcomes when implementing the waste master plan. These workshops played an integral role in bringing all stakeholders together to discuss the waste master plan for their community, emphasising the importance of collective discourse in achieving success in a community development intervention.



Case Studies

Enabling a Cleaner Future Using a Multipronged Approach

Various stakeholders play a role in waste management, where mutual respect and affinity towards community development are crucial to its success and effectiveness. With Hand in Hand India’s intervention in Nagamangalam panchayat in Tamil Nadu’s Krishnagiri district, the relationship between sanitary workers and the public has improved. The frequency of waste collection by sanitary workers from individual households has seen a positive shift, with no complaints at the Grama Sabha meeting.

The installation of steel barriers at different points in the village has helped sanitary workers collect accumulated solid waste in a convenient manner, assisting with the uninterrupted flow of drainage. Sensitisation on waste types has instilled knowledge of waste management and brought about behavioural change amongst the

public. In addition, the distribution of net bags to every household has had a two-fold impact, with community members identifying and segregating dry waste and reducing time and effort on the part of sanitation workers in further segregation and processing of waste.



Impacts

303.76 mt

Plastic Waste Recycled

2,497 mt

Non-Recyclable Plastic Waste Handled

185,797

People Sensitised on Solid Waste Management



Achievements in 2023-24

1,071

People trained in Solid Waste Management

3,869

Households Sensitised

12

Special SWM Initiatives

40

No. of Wards, Panchayats, Municipalities & Corporations supported

Village Uplift Programme

The Village Uplift Programme (VUP) continues its pursuit to build sustainable communities in rural India. Implemented through Hand in Hand India's pillars, the programme aims to create and enhance social infrastructure and economic independence among communities that need development interventions to overcome the shortcomings hindering their progress.

Empowering women through Self-Help Groups (SHGs) and training with varied skills develop the sense of entrepreneurship, which is furthered through enterprise creation. To bring people under the social security umbrella, emphasis was on linking them with the government social

security and welfare schemes. This security net creates a safe space and enables them to work towards reaching their dream of social and economic independence, as individuals and as a community.

Interventions

Bringing Communities under Governments' Social Security Net

Hand in Hand India implemented the Village Uplift Programme in Athupollachi and Subbegoundan Pudur Panchayats in Tamil Nadu with a series of interventions. Most notable was connecting the community people to various government schemes to improve people's living standards.

All panchayat members have been enrolled in governments' social security schemes viz. Pradhan Mantri Suraksha Bima Yojana (INR 20), Pradhan Mantri Jeevan Jyothi Bima Yojana (INR 436) and Chief Minister's Comprehensive Health Insurance Scheme. These enrolments facilitated financial resilience for the poor during crises. Similarly, a special Aadhaar card camp at Subbegoundan Pudur helped 240 people with new cards and updates. To nurture savings among the community and to utilise technology for easy access, 11 members were supported with opening digital savings accounts at the post office through The India Post Payments Bank (IPPB) mobile application.

To aid the tribals in the panchayats who lack the knowledge to access welfare schemes, our team facilitated welfare cards, House Patta (land deed), and community certificates, benefitting 253 individuals and 385 families. Free driving training along with license facilitation under the Pradhan Mantri PVTG (Particularly Vulnerable Tribal Groups) Development Mission empowered 18 tribal youth with a livelihood option. 10 girl children, to reap the benefits of long-term savings scheme, were enrolled with the Selvamgal Semippu Thittam.

To support local agriculture, a local Cluster Level Network (CLN) facilitated 200 farmers affected by coconut root wilt disease in their farms to enrol in the Coconut Root Wilt Disease Recovery Scheme, with INR 28.39 Lakhs disbursed by the Coconut Development Board, Govt. of India, providing INR 1,000 per tree. Additionally, the Board provided 32 coconut saplings along with INR 9,000 worth of fertilisers for each beneficiary, influencing the 19 neighboring panchayats to enrol coconut farmers in the scheme. The Horticulture Department of the Government of Tamil Nadu, on its part, provided 500 saplings of mango, guava, lemon, custard apple and papaya to 100 farmers and INR 7,000 worth of fertiliser kits to 100 coconut farmers to boost the productivity.

Further, 691 households reaped the benefits of the Jal Jeevan Mission scheme, which ensured direct water pipelines, resolving the water issue in the panchayats. Linking individuals, farmers and families with the government's social security schemes is a key strategy to empower people to reach their goals, made possible by our interventions in these panchayats.

Transforming the Community to Become Sustainable

In recent years, Thandalam panchayat has witnessed significant development in its community. Located in Tiruvallur district close to the city of Chennai in Tamil Nadu, Thandalam has had the presence of Hand in Hand India to aid its development, in women empowerment, job creation, skill development and improved agricultural practices.

16 SHGs are currently active in the panchayat with 216 members, further strengthened with the formation of 2 CLNs involving 48 representatives from the SHGs. Digital and financial literacy trainings improved the knowledge of 380 members, and the training on rights & entitlements sensitised 120 women. As part of developing enterprises, 63 members were trained in business development, and 162 family-based enterprises have been created/strengthened by facilitating loans for agriculture and allied enterprises, petty shops, tailoring, etc.

Our team's efforts enabled the panchayat to achieve 100% coverage of the government's social security schemes, ensuring comprehensive insurance for the residents.

On the training front, 84 women & youth were trained in varied skills viz. edible paper cups, Nutri bar preparation, vermicompost, sewing machine operation, Microsoft Office, dairy farming, and Tally Prime. Of these,

33 beneficiaries initiated/strengthened their own enterprises. The financial stability these enterprises provide support the entrepreneurs to meet their personal expenses, improved their savings and enables continuous education for their children.

The CLN women took up leadership roles to prioritise gender equality, financial management, and village development activities. Partnering with the local government, the CLN women succeeded in providing clean drinking water, constructing new roads, supporting with equipment for agriculture, facilitating household latrines, and building rainwater harvesting structures. Sensitisation programmes on sanitation and menstrual hygiene, and waste handling have brought further value to the CLN members.

To support the farmers in the panchayat, training was provided in orchard maintenance, and crop production techniques with demonstrations, to enhance cropping patterns, soil quality and harvest. 20 farmers benefitted from free horticulture saplings viz. papaya, dragon fruit, mango, guava and Chiku, while 15,000 fodder crops benefitted eight farmers. To engage community together, a community orchard was developed with 366 fruit saplings.

Shilimb and Morave Panchayats: A Positive Transformation

Shilimb and Morave Panchayats, located in the far-flung region of Maharashtra, have been the focus of Hand in Hand India for two and a half years to implement community development interventions, to fill the gaps in the existing socioeconomic system and develop new systems as an integrated approach to turn these villages into sustainable communities.

26 Self Help-Groups (SHGs) with 381 members formed in these villages by Hand in Hand India extended into two Cluster Level Networks (CLNs) involving all SHG members. The CLNs took up the role to sensitise the SHG women on government social security and welfare schemes while Hand in Hand India team facilitated 255 women to enrol in those schemes, which brought these women and their families under the government's safety net. Training sessions on financial & digital literacy, entrepreneurship, and awareness on rights & entitlements equipped these SHG women with the right knowledge.

Moreover, the skill training initiatives of Hand in Hand India on phenyl and liquid soap making, embroidery, cake making, spices making, decorative pottery making, tailoring, and the unique Kansa Thali foot massage strengthened 105 women's resolve to turn into entrepreneurs. To cap this off, loans to start new enterprises were facilitated too without hassle for these women through banks and microfinance institutions, resulting in 170 enterprises created/strengthened in Shilimb and Morave. Hand in Hand India also supported the enterprises with market linkages such as local shops and supermarkets, even in surrounding panchayats, to market their products.

To strengthen the agriculture, horticulture, natural resource management, and organic farming training was conducted, and created awareness on plantation methods, green

enterprise, and vermicomposting. To mitigate the impacts of disasters such as drought, heavy rains and excess heat, crop management had been taught among farmers. Community orchards have been created in the panchayats for active community involvement, which will also benefit them financially.

Formation of the Village Development Committee (VDC) along with the contribution of the panchayat members will ensure the sustainability of these structures. The CLNs will be responsible for helping women entrepreneurs to grow their businesses, facilitate linkages with the government, tie-up with private institutions/banks for availing credit support, etc. Hand in Hand India will support these collectives until a board is established at each CLN, enabling them to carry out these duties independently.



Case Studies



Involving the Community for an Effective Waste Management

Lodariyal, a small village in Gujarat, is witnessing a remarkable transformation in its approach to solid waste management, thanks to the proactive efforts of the local Panchayat - INR 25,000 every month towards solid waste management operations.

With a growing population and increased waste generation, the village faced significant challenges in managing and disposing of waste effectively. Recognising the urgency, the village panchayat took proactive measures, contributing INR 25,000 monthly to establish a robust waste management system with the support of Hand in Hand India.

The monthly contribution from the panchayat has been instrumental in developing essential infrastructure for waste management viz. waste collection vehicles to ensure regular and efficient waste collection from households and public areas; waste segregation mechanism to

segregate recyclable and non-recyclable waste at source; and employment of personnel for waste collection, segregation, and disposal.

The impact of these efforts is evident in the remarkable transformation of Lodariyal wherein streets once littered with overflowing garbage are now clean and well-maintained. To complement this, continuous sensitisation programmes are in place to educate the public and students on waste management, reuse and recycling. The cleaner surroundings have positively impacted public health and sanitation in Lodariyal.

Accessing Nutrition and Education

Jyoti Devi, a 24-year-old mother of two daughters, leads a financially challenging life with her husband. As a mica scavenger, she works tirelessly to support her family, often prioritising basic needs over health. Despite hard work, the health of Jyoti and her children suffered due to a lack of awareness and resources.

Jyoti Devi, a member of the Radhe Krishna SHG formed by Hand in Hand India, was diagnosed as anaemic during an SHG meeting. Her daughter Shandhya too was suffering from nutritional deficiencies. Despite suggestions to send Shandhya to a Nutrition Rehabilitation Centre (NRC), Jyoti and her family refused, displaying reluctance - often associated with poor education.

Hand in Hand India adopted a different approach and encouraged Jyoti to attend health camps regularly. Regular health counselling sessions educated Jyoti on the importance of nutrition. Simultaneously, free nutritional food kit and Poshan powder was provided to Jyoti and her children for a year.

The result was significant. Shandhya's weight improved considerably, and Jyoti witnessed a spike in her haemoglobin level. The tangible health improvements brought a change in the mindset of Jyoti Devi and her family. Both Jyoti and Shandhya will be continuously monitored by Hand in Hand India until they achieve normal health statuses. The success of this intervention serves as an inspiring example for similar communities, emphasising the importance of health education and accessible nutritional support.



Impacts

521

Villages Uplifted

1,170

Child-Friendly Panchayats

Achievements in 2023-24

22

Current Village Projects



Way Forward

Looking ahead, Hand in Hand India's blueprint encompasses enhancing the existing structures and developing new strategies to further our interventions and impact among communities.

Interventions are in place in 100 Tamil Nadu villages to promote value education, including life skills among government and RSTC school children to develop well-rounded individuals and responsible citizens. STEM education in government schools by establishing state-of-the-art STEM labs and expanding the Integrated Children Development Centres (ICDCs) to educate children living in slums across India will be key areas.

Further, non-communicable diseases, their prevention, screening and support systems, and raising awareness and knowledge by means of Information, Education and Communication (IEC) and Behaviour Change Communication (BCC) activities will be highly prioritised. The intervention will be research-oriented and technology-inclusive with authenticated services.

Our strategy will be climate action-inclusive, factoring in its influence on every sphere in which we work. Innovative models and technologies will be adopted to strengthen environmental conservation and the just use of natural resources. Geological information systems, nature-based solutions, energy efficiency, carbon sequestration, climate early warning systems, regenerative agriculture and climate-resilient livelihoods will further strengthen our climate adaptation approach.

On the waste management front, coastal waste management and circular economy will be key areas, wherein enabling manpower and waste collection and processing systems with technology support will be the focal points. Capacity building will be integrated with behaviour change communication through digital mediums combined with traditional methods.

Furthermore, skill development for women, youth and farmers will be broadened by collaborating with industries to identify existing gaps in employment and employability and conduct need-based training programmes. Markets will be assessed, and appropriate skills will be developed to facilitate enterprise creation. Simultaneously, information technology-based skills will be initiated, and students will be targeted with vocational training in various skills.

Self-help groups will be strengthened through CLNs and supported in enterprise development through business training, financial provision and enrollment of women in government social security initiatives. Partnership models for entrepreneurship and enterprise development will be developed with government institutions, agencies and affiliated training institutes. Meanwhile, digital entrepreneurship and financial inclusion will be promoted to develop and sustain market linkages and create enterprise value chains. Gender equality and women empowerment at the grassroots level will be further strengthened through advocacy and capacity-building programmes.

Uplifting villages will be instrumental in developing rural communities to become self-reliant and sustainable. Natural resources will be managed efficiently and linked with regenerative agriculture. Schools will be enhanced with technology-driven learning facilities and infrastructure. Similarly, preventive and curative care will be improved in the community healthcare system. Women empowerment, enterprise creation and skill development interventions will, therefore, play crucial roles in achieving the sustainable development of these village communities.

Board of Trustees

MR. N. KRISHNAN Managing Trustee

Mr. N. Krishnan is a marketing and sales professional with over 27 years of experience in sales, marketing and project management functions in blue chip FMCG organisations, including Cadbury's, Henkel India, Saregama (HVM) and National Detergent Company of Oman. He has served in senior management positions in India and foreign countries, providing leadership and strategic inputs for programme design and implementation, monitoring deliverables, programme management and financial reporting, and fostering relationships with partners and other stakeholders, including the Government of India.

In the development sector, he has managed impactful programmes in maternal and child health and HIV reduction. He has led a multi-disciplinary team in creating a franchise network for the treatment of patients with sexually transmitted infections in Madagascar. He has presented successful social marketing cases at international conferences and has co-authored articles and research papers for peer-reviewed publications.

An alumnus of the Institute of Rural Management, Anand (IRMA), he was a visiting faculty at Bharathidasan School of Management (Trichy) teaching sales and marketing, and at the Oman branch of Indira Gandhi Open University (IGNOU), teaching consumer behaviour and organisational development in Muscat.

DR. MANGALA AYRE Trustee

Dr. Mangala Ayre is an educationist with over 30 years of experience as a teacher, specialising in kindergarten and preschool teaching. In 1988, Ms. Mangala Ayre established the Inner Harmony Holistic Learning Centre for children in the 2-5 age group. She is a frequent lecturer and counsellor for teachers & parents and has developed various alternative teaching methods using music, storytelling and dance. She travels to the US, where she is an invited faculty at local primary schools, sharing the Indian experience and bringing home the learning from abroad. As a Trustee and Adviser of the MGET, she has added value to the academic growth and the smooth running of the schools.

DR. KALPANA SANKAR Trustee

Dr. Kalpana Sankar is the Managing Director of Belstar Microfinance Limited, a leading microfinance institution. Dr. Sankar is also the Managing Trustee of Hand in Hand India and has been with the organisation since 2004, being one of its co-founders. She has guided interns from Stanford University, Stockholm School of Economics and students from Indian universities on microfinance. She was the first recipient of a scholarship to pursue an Executive MBA from TRIUM, an alliance among NYU Stern School of Business, the London School of Economics and Political Science, and HEC School of Management, Paris.

She is the recipient of the "Princess Sabeeka Bint Ibrahim Al Khalifa Global Award for Women's Empowerment" under the Individuals Champions category, an award given in partnership with the Kingdom of Bahrain and UN Women in New York in 2019. She also received the "Nari Shakti Puraskar" award in 2016 for her contribution to the empowerment of vulnerable and marginalised women from the Hon'ble President of India and the Ministry of Women & Child Development. Additionally, she also received the "Bal Kalyan Puraskar" award in 2019 from the Ministry of Women and Child Development for National Child Welfare from the Hon'ble President of India. As part of the event, she met with the Hon'ble Prime Minister of India along with the awardees and briefed him about the activities of Hand in Hand India.

MR. P. KOTTAISAMY Trustee

Mr. P. Kottaisamy is an Electrical Engineering graduate and a Business Administration postgraduate specialising in Finance. He has over 15 years of experience in development work, financial services and business consulting. He is currently working as a process consultant in HCL Technologies Ltd. As part of this role, he has supported various global financial services firms in the US, the United Kingdom and Singapore in their transformation journey as part of their enterprise transformation and change management programmes.

He has specialised in process transformation, business architecture, offerings development and governance of not-for-profit development programmes. Earlier, he worked in various capacities with DHAN Foundation, Axis Bank, Aviva Life insurance India and Ramco Systems. During his association with the DHAN Foundation, he was instrumental in promoting Kurinji Vattara Kalanjiam, a federation of Women Self Help Groups.

Mr. P. Kottaisamy currently leads various business and digital transformation engagements, including cloud and DevSecOps transformation programmes in Europe and the United Kingdom. During initial years, he worked in India to promote microfinance in villages. Even today, he actively promotes and supports microfinance, poverty reduction and education activities through not-for-profit organisations in India.

MR. J. RAGHUNATHAN
Trustee

A Fellow Member of the Certified Accountants Body (FCA) in India, Mr. Raghunathan has over 40 years of corporate experience. Starting with commercial management at Unilever, he shifted to IT Consulting. He has been heading global marketing, brand building and solution selling of enterprise applications at the senior management level. He has put a pure-play domestic IT company on the international map and secured global awards and recognitions for the company.

An excellent communicator in English, Mr. Raghunathan has a passion for teaching. He is a visiting faculty in many management institutions and colleges. He is also a Trustee in a large non-government organisation dedicated to charity and women empowerment. He promotes a charitable-intent organisation called Knowledge Capital Investment Group (KCIG) to help bridge the Industry-Academy gap.

MR. AMUTHASEKARAN NACHIAPPAN
Trustee

A postgraduate in Sociology, Mr. Amuthasekaran started his development career with Vivekananda Kendra, a social service organisation based in Kanyakumari, India. His experience spans grassroots action, education, and monitoring & evaluation. Nachiappan has project experience in watershed management, the promotion of renewable energy such as biogas, solar and wind energy in rural areas, and rural development and natural resource development. He has monitored several NGO projects for the Ministry of Rural Development.

Advisory Trustees

MR. M.S.SUNDARARAJAN

Mr. M.S. Sundararajan is a banking consultant and an economist. He was previously the head of the Indian Bank. His core expertise is in investment banking, project finance, corporate restructuring and capital markets. He won the Golden Peacock Award on behalf of the Indian Bank in October 2009. He has been part of several key strategic initiatives at the Indian Bank, including the initial IPO launch, introduction of Biometric ATMs, and introduction of touch screen kiosks across various Indian bank branches. On 31 May, 2010, Mr.Sundararajan was appointed as a member to look into customer service for banks by the Reserve Bank of India.

MR. KRISHNAMURTHY

Mr. Krishnamurthy is a former General Manager and Special Director at the automotive major Ashok Leyland. With over 38 years of experience in the manufacturing industry, Mr. Krishnamurthy has also served with the Confederation of Indian Industry (CII) in various capacities. He won the Mother Teresa Award for outstanding contribution to society by the Institute of Economic Progress.

MR. N.SRINIVASAN

Mr. N. Srinivasan is a former Chief General Manager of NABARD. He is an expert in microfinance and livelihood development. He has worked with World Bank, IFAD and UNOPS on various projects. He is the founder-member of the Alliance for Fair Microfinance and chief author of the State of the Sector Report 2008 on microfinance.

Key Executives

NAME	DESIGNATION
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SRINIVAS KRISHNASWAMY	President
SAHAANA SANKAR	Chief Operating Officer
KANNAN G	Chief Financial Officer
SANDIP MOOKERJEE	Advisor - P&A
CHANDRASEKAR S	Director - HIH Academy
MADHUMATHI C	Advisor - Group HR
RAMASWAMY N	Head - HR
KONDA RADHA KRISHNA	Chief Operating Officer
JOE Y	Head - HIH Academy
POONKUZHALI K	Head - IT
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VANDANA MISHRA	Senior Vice President
KANNAN G	Vice President
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PREM ANAND GNANASEKAR A	Vice President
KRISHNA KUMAR S	Vice President
PRINCESS BEULA	Vice President
MUTHUSAMY K	Senior Advisor - Civil
LAKSHUMANAN T A	Chief General Manager
ABINANDHAN R	Head - Business Development
JOSEPH RAJ P	Chief General Manager
PRIYANKA DALE	Chief General Manager
BENOY T. DEVASIA	Chief General Manager
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ARAVINDAN N	General Manager
RANGANATHAN K	General Manager
SHRENIK CHHABRA	General Manager

NAME	DESIGNATION
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NIHARENDU JAGATDEB	General Manager
RAVI RANJAN	Deputy General Manager
RAJKUMAR K N	Deputy General Manager
SANJAYAN SETHUMADHAVAN	Deputy General Manager
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ANKIT KHARE	Deputy General Manager
ABUBACKER SIDDIK S	Deputy General Manager
C H KAMAKSHI KUMARI	Deputy General Manager
NAGARAJAN P	Assistant General Manager
TAMIL SELVAN R M	Assistant General Manager
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PORSELVAM S	Assistant General Manager
SELVAKUMAR CHANDRAMOHAN	Assistant General Manager
ELUMALAI V P	Assistant General Manager
MOHANAVEL P	Assistant General Manager
SUNDARARAJU M	Assistant General Manager
PANNEERSELVAM DURAIPANDI	Assistant General Manager
AROCKIA SELVA RAJ A	Assistant General Manager
VENKATRAMAN RADHAKRISHNAN	Assistant General Manager
JEYAPRAKASH Y	Assistant General Manager
ELUMALAI S	Assistant General Manager
RAGHUL MADHAIYAN	Assistant General Manager
ARULKUMAR T	Assistant General Manager
LAZAR S	Assistant General Manager
SUNTHARAVATHANAM A	Assistant General Manager
THIRUNAVUKARASU KANNIYAPPAN	Assistant General Manager

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- The International Corporate Foundation Saint-Gobain Initiatives
- The Karur Vysya Bank Limited
- The Peerless General Finance & Investment Company Limited
- The Swedish Postcode Lottery
- The World Bank
- Tietoevry India Private Limited
- Tribal Co-operative Marketing Development Federation of India Limited
- Universal Sampo General Insurance Company Limited
- Varashakti Housing Finance Private Limited
- Veritas Finance Private Limited
- Vidiyal Residency Private Limited
- Wartsila India Private Limited
- Wipro Limited
- Woori Bank

Financials

Balance Sheet

as at March 31, 2024

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Note No.	As at March 31, 2024	As at March 31, 2023
Trust Funds and Liabilities			
Trust Funds			
a Corpus			
Initial Contribution		2,000	1,000
Corpus Fund	2	23,21,24,387	23,21,24,387
Interest Surplus - Corpus Fund	3	2,85,69,996	2,92,12,944
		26,06,96,383	26,13,38,331
b Surplus in Income and Expenditure Account	4	(4,33,41,704)	(2,65,50,053)
c Grants			
Capital Grants	5	8,47,51,454	8,61,29,932
Revenue Grants	6	15,99,75,378	14,16,39,770
		24,47,26,832	22,77,69,702
Total (a + b + c)	A	46,20,81,510	46,25,57,980
Non Current Liabilities			
Long term provisions	7	2,44,04,003	2,61,72,934
Total	B	2,44,04,003	2,61,72,934
Current Liabilities			
a. Sundry Creditors		4,92,52,375	2,57,10,719
Branch & Division		-	-
b. Other current liabilities	8	60,15,600	54,19,202
c. Short term provisions	9	65,934	60,715
Total	C	5,53,33,909	3,11,90,636
Total (A + B + C)		54,18,19,422	51,99,21,550
Assets			
Non Current Assets			
a Fixed assets			
Tangible Assets	10	8,34,19,947	8,44,48,938
Intangible Assets		13,31,506	16,80,994
Total		8,47,51,453	8,61,29,932
b Long term Investments	11	24,52,49,484	24,12,99,949
c Long term Loans & Advances	12	1,21,51,649	2,30,11,085
Total (a + b + c)	A	34,21,52,586	35,04,40,966
Current Assets			
a. Cash and bank balances	13	13,16,21,664	12,11,11,582
b. Short term Loans & Advances	14	5,70,41,459	4,32,13,295
c. Other current assets	15	1,10,03,713	51,55,707
Total (A + B)	B	19,96,66,836	16,94,80,584
Total (A + B)		54,18,19,422	51,99,21,550
Significant Accounting Policies	1		
Other Disclosures	22		

As per our report of even date
For Sundaram & Srinivasan
Chartered Accountants
Firm Registration No.004207S

K.Srinivasan
Partner
Membrship No.5809

Place : Chennai
Date: 23.10.24

For and on behalf of Board of Trustees

N.Krishnan
Managing Trustee

Place : Chennai
Date: 23.10.24

Statement of Income and Expenditure

for the Year ended March 31, 2024

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Note No.	Year ended March 31, 2024	Year ended March 31, 2023
INCOME			
Revenue Grants	16	47,93,43,878	42,49,88,184
Interest Income	17	2,35,84,511	2,44,86,919
Other Income	18	33,83,729	15,66,648
TOTAL		50,63,12,118	45,10,41,751
EXPENDITURE			
Programme Expenses	19	50,42,53,325	47,79,45,726
Administrative and other expenses	20	1,88,50,445	3,30,31,145
Depreciation / Amortisation	10	68,32,538	79,02,561
Less: Amortisation from Capital grants-being Depreciation/Amortisation		(68,32,538)	(79,02,561)
TOTAL		52,31,03,770	51,09,76,871
Excess of Expenditure over Income carried forward to balance sheet		(1,67,91,652)	(5,99,35,120)
Provision for tax:			
- Current tax			
Surplus/(Deficit)		(1,67,91,652)	(5,99,35,120)
Significant Accounting Policies	1		
Other Disclosures	22		

As per our report of even date
For Sundaram & Srinivasan
Chartered Accountants
Firm Registration No.004207S

For and on behalf of Board of Trustees

K.Srinivasan
Partner
Membership No.5809

N.Krishnan
Managing Trustee

Place : Chennai
Date: 23.10.24

Place : Chennai
Date: 23.10.24

Get Involved

Get Involved

Our activities have expanded rapidly over the past few years, and so has the need for funding and support. If you would like to help us with funds or volunteer, we welcome you to join us! Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, with help from our local employees and 50,000+ volunteers, has helped us to keep costs low. We limit our overhead costs to 8-10% in India.

If you would like to donate to our causes, do find our bank details below:

Domestic:

Account name: Hand in Hand India

Bank name and address: CANARA BANK,
Kancheepuram Branch, No. 36/123, 1st Floor,
TK Nambi Street, Kancheepuram – 631 501

Account number: 0939101020216

IFSC Code: CNRB0000939

MICR No: 600015107

International:

Account name: Hand in Hand India

Bank name and address: State Bank of India, FCRA Cell
4th Floor, New Delhi main branch, 11 Sansad Marg, New
Delhi – 110 001

Account number: 40096127303

IFSC code: SBIN0000691

SWIFT: SBININBB104

You can also donate online: www.hihindia.org/donate

Volunteers & Internships:

Hand in Hand India welcomes volunteers and interns from all fields. We would be delighted to hear from you if you have a skill you would like to share. We have the same flexible and professional approach to volunteers as partners. If you are interested in volunteering or interning with us, please apply at www.hihindia.org

Corporates & Employee Engagement:

We have worked with over 100 companies, multilateral institutions, foundations and Government agencies. Interested Corporations can contact Mr. Sandip Mookerjee for further information.

sandip.mookerjee@hihindia.org
Ph: +91 9500041800

Contact Us

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Sahaana Sankar

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Veerapathiran T

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We thank the entire senior management, pillar heads and the team for their contributions in bringing out this publication.

Glossary

AI	- Artificial Intelligence
BCC	- Behaviour Change Communication
BDT	- Business Development Training
BOV	- Battery Operated Vehicle
CACN	- Climate Action Champions Network
CDPO	- Child Development Project Officer
CER	- Corporate Environmental Responsibility
CLC	- Children Learning Centre
CLEP	- Child Labour Elimination & Education Programme
CLERP	- Chennai Lake Ecology Restoration Project
CNC	- Computerised Numerical Control
CO2	- Carbon Dioxide
CPHC	- Comprehensive Primary Health Care
CPR	- Cardiopulmonary Resuscitation
CSR	- Corporate Social Responsibility
ECCD	- Early Childhood Care and Development
ECCE	- Early Childhood Care and Education
FCRA	- Foreign Contribution (Regulation) Act
FLN	- Foundational Literacy and Numeracy
FY	- Financial Year
g	- gramme
GH	- Government Hospital
GoTN	- Government of Tamil Nadu
GPS	- Global Positioning System
HM	- Headmaster/Headmistress
HMEL	- HPCL-Mittal Energy Limited
HR	- Human Resources
HWC	- Health and Wellness Centre
IAS	- Indian Administrative Service
ICDC	- Integrated Children Development Centre
ICDS	- Integrated Child Development Services
ICH	- Institute of Child Health and Hospital for Children
IEC	- Information, Education and Communication
IFSC	- Indian Financial System Code
INFPCL	- Indian Natural Farmers Producer Company Limited
INR	- Indian National Rupee
IPPB	- India Post Payments Bank
ISWM	- Integrated Sustainable Waste Management
JOFPCCL	- Jawad Hills Organic Farmers Producer Company Limited
kg	- kilogramme
KGBV	- Kasturba Gandhi Balika Vidyalaya
LMV	- Light Motor Vehicle
M&E	- Monitoring & Evaluation



HAND IN HAND INDIA

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