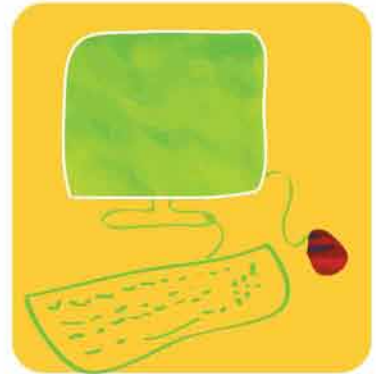


Annual Report

2011-12



OUR GOAL

To create 1.3 million jobs by 2013 - 14

VISION

To alleviate poverty through job creation and integrated community development.

MISSION

To work for the economic and social empowerment of women, and thus of society, by creating enterprises and jobs. To follow this with an integrated development programme that creates sustainable communities.



HAND IN HAND INDIA

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Financial statements given in this Annual Report are as
on March 2012, and achievements are as on July 2012.

Charity Registration Number: 219/2002

WE THANK.....

The Hand in Hand India Annual Report (2011-12) is a culmination of the collective efforts of several individuals from across all pillars. We thank each and every one of them. A special thanks to the Hand in Hand India staff, volunteers, donors and Board of Trustees whose support and guidance has helped in bringing out this report.

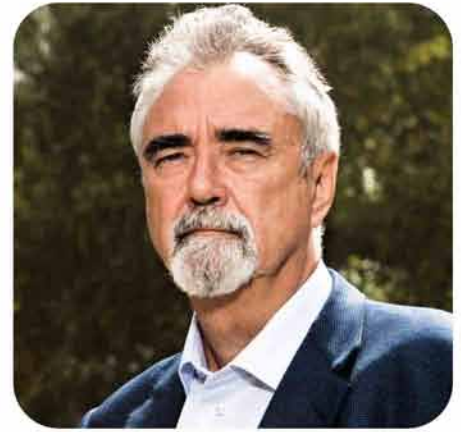
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PERCY BARNEVIK

It is now almost twelve years since I got involved with the fight against poverty through Hand in Hand in southern India. I was fascinated by what I saw of early examples of help to self-help when poor women took their destiny in their own hands and started small enterprises. I also learned about Muhammad Yunus' microcredit in Bangladesh. If thousands of poor people could pull themselves out of poverty – why not millions? Help to self-help was the way forward to eliminate extreme poverty.

The agreement with Dr. Kalpana Sankar, the highly successful CEO of Hand in Hand India (HiH India) and her team therefore helped build small enterprises and create jobs at maximum speed. Today we can look back on over 771,000 mobilised and trained women, 810,000 small enterprises and nearly 1.2 million sustainable jobs. This exciting journey in India has been characterised by speed, low costs, scale and transparency.

From the state of Tamil Nadu in the South we have spread our successful model for job creation to Central and Northern India where now eight states are included. Six years ago we also started in Southern Africa and Afghanistan and two years ago in Kenya. HiH India is now planning expansion into South-East Asia. The reason for moving into all of India and to other regions of the world is to spread our model for job creation and stimulate others to do the same.

Once income is rising from USD 1 per day to USD 3-4-5 through job creation, the demand also rises for services from our other programmes: Education, Health, Citizens' Centre and the Environment.

I want to thank all donors who are supporting us and the thousands of dedicated employees who make our joint vision come true.

Percy Barnevik

VENKAT REDDY

My Reflections on Hand in Hand India - My association with Hand in Hand India goes back a long way, almost right from its inception.



I remember very well my first meeting with Dr. Kalpana Sankar, CEO, Hand in Hand India at their field office (which had only two rooms at that time) at Kancheepuram. I was impressed both by their ideas and concept.

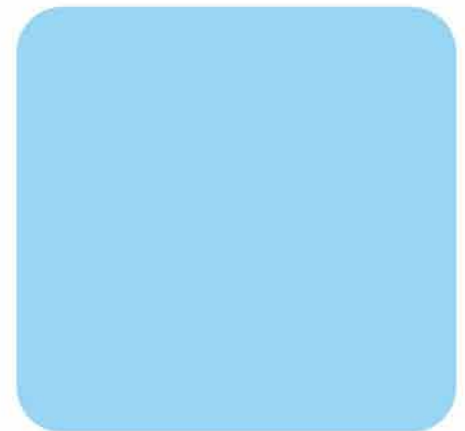
I noticed that they were willing to learn from the experiences of others and had impressive networking skills with the Government, corporate sector and with other non-governmental organisations. Guided by their strong non-negotiable principles, the volunteers did enormous work in the field as a team with passion and commitment. Working successfully with the Government system and making it respond to the demands of the poor has been one of the noteworthy strongpoints of the organisation.

With his vast experience in the global corporate sector, Percy Barnevik, as the adviser and a mentor, has done a commendable service by supporting the programme extensively in Tamil Nadu and in other parts of the country. The CEO of the organisation, Dr. Kalpana Sankar, has exhibited leadership skills which have helped in the geographical, ethical and moral growth of the organisation. Hand in Hand India has also benefited enormously from all Board Members whose vast experiences and inputs have provided invaluable support to the growth of the organisation.

Words are not enough to describe the impact of a programme which has provided jobs and illumined lives of one million poor women. Hand in Hand India has paved the way for the deepening of democracy by creating space and empowering women.

I wish Hand in Hand India all the best and wish that it grows enormously bringing cheer to millions of downtrodden and marginalised communities.

Venkat Reddy



From Our CEO



KALPANA SANKAR

It has truly been an honour to lead Hand in Hand India since 2004 as the CEO where I had the opportunity to work closely with Dr. Percy Barnevik. Under his leadership and with the guidance of the Board of Trustees, I was able to work on a long-term strategy, with our alliance partners and external stakeholders like the Government, and this has helped us serve our key clients namely women and children.

Since 2004, Hand in Hand India's work has expanded significantly. It now has five key pillars (or programmes) of community engagement: access to microfinance, improving education, improving health, establishing Citizens' Centres, and promoting a clean environment. Hand in Hand India's engagement with the local communities typically begins with the Microfinance and Self-Help Group (SHG) Programme, followed by a combination of interventions in education, health, livelihoods and environment, depending on the need of that particular area. Our Village Uplift Programme integrates activities of the five pillars to maximise the impact. In all its interventions, the organisation's aim is to work towards empowering the community, particularly women, to take charge of their life, their decisions and thereby their progress. Beginning with a few part-time and three full-time employees, today we have more than 2,800* people serving in Hand in Hand India and SEED Trust and around 500* in Belstar. We have over 50,355* volunteers spreading our vision and mission as brand ambassadors.

The fiscal year 2011-12 was a year of extraordinary growth and recognition for Hand in Hand India. We achieved strong top-line and bottom-line growth, meeting or exceeding in some cases the targets set in our Strategy Plan. Specifically,

- We created 1.16 million full or part-time jobs in the last eight years, which was validated by a reputed agency M-CRIL, a global leader in the financial rating of microfinance institutions.
- The Child Labour Elimination Programme through education has benefitted nearly 100,000* children, with 400 bonded labourers and dropouts pursuing higher education in colleges.

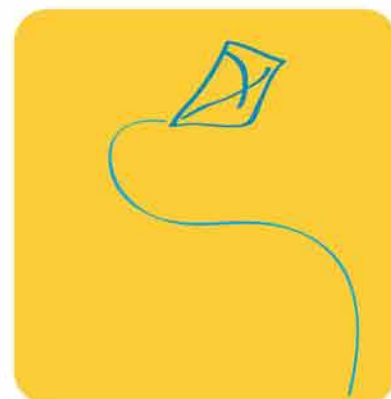
- The Government-run Integrated Child Development Services (ICDS) centres are using the nutritional supplement prepared by the Health Pillar for eradicating malnourishment. This supplement was prepared from our experience in eradicating malnourishment with support from Pfizer.
- The Environment team made us proud and positioned us globally with its three awards –the BBC World Challenge 2011, the Environment award from the Tamil Nadu State Government for 2010 and the UNEP World Environment Day Challenge Award in July 2012.
- The organisation maintained a strong balance sheet and retained the interest of existing donors and attracted new donors.
- We hosted the first Social Entrepreneurship Programme in partnership with Societ Associates, a Boston-based Consulting Group and I was privileged to coordinate the programme with my *guru* Prof. Kasturi Rangan and Prof. Sohel Karim of the Harvard Business School.

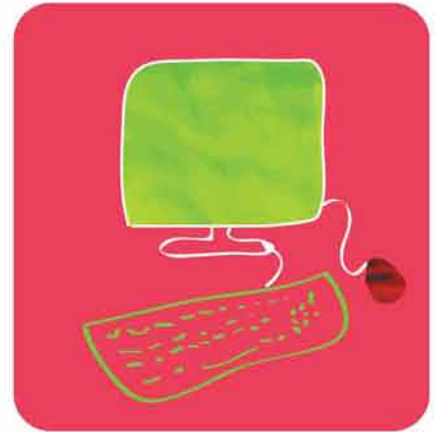
Needless to say, our top priority remains our clients — the poor people we serve; to give them a life of hope, dignity and choice. Our challenges, this year, included revamping our Citizens' Centre Pillar; taking the Hand in Hand India model to North India; identifying hard-core grassroots level workers and obtaining funding within and outside India to retain the over 2,800 staff.

I want to thank all the donors, especially Hand in Hand Sweden and Hand in Hand International, for supporting our vision and mission. I wish to specially thank the Board of Trustees and Dr. Percy Barnevik for supporting me to pursue a Global EMBA programme from TRIUM. I have also started working out on a smooth and seamless transition of our Deputy CEO to CEO. I will continue to serve the Hand in Hand Group tirelessly with strategic support, try to transfer the model in other South Eastern Asian countries like Cambodia, Myanmar and Sri Lanka in the years to come and expand the access to credit for job creation to the millions who need timely and affordable funding.

I wish to thank all the staff and volunteers whose passion and dedication to the cause has helped Hand in Hand India make a difference in the lives of over a million people.

Dr. Kalpana Sankar
CEO & Managing Trustee,
Hand in Hand India Group of Institutions





Hand in Hand India is a Tamil Nadu-based development organisation that works to alleviate poverty through a unique integrated community development approach. The initial emphasis was on eliminating child labour through education. However, over a period of time, Hand in Hand India has expanded its interventions to address the multidimensional factors of poverty. Today, the organisation's Five Pillar Programme includes the key areas of microfinance, education, health, environment and information technology & governance. It has implemented a unique and successful model in many parts of rural India, changing the lives of several thousand poor families.

Hand in Hand India started its activities in a small way in Tamil Nadu and began to expand under the support of Dr. Percy Barnevik, world-renowned management strategist and industrialist, and the stewardship of Dr. Kalpana Sankar who has been involved in the women's self-help group (SHG) movement in Tamil Nadu for over 17 years. Dr. Percy Barnevik is currently the global Adviser to Hand in Hand. Dr. Kalpana Sankar is the CEO and Managing Trustee of Hand in Hand India.

From working in just one district in 2004, today Hand in Hand India's work has expanded to 28 districts across Tamil Nadu, Karnataka, Madhya Pradesh, Odisha, Maharashtra, Rajasthan and Puducherry. The non-governmental organisation (NGO) also has plans to expand to North and North East India. Our model has been replicated in Afghanistan, Sri Lanka, South Africa, Kenya, Brazil and Guatemala. Recently, the organisation also commenced its operations in Cambodia and has plans to initiate interventions in Myanmar.

Hand in Hand India provides training and support to the community in all its five areas of work with the aim to help the poor help themselves. Individuals are encouraged to set up enterprises, trained to bring out their latent skills, become self-reliant and above all, lead poverty-free lives with dignity and pride.

THE 5 PILLARS

CHILD LABOUR ELIMINATION PROGRAMME

The Child Labour Elimination Programme (CLEP) was Hand in Hand India's first intervention. The early focus of the Programme was on enrolling child labourers in schools. Since its commencement, the Programme, in partnership with the Central Government's initiatives, such as the Sarva Shiksha Abhiyan (universal elementary education), and State Government, has extended its activities to set up Residential and Non-Residential Special Training Centres, Transit Schools and Child Learning Centres.

The need to provide employment opportunities to families of children who dropped out of school, since many of them were forced to work because of poverty, led Hand in Hand India to re-orient its strategy to achieve the desired results. The Self-Help Group (SHG) movement and the microfinance component was, thus, an idea born out of a social necessity.

| | |
|--------------------------------------|---------|
| Residential Special Training Centres | 9 |
| Transit Schools | 47 |
| Child Learning Centres | 419 |
| Child-friendly Panchayats | 889 |
| Children enrolled in schools | 158,118 |

SELF-HELP GROUP & MICROFINANCE

The focus of the SHG & Microfinance Programme is to alleviate rural poverty and empower women. This is done by organising women into SHGs, training them in capacity building, financial management and skills development. By facilitating access to affordable microcredits, women are encouraged to build sustainable livelihoods for themselves and for their families. Hand in Hand India also links its SHG women with banks and provides them with affordable credit to carry out income-generating activities. The organisation's model of job creation through microfinance and enterprise promotion has been widely recognised across the globe and it has been replicated in countries such as Afghanistan, South Africa, Kenya and Brazil through Government partnerships and multi-lateral projects of the World Bank and the Inter-American Development Bank. So far, the organisation has created more than a million jobs for underprivileged women.

| | |
|---|-----------|
| Jobs created | 1,196,341 |
| SHGs formed | 53,533 |
| Women in SHGs | 765,690 |
| Total credit disbursed (INR million) | 9,119.53 |
| Total savings of all SHGs (INR million) | 2,310.27 |

CITIZENS' CENTRE ENTERPRISES

Hand in Hand India's Citizens' Centre Enterprises are built around the concept of improving access to information and communications which are pivotal for the economic and social empowerment of the underprivileged in rural India. Suitable entrepreneurs are selected from Hand in Hand India's SHGs and are provided with a microfinance loan to set up an information technology kiosk equipped with services that provide income-generating opportunities to the entrepreneur and social benefits to the community. The social component of the Citizens' Centre Enterprise focuses on promoting grassroots-level democracy through good governance camps, spreading awareness on the Right to Information Act and facilitating filing of petitions with the Government to avail of various benefit schemes.

| | |
|----------------------------------|---------|
| Citizens' Centres | 2,986 |
| Beneficiaries through e-literacy | 306,049 |
| RTI awareness beneficiaries | 106,616 |
| Income Generation Training | 2,553 |
| Computer Skills Training | 2,202 |

HEALTH

Although India has emerged as a medical hub, basic healthcare services continue to elude large parts of rural India. This divide is a key factor for pushing the rural population into extreme poverty. To fill this critical gap, Hand in Hand India's health interventions focuses on promoting preventive health care by filling the knowledge gaps and by providing the rural population access to basic health care. The health care interventions include conducting medical camps (both general and special camps like paediatric and ophthalmology); providing sanitation loans to SHG women to construct toilets; promoting early childhood nutrition through awareness and training to mothers; curbing the incidence of anaemia among adolescent girls and training SHG women on basic health and hygiene through structured modules.

| | |
|-------------------------------------|---------|
| Medical Camps | 2,350 |
| Beneficiaries through medical camps | 218,525 |
| Toilets constructed | 7,291 |
| Women brought out of anaemia | 10,095 |
| Children out of malnourishment | 6,702 |

ENVIRONMENT

Hand in Hand India's Solid Waste Management Programme, in partnership with the local government and communities, strives to initiate an environmentally and economically sustainable system. The organisation appoints 'Green Friends' for the proper collection, segregation and disposal of waste. The biodegradable waste is converted to vermicompost and the non-biodegradable waste is sent for recycling. Hand in Hand India also offers vermicompost loans to promote organic agriculture. The organisation's Natural Resource Management Programme works towards conserving natural resources to sustain agricultural practices in rural areas. This is done by undertaking Watershed Programmes, Wadi programmes (orchard development programmes), organic farming and Agriculture Development Programmes and Green Livelihood Finance. Activities such as tree planting, creating check-dams and bunds, de-silting of ponds, etc. help raise the ground water levels, improve fertility and thereby help sustain agriculture in the long run.

| | |
|--|---------|
| Households covered by waste collection | 302,048 |
| Natural Resource Management projects | 18 |

Village Uplift Programme

Apart from its Five Pillar Programme, Hand in Hand India has also successfully initiated the Village Uplift Programme (VUP), a two-year programme designed to create and build self-reliant communities that bring about an integrated development in villages. Hand in Hand India partners with local stakeholders, including the Panchayat heads, villagers, NGOs and other Government bodies to implement the development initiatives.

Prior to introducing the Programme in a village, Hand in Hand India conducts a Participatory Rural Appraisal, which includes village mapping, and a household survey, to help understand the socio-economic conditions of the residents. Based on these findings, Hand in Hand India formulates development strategies for the community. Apart from the five-pillar activities that are implemented under the VUP, special interventions like the 'Access to Clean & Safe Drinking Water' and 'Livestock Development Programme' have also been carried out.

| | |
|---------------------------------|-----|
| Villages benefitted through VUP | 132 |
|---------------------------------|-----|

* Data mentioned under every Pillar is as on July 2012.



WHAT MAKES US DIFFERENT?

Our success lies in the simple fact that we have evolved our programmes according to the needs of the community. Probably the single most effective tool in our work has been the training that is provided at specific intervals. This includes financial training, basic literacy training, skill training like tailoring, embroidery, pro tray nursery, livestock rearing, farming, hardware, cell phone repair, etc. Hand in Hand India's philosophy from the very beginning has been to be the bridge between the Government and the community. The tripartite model of Government — NGO — community has been a win-win situation for all.





A MILLION JOBS A MILLION SMILES

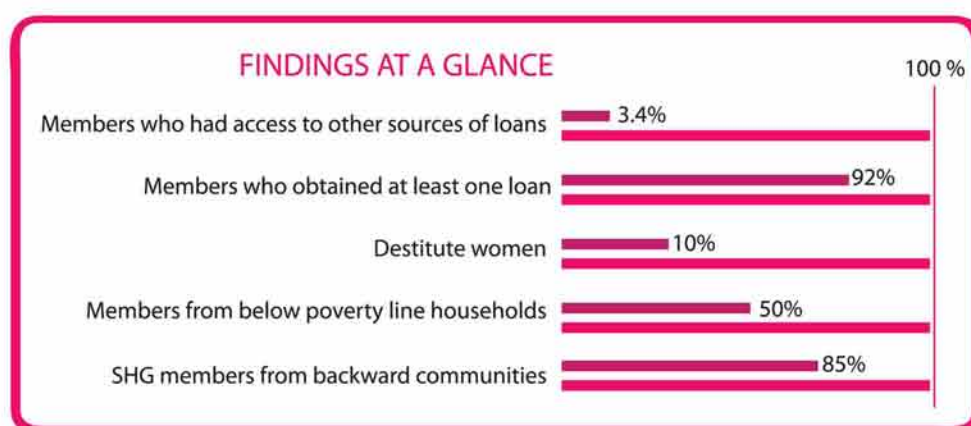
Transparency and accountability have been the defining principles of Hand in Hand India.

Whether it has been the numbers it has projected, across its activities, or the goals it has achieved, the organisation has been extremely forthright in reporting its accomplishments. Internal accountability is adhered to through a monthly internal report which highlights the targets achieved across all interventions. To further this, Hand in Hand India also conducts independent evaluations regularly to assess the impact of its programmes and take critical learning points from such assessments. The most critical impact that Hand in Hand India measures is the number of enterprises and jobs that it has been able to create/strengthen and sustain. It has set itself a goal to create/strengthen 1.3 million jobs by 2014. This forms the basis for the impact assessment of the Self-Help Group & Microfinance (SHG-MF) Programme. In the initial phases of the Programme, the number of jobs created/sustained was measured directly. However, as the Programme has grown exponentially in the intervening period, the number of enterprises and jobs is now estimated by involving independent institutions.

The first such estimation was done in April 2010 and adopted in May 2010. This estimation was based on a series of studies done by universities and independent validation. Again in 2011, there was a need felt to arrive at more scientific estimates of the enterprises and jobs created/strengthened and sustained by the SHG-MF Programme. M-CRIL, the micro credit rating arm of EDA Rural Systems was commissioned to conduct a study on arriving at more accurate estimates of jobs created/strengthened and sustained.

M-CRIL adopted a systematic stratified random sampling method to select SHGs and then interviewed all members who had at least one loan provided/facilitated by Hand in Hand India and/or its NBFC (Non-Banking Financial Company) sister concern Belstar Investments & Finance Private Limited. The field work was carried out among 2,558 members from more than 330 SHGs in six districts where the Hand in Hand India Group implements its SHG-MF Programme.

The findings of the study reinforced Hand in Hand India's belief in its poverty eradication model. Based on the multipliers generated from the study, it is estimated that Hand in Hand India's SHG-MF Programme has created/strengthened and sustained about 1.16 million jobs as of March 2012. The most critical aspect of this study was that most of the SHG members, reached through this Programme, were from vulnerable and deprived communities.

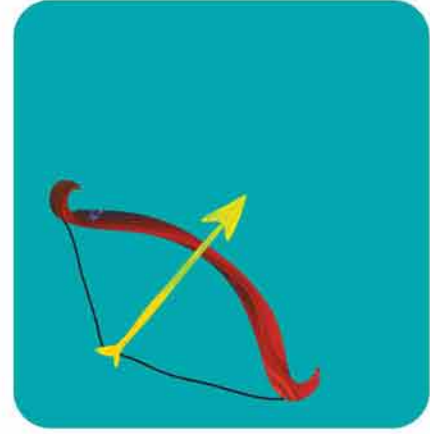


The diagram above represents some key findings from the M-CRIL study.

Some of the other critical findings supported Hand in Hand India's internal estimates, and some even exceeded them. The study included both loans from Hand in Hand India/Belstar as well as from SBLP (SHG Bank Linkage Program of NABARD). It was also interesting to note that only 3.4 percent of the interviewed members had accessed loans from sources other than Hand in Hand India/Belstar and their own savings to start/strengthen their enterprises. This indicates a high level of attribution for the establishment and sustenance of the enterprises run by the women in the SHGs. About 87 percent of them had invested the loans in creating /strengthening a family based enterprise (FBE) or a micro enterprise (ME). Approximately 79.8 percent of those who had invested in enterprises had invested in family-based enterprises (FBEs) and 22.5 percent in micro enterprises (MEs) (i.e., 2 out of every 9 enterprises is a micro enterprise). There were 1.10 FBEs per respondent and 0.98 MEs per respondent. This indicates that multiple cycles of loan are not only diverted towards strengthening existing enterprises but also towards establishing multiple enterprises, the highest being three enterprises by a single respondent. The survival rate of enterprises was also substantially high at 97.2 percent for FBEs and 98.3 percent for MEs. Each FBE generated 1.67 full-time jobs and MEs generated 2.61 jobs. In addition to the above, the enterprises established/strengthened by Hand in Hand India created another 450,000 seasonal jobs. Even without counting the seasonal jobs, it is estimated that Hand in Hand India has helped create/strengthen and sustain about 1.16 million jobs (as of March 2012). This represents 89 percent of its target of 1.3 million jobs, which it is poised to reach well within the target year of 2014.

It is estimated that Hand in Hand India has helped create/strengthen and sustain about 1.16 million jobs

Every job that Hand in Hand India has helped create has not only made a woman self-reliant but it has also empowered her to live a life of dignity, hope and choice. The true measure of Hand in Hand India's work lies not in the million jobs it has created but in the million smiles it has brought in the lives of women in rural India.



MADHYA PRADESH - GIVING WINGS TO DREAMS

Located in the heart of India, lies the State of Madhya Pradesh. Of the total population of 72 million, about 25 million are poor. Nutritional deprivation, in fact, contributes to about 20 percent of Madhya Pradesh's Multi-dimensional Poverty Index (MPI);¹ the prevalence of malnutrition in the State at 55 percent is one of the highest in India.² The region is home to 40 percent of India's tribal population and about one-third of the area is covered with tropical forests. Exquisitely carved temples, magnificent fortresses and rich wildlife, continue to bejewel the landscape of Madhya Pradesh.

Some factors that have hampered the development process across rural areas in Madhya Pradesh include illiteracy, poor health care among women and children, water and sanitation facilities, transportation services especially in villages, financial exclusion and indebtedness - money lenders charge high interest rates and the poor are often unable to repay their loans. Hand in Hand India commenced its operations in Madhya Pradesh in May 2008 in three districts - Indore, Dhar and Dewas. Implementing the Self-Help Group (SHG) & Microfinance Programme in the State has been a challenge as rural women are known to confine themselves to household activities; to mobilise such women to form SHGs has been a daunting task. Today, the SHG Programme is operational in three more districts - Mandla, Dindori and Mandsaur.

In partnership with FMO, Hand in Hand India has introduced agriculture & dairy training programmes for SHG women in Dhar, Dewas and Indore Districts of Madhya Pradesh. The FMO Training Programme aims at creating Agricultural Value Chains and Veterinary Value Chains. The 15-day capacity building training is spread across five months and some key features include:

- ☒ *Capacity-building for SHG women in vegetable cultivation & dairy.*
- ☒ *Enhancing the income by transfer of techniques & technology to the farming community.*
- ☒ *Conducting field visits, demonstrations, classroom sessions, for farmers on soil management, production, marketing, government schemes, etc.*
- ☒ *Appropriate selection of cattle*
- ☒ *Effective feed management*
- ☒ *Training on healthy cattle-rearing practices*

¹ 2010 Human Development Report – United Nations Development Programme

² Unicef

PLOUGHING PROFITS

Agriculture & dairy activities form the mainstay of many households in rural Madhya Pradesh. Although conventional methods of cultivation have given way to modern agricultural practices, many farmers are yet to adapt well to the shift in the new approach. Through the vegetable cultivation training, Hand in Hand India has helped farmers adopt effective agricultural practices to strengthen their enterprises.

At Kheira Jagir village in Dewas District, Mamata Bai is one such beneficiary. Mamata and her husband Inder Singh are farmers who, until recently, were only cultivating soybean and wheat on their land. Relying on substandard agricultural practices, the couple were unable to convert their marginal profits into bigger gains.

In 2009 when Hand in Hand India formed SHGs in her village, Mamata joined the Kalyani SHG. Last year, she was one among the 30 SHG members from her village who attended the vegetable training programme that Hand in Hand India conducted. She credits the valuable inputs gained through the training for transforming her enterprise into a more profitable venture. She learnt how simple yet significant changes in her farming practices could yield more profits. Today, Mamata and Inder use only part of their land to cultivate soybean and wheat while the remaining part is used to cultivate onion, bitter gourd, okra and other vegetables; this ensures a steady income all year through. At the training programme SHG women were also urged to take ownership of their enterprise and not rely solely on labourers to cultivate crops; as Mamata has realised, this helps cut down costs. From employing 3-4 labourers, she currently employs one labourer and both she and her husband play a more productive role in their farming enterprise.

Another important change that the training has brought about in Mamata's farming practice is the use of organic manure. Farmers end up spending INR 4,000 and more on purchasing pesticides; the vegetable training encourages SHG women to prepare organic fertilisers using indigenous products. This not only cuts their expenditure but also promotes organic farming practices. It's only been a few months since Mamata and Inder have made changes in their farming practices, but they are reaping the profits of their efforts; in the past two months alone they have made a net profit of INR 10,000 and are upbeat about strengthening their enterprise and further enhancing their income.



Vegetable cultivation training has helped farmers like Mamata Bai at Kheira Jagir village strengthen their agricultural enterprises.



UNFOLDING THE TRANSFORMATION

Twenty-five years ago Banu Bai never dreamt of having her own enterprise. Five years back she joined Hand in Hand India's Sai Krupa SHG in Kalaria village. She used the loans obtained to set up and strengthen her sewai (an Indian dessert) enterprise. From earning a few hundreds, today she makes a net profit of about INR 9,000 a month. Hand in Hand India's SHG & Microfinance Programme has provided wings to her dreams.

THE PRESCRIPTION FOR GOOD HEALTH

In October 2010, Hand in Hand India launched its health intervention in Madhya Pradesh where rural health care is still grappling with many challenges.

Did you know in Madhya Pradesh?

Infant Mortality Rate is at 67 per 1,000 live births

Maternal Mortality Rate is at 269 per 100,000 live births

90 percent of rural households have no toilet facilities

63 percent of rural households depend on private rather than government medical facilities as the main source of health care; poor quality care, lack of facility nearby and a long waiting period are reasons for this preference

50 percent of children under age 5 are stunted or too short for their age; 60 percent are underweight

56 percent women are anaemic

74 percent of children between 6 and 59 months are anaemic

Source: Sample Registration Survey bulletin 2011; National Family Health Survey 3 (2005-06)

Every week the Health Pillar conducts about four medical camps across four different locations, especially in villages which are poorly accessible. Conducting a medical camp in rural areas in Madhya Pradesh is far from easy — most remote villages lack roads and reaching these areas can be quite an arduous task; during monsoons such villages become inaccessible and infrastructure facilities to support such camps are nil.

At the peak of summer in Mafipura village, a lone tree, skirting the road and located on a patch of barren land, is the only source of refuge from the scorching sun as villagers queue up for Hand in Hand India's medical camp. A table and chair for the doctor and another to distribute medicines, free of cost, are the only physical infrastructure that provides a semblance of a camp in progress. For villagers, it is a sight they long to see. Most villagers are farm labourers and cannot afford the medical and transport expenses to the nearest hospital at Dhar, 12 km away from Mafipura.

Thirty-eight-year-old Dhapo patiently waits her turn to be examined by the doctor. She is eight months pregnant and is expecting her seventh child. While her 7th pregnancy may raise many an eyebrow in urban India, in rural Madhya Pradesh, Dhapo is one among many such women. An average household size in Madhya Pradesh comprises of five members.³ At Hand in Hand India's medical camp pregnant women like Dhapo undergo regular check-ups and are provided with the requisite calcium and iron supplements free of cost. Such timely intervention is vital especially in a State where 59 percent of women who are pregnant and 66 percent of women who are breastfeeding are anaemic.⁴

In rural areas of the State, dysentery, anaemia, malnutrition, common cold, etc. are the chief complaints that one comes across. Poor hygiene also results in many children experiencing rashes and other skin ailments; open defecation is common in villages and among women this leads to urinary and reproductive tract infections.



Hand in Hand India's medical camps are a boon to those living in remote or poorly accessible villages. Above, a medical camp in progress at Mafipura village in Madhya Pradesh.

For the village community, access to basic health care, through Hand in Hand India's medical camps, is the best prescription for good health.

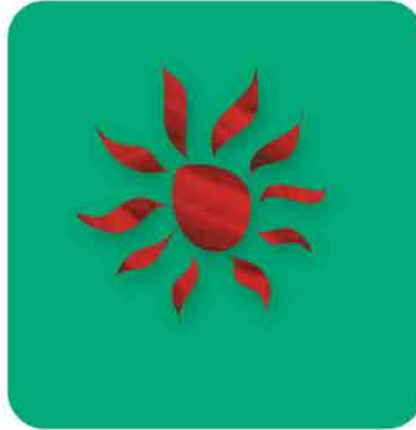
Having gained the confidence of the rural community in Madhya Pradesh through its SHG model and health interventions, Hand in Hand India has also successfully introduced interventions in the field of education and environment. Partnering with MV Foundation, Hand in Hand India supports a residential school at Nalcha Block for boys who were once child labourers. At Dhar District, watershed and community drinking water projects have been envisaged. Through its environment intervention, Hand in Hand India will help create water sources and address water scarcity in rural areas.

In the pipeline are skill trainings for SHG members, a Literacy Programme module for SHG women and taking its medical camps to other districts in the State. Plans are also on to secure more funds from banks and other financial institutions for enterprise creation.

Women in rural Madhya Pradesh are known to largely confine themselves to household chores. However, through Hand in Hand India's SHGs, they have broken age-old stereotypes to emerge as confident, exuberant and independent women. Their stories today no longer paint a picture of despair but reflect a transformation that has been waiting to unfold. Addressing the key areas of poverty through its integrated development interventions, Hand in Hand India has helped many dreams take flight in Madhya Pradesh.

³ National Family Health Survey 3 (2005-06)

⁴ National Family Health Survey 3 (2005-06)



ODISHA - SUCCESS JUST AROUND THE CORNER

A once flourishing land, Odisha (previously known as Orissa) was renowned for its contribution to art, culture and education. Today, the situation is far from that.

With a total population of 41,947,358, Odisha is the eleventh populous State in India. Like the rest of the country, a majority of the population in Odisha lives in rural areas (about 65.5 percent of the population). Although endowed with rich natural resources, the economic condition of its people leaves much to be desired. Several schemes have been initiated and implemented by the Government towards bringing about sustainable development in the State.

The Government of Odisha has long since recognised the empowerment of women as one of its key development initiatives. The concept of women's self-help groups (SHGs) was adopted by many agencies, including the State Government. Initiatives like the Government's Mission Shakti Programme has resulted in the creation of about 357,041 SHGs with INR 14,797 million as outstanding loans, as of March 2010. However, some areas still remain highly excluded and could benefit from such external intervention.

A study carried out by Hand in Hand India in August 2010 showed that Sundergarh District of Odisha offered good scope for interventions, primarily focussing on job creation.

Hand in Hand India started its operation in Odisha in December 2010, with its first office set up in the Rajgangpur Block of Sundergarh. By June 2012, the organisation opened its second branch in Vedvyas.

Sundergarh is home to a large tribal population, most of who have lost their traditional modes of livelihood due to mining activities and who know of no other alternative means of livelihood. Almost all of them are neck high in debts, having borrowed from money lenders at very high rates.

WEAVING A NEW LIFE

Parboti and her husband are traditional basket weavers at Laing village in Odisha's Rajgangpur block. Unfortunately, in today's world they are not able to make ends meet with the money that this trade brings. They sell the baskets in the local market and between the two of them they earn around INR 2,000/- per month. With seven children to look after, this is hardly enough. Sometimes they even trade their baskets for rice and vegetables.

When Parboti's friends told her about joining an SHG run by Hand in Hand India, initially she was not too enthused. Later, on understanding the concept of SHGs and the possibility of availing loans at low rates, she made plans on joining the Parboti SHG, which started functioning almost a year ago. The first thing that she was asked to do after joining the group was to start saving a small amount every month as part of the group's saving. This was the first time ever that Parboti was actually putting away money as savings. Within a few months she availed an internal loan of INR 1,000/- from the group; the amount was used to stock up bamboo. She made around 30 baskets and sold them for INR 1,500/- making a profit of INR 500/-. Parboti's relief knew no bounds. She has now come to realise that the availability of loans can improve her cash flow situation and that her association with the SHG will soon open up other avenues.

For instance, bank loans could be availed and they could improve the family's business. While Parboti is thankful to Hand in Hand India for the timely help, she is also extremely happy to have found a supportive group of women through the SHG.

"The advantages of being in an SHG under the Hand in Hand banner are many - you get instant recognition and your credibility is rated high. Moreover, banks and even government departments come forward to acknowledge and support your group", say members of the Jaimatadi SHG.

In February 2012, the 14-member Jaimatadi SHG got their first group loan of INR 10,500 from a linkage with the State's Forest Department. With the loan amount, they embarked on their first group venture - cultivating tomatoes and eggplants in two acres. Though this venture was not profitable, they learnt much about handling finances and running an enterprise.

"We have been working in 47 villages in Rajgangpur with at least two SHGs from each village. Of all the SHGs, we found the ones formed by Hand in Hand India to be extremely structured and progressive. The bookkeeping, repayment pattern and involvement show the outstanding monitoring and mentoring given by the organisation," says Tufan Kumar Naik, Unit Level Cluster Manager, Forest Department, Odisha.

From November 2011, the Forest Department has been providing loans to Hand in Hand India's SHG members towards enterprise creation.

Jaimatadi SHG members are now looking forward to start their next enterprise with another loan made available to them - to start poultry farming (Vanraj Murgis - a breed known to be very productive). The members have been given training on setting up this enterprise. Each member of the Jaimatadi SHG looks forward to breeding about 100 chicks each. After six months, the enterprise will have the potential to bring about INR 500 per day through sales of eggs. "After undergoing the SHG and enterprise training we are all raring to go. We are very happy and grateful for this intervention", says Balmoti Majhi, one of the SHG members.

In a short span, the progress that Hand in Hand India has made in Odisha has been encouraging. Going forward, apart from opening one more branch, more skill and enterprise trainings will be conducted for SHG members. Securing funds from various sources including banks and other financial institutions for sustaining the intervention will be a challenge.

Hand in Hand India's SHG intervention in Odisha has made a promising start and with more in the offing, success is just around the corner.



Being part of an SHG has helped Parboti, a native of Laing village, strengthen her enterprise.



"With the loan, I could increase the income from my shop by INR 500 and buy straw for six months to help with my pottery enterprise."

- Pushpa Rana, Maa Tharini SHG



"Thanks to the SHG, I am able to save regularly. Moreover, with the loan I have been able to buy more stock to sell. The nominal interest makes it easy for me to repay these loans".

- Tarcila, Asha SHG



THE HAND IN HAND REACH

No. of Panchayats covered: 18
 No. of villages covered: 80
 No. of SHGs formed: 327
 No. of women enrolled in SHGs: 4331
 No. of women trained in A & R: 404
 No. of women trained in M1: 3125
 No. of women trained in M2: 670
 No. of women trained in M3: 84
 No. of women who have availed loan from banks: 61
 Amount availed as loan from banks: 1,190,000
 Total enterprises created: 58
 Total savings: 2,042,200
 A&R – Animators & Representatives;
 M1, M2, M3 – Modules 1, 2 & 3



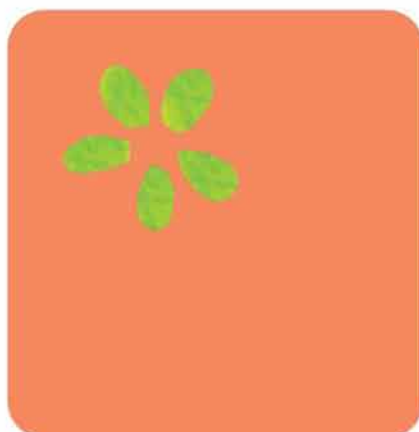
"For the first time, we have been able to procure a bulk order from a company with the help of the loan. I look forward to strengthening our enterprise further by availing such loans."

- Bobby Rout, Maa Lakshmi SHG



"Apart from being able to strengthen my enterprise, I feel grateful for the opportunity to be a part of this group. We address issues that help not just ourselves, but the entire village – like issues of electricity, water, clean environment, education, etc."

- Mina Tirki, Maa Mahalakshmi SHG



MAHARASHTRA - SEEDS OF PROMISE

It is believed that the name Maharashtra is derived from the word Maharathi or great chariot driver. Located in the Deccan plateau, Maharashtra is the second largest State in India, both in terms of population and geographical area; its western coastline extends to about 700 km. The State has 35 districts and contributes about 14.9 percent to the Gross Domestic Product of the country.¹ Despite being regarded as one of the better developed States in India there are pockets which still lag behind in development. 54.8 percent of the population continues to live in rural areas and about 32 million people in the State live below the poverty line.²

FROM HELP TO SELF-HELP

As part of its expansion plan, Hand in Hand India implemented its Self-Help Group (SHG) and Microfinance Programme in Maharashtra's Pune District in January 2011. This was preceded in late 2010 by a study that the organisation conducted to understand the SHG scenario in the State. The study threw light on some interesting findings.

- *Most existing SHGs were not functioning properly*
- *SHG meetings were rarely conducted*
- *Members were not sufficiently trained*
- *Multiple memberships were common (a member holding membership in more than one SHG)*

Over the years many SHGs have been started by different stakeholders including Government, banks and non-governmental organisations (NGOs). However, these SHGs were primarily promoted as instruments for savings & credit; large number of rural women were mobilised into SHGs and offered credit support for income generating activities.

Hand in Hand India's study also noted that most women were yet to realise the true and full potential of an SHG. A key lacuna that existed was the lack of capacity building training for SHG members. Such training, which has been the forte of Hand in Hand India's SHG Programme, has emerged as the driving force behind the success of its Programme in Pune District as well. Apart from the SHG Programme, Hand in Hand India has also started its Citizens' Centre Enterprises intervention in Paud, Pune.

¹ Economic Survey of Maharashtra 2011-12

² Planning Commission; as per Tendulkar Committee Report

CHANGING TRENDS...

Hand in Hand India shows the way

Given the fact that most SHG women were not happy with their prior SHG experiences, convincing them to be part of a Hand in Hand India-formed SHG was a challenge; many remained disillusioned about re-joining another SHG. Persistent efforts by Hand in Hand India for more than a year has paid off and today there are 6,887 SHG members. The cloud of ignorance has lifted and women today have a more positive outlook.

Hand in Hand India, on its part, ensures that about six SHG sensitisation programmes are conducted every month for members. Field-level workers make repeated visits to members' houses to convince them to attend the SHG meetings; the response has been encouraging as more and more women are participating in the SHG meetings. Old SHGs have been revived and new SHGs have been formed. Over the past one year, SHG women have undergone the requisite training and the impact is defining.

- *SHG members are now more confident*
- *SHG meetings are conducted regularly*
- *Account books are diligently maintained*
- *SHG women take turns and deposit the savings in the bank*
- *A bond of trust has been established between Hand in Hand India and SHG members*
- *Members belonging to Hand in Hand India's SHGs save anywhere between INR 20 and INR 200 every month*

As Maya Bhilare puts it, "For us, the life of an SHG group used to be for five years after which it was disintegrated; savings were shared equally among members and then a new SHG was formed again; and the SHG cycle would continue for the next five years. Therefore, when the SHG model of Hand in Hand India was explained to us, we found it to be very different and promising."

In June 2011, Hand in Hand India formed the Mahalakshmi Self-Help Group at Surve Wadi village in Pune District. The group consists of 20 members and Maya Bhilare is the President of the Mahalakshmi SHG.

"Earlier we used to go to banks accompanied by male members of the house; following Hand in Hand India's training which has instilled a lot of confidence in us, we no longer need to be escorted by men," says Ratna Surve, a member of the Mahalakshmi SHG.

Hand in Hand India's SHG Programme has also helped form stronger ties among women members. "We can always depend on each other at times of need," adds Ratna.

After joining Hand in Hand India's SHG, majority of the members have taken internal loans and used it for a host of purposes – medical, education and even for construction purposes, etc. "We never knew that we could use internal loans to create assets. We now settle our loan dues as per the norms laid down by the group," says Vanitha, member of the Bhairon Nath SHG at the picturesque Kondawale village in Mulshi Block, Pune District. Echoing her thoughts, the group's President, Mangal Yenpure, adds: "In the old SHGs we would only focus on savings; there would be no meetings, no bookkeeping, etc. Through Hand in Hand India's SHG model, our group has learnt to open bank accounts and interaction among group members has improved tremendously."

At the quaint village of Walen, located at the foothills of the Sahyadri mountain range, a group enterprise stands testimony to the impact Hand in Hand India's SHG model has had. The Dhongrchi Aai SHG, which was formed a few years ago, came into Hand in Hand India's fold in April 2011. The group had an internal saving of INR 167,000 and was determined to put it to good use. With support from Hand in Hand India, the group was able to do so. As members of Hand in Hand India's SHG, the Dhongrchi Aai SHG recently procured the license from the State Government to sell seeds and fertilisers.



Members of the Mahalakshmi SHG gather for a meeting at Surve Wadi village.

FUELLING CHANGE

SHG women in the State can avail gas connections at a subsidised rate; prior to Hand in Hand India's intervention most of them remained ignorant of this fact. Today, thanks to the organisation's efforts, many SHG women have replaced their indigenous chulah (wood-burning stove) with a gas connection

One of the criteria for SHG members to obtain this license is a letter of recommendation from a recognised NGO to which the group is affiliated with. Thanks to the letter given by Hand in Hand India, members of the Dhongrchi Aai SHG have begun to sell seeds and fertilisers in their village. Not only do SHG members buy the seeds and fertilisers at subsidised rates but they are also allowed to make a profit of 5 percent on its sales. Farmers will no longer have to travel to nearby towns to procure the fertilisers and seeds as it will now be available at their doorstep.

Efforts like these are enabling women to recognise and understand the true potential of SHGs.

THE ROAD AHEAD

After having made significant progress since it began its operations in the State, Hand in Hand India plans to strengthen its SHGs with more training programmes, linking SHGs with livelihood activities and mobilising funds for enterprise creation. For the once-disillusioned SHG women, today there is a renewed spark to transform their lives.



Dhongrchi Aai SHG members at Walen village are all smiles with their latest achievement – the license to sell seeds and fertilisers.



The bar graph indicates the number of SHGs formed by Hand in Hand India in Pune District from May 2011 – June 2012.

INR 5,900,000

TOTAL SAVINGS
by Hand in Hand
India's SHGs in Pune
District.

* Data as on June 2012



RAJASTHAN - WAY TO GO!

Women's empowerment in India received a boost in March 2010 with the Government of India launching the National Mission for the Empowerment of Women or NMEW. With emphasis on social, economic and educational empowerment of women, NMEW, through its 'convergence model', will work towards strengthening the inter-sectoral convergence of all women-centric socio-economic development programmes initiated by the various Government Departments and Ministries. The first pilot convergence project, Mission Poorna Shakti, under the aegis of the NMEW and guided by the Union Ministry of Women & Child Development, was launched in Pali, Rajasthan, in late 2011.

As part of Mission Poorna Shakti, the Union Ministry of Women & Child Development invited Hand in Hand India to implement its development initiatives in Pali. Since launching its operations in the region in late April 2012, the organisation has mobilised 771 women and formed 61 self-help groups (as of July 2012). By joining the SHGs, women will be able to avail themselves of the various Government benefit schemes specifically meant for SHG women.

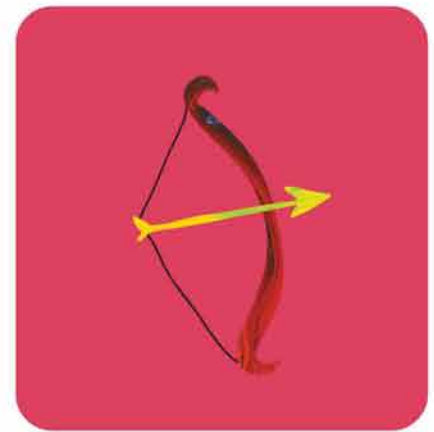


As one of the preliminary initiatives, a Capacity Building Workshop on the SHG formation and processes was conducted recently by Hand in Hand India for Gram Samanwayaks (village-level coordinators) in Pali. Various stakeholders including Government officials, banks and organisations like NABARD (National Bank for Agriculture and Rural Development) participated and provided their valuable inputs to the sessions. Establishing a strong foothold at the grassroots level is challenging; such active participation and support from local stakeholders, acknowledging the organisation's developmental efforts, is both inspiring and encouraging. Hand in Hand India's work in Pali has drawn praises from both the local Government and community. Encouraged by the constructive response from SHG members, Hand in Hand India will begin offering microfinance loans to its SHG members by the end of the year. Bearing in mind the repeated requests made by SHG members, the organisation will also conduct skill training programmes, such as beautician and dairy training for the women. It is also working towards introducing its Citizens' Centre Enterprises in the State.

Active participation and support from local stakeholders, acknowledging Hand in Hand India's developmental efforts, is both inspiring and encouraging.

In the near future, the organisation will expand its North India operations to cover Uttar Pradesh and Uttarakhand. Support from various Government Ministries, especially the Union Ministry of Women & Child Development and the Department of Tourism (Government of Uttar Pradesh) has helped facilitate some of the organisation's project activities in the region. On the anvil is also a partnership with the PHD Chamber of Commerce and Industry with whom it is proposed to develop a Sustainable Smart Village (SSV) in each of the 11 States in North India where they operate. The SSV is a Village Uplift Programme concept of Hand in Hand India that is being reoriented to suit the requirements in the North.





KARNATAKA - THE RIGHT INGREDIENTS

Steeped in history, culture and art, Karnataka today is a multi-cultural hub of the diversity that represents India. Divided into 30 districts, the State has a population of about 52 million and literacy rates of 67.04 percent.¹ Although the State's biggest success story has been the thrust to the Information & Technology sector in the country, Karnataka remains the poorest among the four Southern States with poverty levels touching 33.4 percent.²

Hand in Hand India started its operations in Karnataka in March 2008. The organisation is present in the agricultural belt of Haveri and Davangere Districts, located in the central part of Northern Karnataka. In the first year of its operations in the State, Hand in Hand India formed and trained self-help groups (SHGs) in the two districts. The sole objective was to provide access to microfinance loans for rural women and train SHG members to become self-reliant. Following the initial training to SHG groups, members began to save regularly and were able to procure internal loans from the SHG. Since March 2009, Belstar, the microfinance arm of Hand in Hand India, has been financing the SHGs for various small and micro economic activities. At Davangere, the average loan size per active client is INR 8,772 and at Haveri it is at INR 8,211. So far, 9,148 family-based enterprises have been created at Davangere and 7,759 at Haveri.

For the successful implementation of its interventions, Hand in Hand's initiatives in every State have to be attuned to suit the local requirements. In Karnataka, the organisation has trained its staff in SHG dynamics, operational processes and systems, accounting and software, Reserve Bank of India guidelines and regulations on microfinance, clients' protection policies and customer relations, soft skills and business viability and profitability.

THE PROGRESS SO FAR...

| Region | SHGs | Members | Savings | Members trained in SHG dynamic | Members trained in skills | Loan outstanding | Active clients |
|--------------|--------------|---------------|-------------------|--------------------------------|---------------------------|----------------------|----------------|
| Davangere | 819 | 10,919 | 27 million | 9,148 | 354 | 31.37 million | 3,577 |
| Haveri | 777 | 10,258 | 22 million | 7,759 | 225 | 36.80 million | 4,484 |
| Total | 1,596 | 21,177 | 49 million | 16,907 | 579 | 68.17 million | 8,061 |

¹ As per the 2001 Census

² 2009 Report of the Expert Group to review the methodology for estimation of poverty, Planning Commission

HAND IN HAND IMPACT

When Hand in Hand India introduced its SHG concept at Rattihalli village in 2009, it caught the attention of many women, Vijayalakshmi being one of them. She and a few of her friends came together and formed the Ganga Kaveri SHG. Through the SHG, Vijayalakshmi knew she could turn her childhood passion of cooking into something bigger. And thus was born Kaveri Mess. With an internal SHG loan of INR 5,000 Vijayalakshmi started the Kaveri Mess in December 2009 serving lunch to a small group of civil contractors. "The absence of good eateries in the neighbourhood worked to my advantage," recalls Vijayalakshmi. Word on her catering enterprise spread fast and before she realised she got an order to serve food for participants at a Government training programme. And the rest, as they say, is history. From earning a net profit of INR 3,000 -5,000, today Vijayalakshmi earns a net profit of INR 25,000 a month. Apart from serving lunch and dinner to a regular set of customers, she also takes catering orders for birthday parties, marriages and other functions. With her enterprise expanding in the past few years, Vijayalakshmi needed a helping hand; the help came in the form of four fellow SHG members who assisted her in meeting her catering orders. They get paid INR 100 a day. "I am happy that through my enterprise I have also given employment to other women in my SHG," says a delighted Vijayalakshmi.



Thanks to Hand in Hand India, Vijayalakshmi today is a budding entrepreneur at Rattihalli village. At right, SHG members give Vijayalakshmi a helping hand in her catering enterprise.

THE RIPPLE EFFECT

While for Vijayalakshmi, the access to microfinance loans ignited the entrepreneurial spirit in her, for others, like Hamida Bi, the SHG has given her the financial wherewithal to strengthen her family-based bakery enterprise which was started 10 years ago at Kaginele village. Initially, Hamida and her husband Khaja prepared and sold breads, cakes and rusks (a hard dry biscuit). However, with no proper storage facility, the unsold cakes and loaves of bread were causing more loss than profit. In the past few years, the bakery has been only producing and selling rusks. Sustaining the enterprise has been a challenge - Khaja is physically challenged; Hamida has, for most part, managed the enterprise single-handedly; with no additional source of income, the couple couldn't afford to strengthen their enterprise. When Hand in Hand India commenced its SHG & Microfinance Programme in the Byadagi Block, Hamida and Khaja, like many others at Kaginele village, were hopeful of a better life. Hamida has taken three loans since 2009 and has judiciously used the amount to strengthen her enterprise. Hamida and Khaja's daily earnings have doubled from about INR 200 to INR 500.



Access to microfinance has helped Hamida Bi, at Kaginele village, strengthen her bakery enterprise with a slicing and grinding machine.

Hand in Hand India's SHG training, coupled with awareness on financial management and entrepreneurship, has given women like Vijayalakshmi and Hamida the recipe to success.

Hamida's recipe to success

2009

The first loan of INR 8,000 was used to procure more raw material; with more to sell, the couple made a marginal profit.

2010

Hamida used the second loan of INR 15,000 to purchase a second-hand flour grinding machine.

Prior to the grinding machine, she could manually knead 30 kg of flour a day.

With the grinding machine, she is now able to grind about 60 kg of flour a day.

2012

The third loan of INR 24,000 was used to buy a slicing machine and a generator.

The generator has ensured that production is not halted because of power failure.

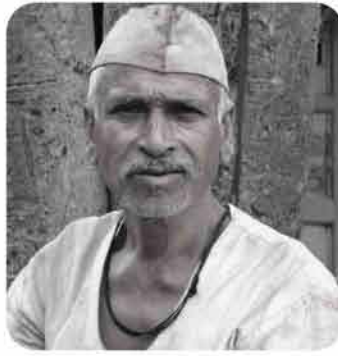
With a slicing machine, the family is able to prepare about 500 packets of rusks a day, double than what they could do earlier.



THE ROAD AHEAD

Having successfully implemented its SHG & Microfinance

Programme in Davangere and Haveri, Hand in Hand India plans to expand its operations to Dharward District. Once Hand in Hand India forms and trains the SHGs at Dharward, Belstar will provide credit services to the SHG members.



PICTURE OF HEALTH

REACHING THE UNREACHED

Every year, more than 350,000 women die from pregnancy or childbirth-related complications; 99 percent of such deaths occur in developing countries. In India, there is one maternal death every 10 minutes; if this trend continues we may miss the target set by the Millennium Development Goals on maternal health which aims to reduce the mortality ratio by 3/4th and achieve universal access to reproductive health by 2015. Currently, the Maternal Mortality Rate (MMR) in the country is 212 per one lakh live births.¹

In developing countries, maternal mortality can be curtailed to a great extent if women are ensured access to health care services. In India, wide regional disparities can be attributed as one of the reasons for the high mortality rates. Even in States which fare well in health care, there are still certain pockets which do not have access to basic health services due to poor infrastructure or rugged terrain.

Happiness is often overshadowed by a sense of trepidation when a woman is pregnant in Kalvarayan Hills, where access to maternal and child health services is the need of the hour. Located in the periphery of Villupuram, Salem, Dharmapuri and Tiruvannamalai Districts of Tamil Nadu, Kalvarayan Hills is home to a large tribal population. Many villages here are hard-to-reach or inaccessible even by the Government's ambulance service. In its efforts to improve access to health care services in far-flung areas, Hand in Hand India has entered into a partnership with Ford Motor Company. Through the Ford Motor Company's Sustainable Urban Mobility with Uncompromised Rural Reach (SUMURR) Project, which explores ways to support the underserved rural communities, Hand in Hand India is providing maternal and child health services at Kalvarayan Hills.

¹ United Nation's Millennium Development Goals Report of the U.N. Secretary-General, 2012

The pilot Project envisages working under the guidance of the Health Department, Government of Tamil Nadu, to strengthen its existing maternal and child health programme. The Project, with the help of Ford's all-terrain vehicle, will address the issue of accessibility by increasing the frequency of visits made by the Village Health Nurse (VHN), provide maternal care at the doorstep of the mothers (antenatal and postnatal), ensure safe institutional delivery and increase immunisation coverage.

The project covers 29 villages under four health sub-centres with a population of 10,555. The target population for the Project is high-risk pregnant mothers. Within a month of launching the intervention, the Ford vehicle has helped nine pregnant women have safe deliveries. The Ford SUV facilitated their travel to Primary Health Centres or the nearest First Referral Unit (FRU) from their remote villages that could not be accessed by the Government's ambulance service.



Hand in Hand India and Ford Motor Company have helped pregnant tribal women access health care services in Kalvarayan Hills.

The collaborative effort also aims at developing a voice-based reminder system for mothers. Through this system, alerts on mandatory medical procedures and tests that need to be undertaken during pregnancy; notification on the expected date of delivery; awareness messages, etc. will be delivered directly to the beneficiary. This will ensure safe delivery, neo-natal care and immunisation. One of the key strategies is to involve other stakeholders like the Government's Integrated Child Development Scheme (ICDS) to improve services.

Through the partnership with Ford Motor Company, Hand in Hand India will also undertake sustained community education with the help of the existing Accredited Social Health Activists (ASHA) to address the myths and misconceptions on pregnancy, delivery and treatment of the girl child among the tribal population. Hand in Hand India will conduct a series of capacity-building exercises for ASHA workers.

The U.S. Department of State, the George Washington University (GW), the University of Michigan, the Indian Institute of Technology – Madras (IIT-M) are some of the key partners of the SUMURR Project.

A native of Kodamaathi village, Mageswari has grown up seeing women being carried in cots/bedsheets through the forest to the Primary Health Centre (PHC), located in the foothills, for delivery. With her due date fast approaching, 19-year-old Mageswari was anxious of encountering a similar fate. She was dreading the 38-km journey to the nearest PHC at Kariyalur to deliver her baby. When she started showing signs of labour, her husband tried, in vain, for the Government's ambulance service. The couple was asked to come to Ezhuthur, the nearest accessible village which is located 15 km away from their village. Concerned that they may not be able to make the journey, they made a frantic call to the VHN. Their fears were put at bay as the Ford vehicle was at their doorstep to take Mageswari to the PHC and a few hours later, she gave birth to a healthy baby boy. "If not for Hand in Hand India and Ford, I dread to think how I would have reached the PHC. Thanks to the Ford vehicle, I was able to have a safe delivery," says Mageswari.

So far, under the Hand in Hand India - Ford Motor Company partnership, 108 pregnant women from 29 villages in Kalvarayan Hills are being observed. All of them have been categorised as high-risk for the following reasons:

- Early marriage
- High-order births
- Existing complications
- Existing rate of home deliveries
- Very poor health facilities reaching them
- Previous instances of still birth
- Highly prevalent myths and misconceptions



Timely medical help ensured that Mageswari from Kodamaathi village had a safe delivery.

NO LONGER

Too weak to play...
Too tired to work...

One in every three malnourished children in the world lives in India;³ 42 percent of children below five years are underweight in the country,⁴ prompting the Prime Minister, Dr. Manmohan Singh, to call the nutritional status in India a "national shame."

The Harvard School of Public Health, in fact, after studying undernutrition in India, was of the opinion that economic growth had no direct correlation in reducing undernutrition. It had even called for rethinking of growth-mediated strategy in achieving the Millennium Development Goals.

Undernutrition among children between 6 and 59 months of age contributes to about 25-50 percent of mortality. Since 80-85 percent of brain development happens during this growth phase, Hand in Hand India's Health Pillar extends its interventions to focus on early childhood nutrition. The Health Pillar initiated its nutrition intervention about five years ago and the experience gathered over the years has helped in addressing childhood nutrition. The vicious cycle of imbalanced nutrition, if left untreated at childhood, could result in anaemia in adolescents and can carry on during pregnancy resulting in low-birth weight babies. This led to the organisation initiating a full-fledged anaemia intervention programme. Through its paediatric camps, Hand in Hand India ensures children under five are dewormed regularly and are also given iron and Vitamin supplements.

In 2011, Hand in Hand India facilitated a common platform for key Government stakeholders in Kancheepuram through the district-anaemia campaign titled 'Sogai illa Sangamam' and ensured the supply of Ferrous Sulphate Tablets for 4,132 adolescent girls and 2,094 pregnant women.

The primary target group, under the anaemia intervention, is adolescent girls who the Health Pillar reaches out to through the School Health Programme run under the auspice of the Department of Public Health.

Pregnant women are counselled on the importance of taking the complete course of iron tablets to maintain healthy haemoglobin levels. They are advised to regularly check their haemoglobin levels; women with low haemoglobin counts are referred to the nearest Primary Health Centre for iron-sucrose injections.

With the Government's restriction on invasive testing procedures, Hand in Hand India is all set to embrace technological advancements by adopting a non-invasive screening method next year. It will also monitor the anaemia programme implemented by the Government and provide policy-level inputs to bring about the desired change.

Apart from promoting childhood nutrition and curbing the incidence of anaemia among adolescent girls and women, the Health Pillar also includes in its ambit other key health care concerns. Partnering with reputed medical institutions, Hand in Hand India conducts medical camps in villages. For villages which are either poorly accessible or far away from any basic health care services, the Health Pillar starts a kai-raasi or community clinic for residents.

Another serious health hazard highly prevalent in rural India is open defecation. In its efforts to prevent this, Hand in Hand India provides loans to its self-group women (SHG) for construction of toilets in their households. The Health Pillar has improved the efficiency of service delivery by integrating the services of key Government Departments like Department of Public Health, Integrated Child Development Services, Department of School Education and District Rural Development Agency.

Through its sustained efforts, Hand in Hand India has made rapid strides in providing the rural poor, access to basic health care services; from a state of neglect many villages today are a picture of good health.

For most of her two years, Durga Devi has remained an underweight child. A check-up at the anganwadi (day-care centre), confirmed her mother Muniyama's fears – Durga was found to have moderate malnutrition (Grade 2).



As is common in rural areas, most women like Muniyama remain unaware of the importance of providing their child a nutritious and balanced diet. Recently, Hand in Hand India conducted a health awareness programme on nutrition at Parandthur where Durga lives with her parents and sibling. The programme, says Muniyama, was an eye-opener. She was informed of the necessary dietary changes that she needed to make for her child. In the past few months, Muniyama has been providing little Durga with a more nutritious diet which has included more vegetables, iron-rich food and the nutritional supplement provided at the anganwadi. Today, Durga's nutritional status has improved to Grade 1.

"Hand in Hand India's health mobilisers have been persistent in monitoring my child's health; if not for their guidance my child's nutritional status would never have improved," says Muniyama

"I constantly experienced dizziness, edema in both legs and fatigue during my pregnancy. I attended the Anaemia camp that Hand in Hand India conducted at my village, Annathur. I was shocked to know that my haemoglobin level was 4.2 gm/dl. The doctor termed my pregnancy as 'high-risk'. The Health Pillar staff referred me to the Primary Health Centre where I was administered Iron Sucrose Injection and provided Ferrous Sulphate Tablets. I also followed the well-balanced diet recommended by the Health Pillar. Thanks to Hand in Hand India's timely intervention, I had a safe pregnancy and today my haemoglobin count is 11.3gm/dl."



³ Unicef

⁴ HUNGaMA (Hunger and Malnutrition) Report



EDUCATION

A DISTANT DREAM, NO MORE

The Child Labour Elimination Programme started off as an initiative to help child labourers regain their childhood. In recent years, the intervention has diversified its activities and reach to address other pertinent issues that cloud the state of education in rural India. Through the Residential Special Training Centres, Evening Tuition Centres and Transit Schools, the Child Labour Elimination Programme continues to make rapid strides in assisting students in rural areas. The Programme has taken its initiatives beyond the shores of Tamil Nadu to the heartland of India – Madhya Pradesh



Every Student Counts

A year ago, seven-year-old Kavya, a native of Kongarapattu village in Tamil Nadu, could only manage a 'C' in her academics. She could hardly read Tamil or comprehend Mathematics. Kavya is not alone. Around 75 percent of children studying in grade III, in government schools in rural Tamil Nadu, cannot read grade I level text; 30 percent of children in grade III in government-run schools in the State cannot recognise numbers up to 100.¹

It is to help children like Kavya that Hand in Hand India's Child Labour Elimination Programme (CLEP) started Evening Tuition Centres (ETCs)² in late 2007. Many of the slow learners in primary school are first generation learners who often resort to private tuitions to make up for any lag in their academics. This not only means an additional expense that the family has to incur but for those who cannot afford private tuition, it sometimes leads to a discontinuation in studies. The ETCs are conceptualised to address the slow learning levels of children in Government-run primary schools (grade 1-5) in rural areas. Hand in Hand India uses special teaching kits, designed by NGOs, to teach children Tamil and Mathematics. The ETC classes are run free of cost by Hand in Hand India.

Kavya has been attending the ETC at her village since last year. Through the ETC, Kavya has made significant progress in her academics. Currently, a grade 3 student, Kavya's learning levels have progressed to a remarkable 'A'. Her school Headmistress, Chandra, is elated with the progress seen in students like Kavya because of the two-hour ETC classes conducted on weekdays after school hours.

Hand in Hand India's first ETC was started at Nathapettai in Kancheepuram towards the end of 2007. Initial apprehensions by parents were laid to rest once teachers, encouraged by the improvement in the children's learning levels, voiced their support for the ETCs. Within a year, Hand in Hand India had about 300 ETCs in three districts – Kancheepuram, Vellore and Thiruvallur. For the 2010-11 academic year, Hand in Hand India had under its fold 661 ETCs which benefitted 18,590 students.

A healthier teacher-student ratio at the ETCs has helped teachers groom the talents of young children through a combination of skits, dramas, dance programmes and storytelling. By helping slow learners, the ETCs also facilitate in retaining students in the formal schools.

COMMUNITY SUPPORT

When Hand in Hand India started the ETCs, they were run by a teacher appointed by the organisation. Last year, in a change of strategy, Hand in Hand India started training its mobilisers at the Panchayat level to take on the role of teachers at the ETCs. Apart from overseeing the implementation of the educational interventions in the village, mobilisers, in their additional capacity as ETC teachers, are also able to personally monitor the academic progress of slow learners. Encouraged by the success of the ETCs, many Panchayats have taken on the onus to start ETCs by themselves. In Hand in Hand India's experience whenever the community has taken such ownership, there is a commitment from both the teacher as well as the stakeholders who oversee the effective functioning of the ETCs. As of June 2012, there are 60 such Centres that are supported by the community. In effect, it means that these ETCs have been set up entirely by local stakeholders – from appointing and paying the teacher to selecting a suitable location for conducting the classes, the community has taken full responsibility in running the ETC. In such instances, Hand in Hand India's role is limited to only training the ETC teacher and providing the Centres with learning kits. Such proactive participation from the community will go a long way in addressing the educational needs of children in rural areas. In the coming months, Hand in Hand India envisages more such ETCs to be set up by the community.



ETCs have been a boon to slow learners in rural areas, with many showing improved learning levels.

"The children from the Scheduled Tribe Irular community who attend the ETCs are like convent educated children. There is a marked difference in their personalities, grooming and way of speech. They also manage to perform better than those who do not attend the ETCs."

- Jaya Kumar, Headmaster of Panchayat Union Primary School, Thenthur, Vellore District

¹ 2011 ASER Report

² As per the Right to Education Act, ETCs have been renamed Child Learning Centres



Treading Success

A few years ago, a World Bank report estimated the Gross Enrolment Rate (GER) at the secondary level, on an average, to be 70 percent in East Asia and 82 percent in Latin America. In India it was pegged much lower at 40 percent.³ Concerted efforts, from government and non-governmental organisations, in the recent past have led to better enrolment rates for secondary education in India. In 2010, the GER for secondary enrolment was 63 percent.⁴ Successfully passing the secondary grade examination in India is a prerequisite if students want to pursue higher education. However, failing to do so often leads to children discontinuing their studies and giving up on dreams that once fuelled their desire for a better life. With little or no guidance, especially in rural areas, children in the 15-18 age group are at crossroads. To provide such children with another opportunity at fulfilling those ambitions is what Hand in Hand India's Transit Schools strive to do. Meant especially for 15-18 year olds, the Transit Schools tutor those students who have either dropped out from secondary school or have failed to clear their grade 10 examinations. Started in 2005, the Transit Schools have helped many young adults successfully complete their grade 10 examination and have assisted them in chalking out a successful academic and professional roadmap.

HE TAKES THE CAKE!

Venkatapathy's story is one which will inspire many children who give up studies after failing to clear the Board exams. In 2004, Venkatapathy was studying in Grade 10 in Pachaappa's School in Kancheepuram. In the Board exams, he failed in Math and Tamil. He was dejected and was ready to give up. This was when he met Hand in Hand India's Transit school teacher Vijayakumar who advised him to join the Transit School. He agreed and his life has never been the same again. With the extra coaching that he received at the Transit School, he cleared both the subjects. Armed with his 10th grade certificate he enrolled in a catering school in Chennai. Today he works at Cake World, a bakery in Kancheepuram and earns around INR 10,000/- a month. Says Venkatapathy, "Had I given up after failing 10th grade, my life would have been so different. Thanks to Hand in Hand India, I have understood the importance of education because of which I am successful today." His dream is to start his own bakery. Bake Away Venkatapathy!



A Transit School student, Venkatapathy aspires to start his own bakery.

Inadequate guidance to secondary school students can often hamper their academic progress. It has been observed that students from rural areas are not always well informed of the various professional and technical courses that exist. As part of its efforts to help secondary school students in their quest for a professional career, Hand in Hand India organises Maatram (Tamil for transformation), an annual guidance programme for former and present Transit School students on the various job-oriented courses that are available. The inaugural edition in 2011 saw leading Government and private organisations like Dr. Reddy's laboratories, Everonn Education Limited, Savera Hotels and the Government of India's Ministry for Micro, Small and Medium Enterprises participate at Maatram where they shared with participants the various short-term, job-oriented course they offer. For the 834 students who participated at the event, Maatram opened up an exciting new world of opportunities that were unknown to them.

In 2011, the Transit School initiative received a fillip through the support of BNP Paribas Global Securities Pvt. Ltd. The French Bank, as part of its Corporate Social Responsibility, supported four Transit Schools in Kancheepuram District. Since then, BNP Paribas has extended its support to two more Transit Schools in Vellore District.

| Year | Number of Transit Schools | Number of students enrolled | Number of students passed |
|---------|---------------------------|-----------------------------|---------------------------|
| 2005-06 | 9 | 269 | 116 |
| 2006-07 | 12 | 357 | 149 |
| 2007-08 | 50 | 563 | 250 |
| 2008-09 | 70 | 1,553 | 491 |
| 2009-10 | 43 | 610 | 175 |
| 2010-11 | 70 | 2,335 | 575 |
| 2011-12 | 51 | 1,831 | 887 |

³ Secondary Education in India: universalizing opportunity, 2009, Document of the World Bank

⁴ UNESCO Institute for Statistics

Better Late Than Never

For the tribal children of Nalcha Block, a small effort by Hand in Hand India, has made access to education a living reality and not a distant dream.



Anil Mehra from Sagar village is attending school for the first time. His goal is to join the Army.





ADVANTAGE TRAINING!

From beauty parlours to car driving, the skill training given to villagers under the Village Uplift Programme has helped many find alternative sources of livelihood.

The Village Uplift Programme (VUP) works at empowering the entire village community by integrating all the five pillar activities of Hand in Hand India. Every village under the VUP has key elements of each pillar and the community as a whole is trained and encouraged to take ownership of the various activities started in the village. During the two-year period of the VUP, the focus is on helping people become self-reliant. Various skill training programmes are held and selected unemployed youth and self-help group women are provided training in both farming and non-farming skills. Training on non-farming skills can be as varied as beautician courses, embroidery, making doormats and car driving. For those interested in enhancing their skills in farming-related activities, training is given on dairy, vermicomposting, organic farming, farm waste management, milk and milk products. However, the responsibility of Hand in Hand India extends beyond just organising the training sessions. Once the training is complete, Hand in Hand India assists villagers in setting up enterprises, obtaining loans and finding employment based on their skill training.

It took one such skill training session, through the VUP, to change Mageshwari's fortunes. Successive crop failures forced Mageshwari and her husband to give up their agriculture enterprise. To make ends meet, the family relied on the income that Mageshwari's husband earned as a construction labourer. Unfortunately for them, this was not a consistent source of income. Two years ago Hand in Hand India introduced its VUP at her village in Tamil Nadu and things began to look up for Mageshwari and her family. She underwent the beautician and jewellery-making training that Hand in Hand India gave for the self-help group (SHG) women in her village. Today, she has her own beauty parlour, the first in her village. She earns about INR 2,000 per month through her enterprise; the income has not only helped in meeting her household needs but has also sown the seeds of entrepreneurship in Mageshwari. For her and her family, there is no looking back. This has been the case for many SHG women in the villages under the VUP.

Such training programmes have been held over the last three years with the frequency increasing over the last year or so. It has been observed that women mostly opt for training in sewing, and both men and women undergo the dairy farming programmes.

What is noteworthy is that, there has been a sea change in animal husbandry activities in villages. As 50-year-old Ellammal found out, a substantial increase in her cattle's milk yield enhanced the family's income levels as well. Ellammal worked as a coolie (unskilled labourer) for most of her life while her husband grazed cattle. Poor economic conditions prevented her from educating her children beyond high school. She had to sell her four cows to meet her daughter's wedding expenses. With age, she was finding it difficult to work in the fields and was looking for alternative sources of income. Her search ended when she joined the Eearkai SHG and obtained two loans of INR 10,000 and INR 15,000 which were used to buy a cow, build a shed and buy food for the cow. She sells eight litres of milk every day at INR 13 a litre.

To educate villagers, like Ellammal, on effective cattle-rearing practices, Hand in Hand India conducts a dairy training programme for the villagers. Veterinary doctors and professors interact with villagers and share with them valuable tips on healthy cattle-rearing practices. Villagers are also taken to the Livestock Research Station at Kattupakkam where they are given a hands-on training on ways to rear pigs, cows, rabbits and goats. They are provided free samples of CO4 fodder grass which helps improve the milk yield in cows.

"Thanks to the veterinary camp, villagers have a better understanding of how to follow healthy cattle-rearing practices," says Ellammal.

The training sessions on farm-related activities are conducted in partnership with the Livestock Research Station/Veterinary University, Farmers Training Centres; and National Bank for Agricultural and Rural Development. These sessions are therefore conducted free of cost to the beneficiaries. As part of its Corporate Social Responsibility Programme, Salcomp, a global developer and manufacturer of mobile phone chargers, has partnered with Hand in Hand India, to provide soft skills and vocational training to rural people to help them with better employment opportunities. This year, through the Salcomp-Hand in Hand India partnership, 276 people have been trained in a host of vocational activities like mobile phone servicing, beautician training, electrical and home appliances, laptop services and machine embroidery.

Demand-driven training is also conducted mainly on beautician courses and four-wheel driving. The cost of the driving lessons are met by both Hand in Hand India and the beneficiary. Under the VUP, 126 training sessions have been conducted for villagers in Tamil Nadu. It is noteworthy to mention that 75 percent of the non-farming training beneficiaries and 66 percent of the farming-related training beneficiaries are employed now. The skill training, under the VUP, has helped many beneficiaries grow from strength to strength.



Through the skill training, Mageshwari has started her own enterprise and has supplemented her family's income.



Skill training can be as varied as beautician courses, embroidery, making doormats, car driving and sewing.



The dairy training has helped villagers like Ellammal adopt healthy cattle-rearing practices. The CO4 fodder grass that she received after attending the training has helped improve the milk yield in her cow.



A WEB OF OPPORTUNITIES

Bridging the urban-rural digital divide, Hand in Hand India's Citizens' Centre Enterprises are helping rural communities reap the benefits of the digital age.

The rural population of India is 833 million; 70 million of these or a little over 8 percent of rural India is computer literate with only 4.4 percent of rural households having access to a computer.¹ While urban India marches ahead in the field of Information & Technology (IT), rural India still has a long way to go. The need to address this lacuna in the digital divide that exists between rural and urban India is what Hand in Hand India's Citizens' Centre Enterprises Pillar is striving to do. Serving as IT kiosks, CCEs are run by a self-help group (SHG) member of Hand in Hand India. The entrepreneur is trained to run the computer centre which can offer a host of services such as internet browsing, doorstep banking, photocopier, mobile phone recharge, scanning, market status updates, e-governance, desktop publishing, computer courses, etc. Application forms of Government welfare schemes are also available at the Centre. For the entrepreneur, the CCE serves as an income-generating enterprise and for the community it becomes a focal point of access to computer-related services. Once trained, the CCE entrepreneur initiates computer-literacy awareness and programmes for people in her village, including children and women. Taking it a notch above, the CCE also forms community volunteer groups called Good Governance Rights Protection Committees (GGRPCs) which promote and strengthen grassroots-level democracy in villages. The GGRPCs facilitate swift action from authorities concerned in resolving laying of roads, mending water tanks, setting up of new fair price shops, etc.

To improve economic independency among CCE entrepreneurs, Hand in Hand India imparts business skills to the entrepreneurs through a unique Simulation Training Module developed by BTS, the global leader in strategy implementation. The Module designed in the form of a game board gives entrepreneurs a hands-on experience in establishing and stabilising a CCE. It presents the entrepreneur with wide-ranging situations that she may come across in her business and helps her make decisions which will increase her profit.

The CCEs, thus, work towards improving access to information and communications which are pivotal for the economic and social empowerment of the underprivileged in rural India.

¹ IMRB I-Cube 2012, All-India Estimates, June 2012; Census 2011

CONNECTING RURAL INDIA

Till a year ago, Tadasa village in Haveri District, Karnataka, did not have a computer centre or a household with a computer. This is not surprising. Many villages in the State share the same fate. Although the State's capital, Bangalore, is a renowned global hub for the Information Technology sector, the rest of the State, especially rural Karnataka lags behind in access to IT. Only about 4.9 percent of rural households in the State have a computer.²

In an attempt to empower rural communities in Karnataka with access to computer and computer-related services, Hand in Hand India and the Deshpande Foundation, in December 2010, launched a project to set up 30 CCEs in Haveri District. The pilot project, supported by the Deshpande Foundation, has been implemented through Hand in Hand India's self-help groups (SHGs) operating in five blocks of Haveri District. The partnership is aimed at establishing 30 CCEs in the five blocks and enabling the 30 entrepreneurs to make their Centres sustainable.

It is through this partnership that Tadasa village got its first computer centre in the form of Hina Kausar's CCE. Despite her humble background, 20-year-old Hina is very much part of today's tech-savvy generation and well-aware of the latest in the world of computers. In 2009, she joined a private computer institution and equipped herself with the requisite computer knowledge and since then Hina has been on a mission — to spread computer literacy in her village. Impressed by Hina's unwavering aspiration to impart computer education to people in her community, her mother Rehna Banu Mullah, a member of the Fathima Self-Help Group, obtained a loan of INR 35,940 in March 2011 to set up a CCE at her house. Thus, began Hina's entrepreneurial journey. Her CCE is equipped with a computer and multipurpose printer. So far, she has conducted numerous e-learning classes for children and has included in her CCE some additional income-generating activities like procurement of the Permanent Account Number (PAN) card. She earns between INR 1,200 and INR 1,500 a month. Smart, intelligent and determined, Hina plans to complete a course in computer teacher training, become a certified teacher and expand her enterprise to include mobile phone accessories and services.

Empowering entrepreneurs like Hina and in turn the community is the driving force behind the Hand in Hand India-Deshpande Foundation collaboration. The two-phase project has seen 30 SHG members being trained in basic computer skills, Information & Communication Technology (ICT), e-learning and income-generating programmes such as downloading and filling online application forms, booking train tickets, Desktop Publishing and Photoshop. Partnering with NICE computers, Hand in Hand India conducted a week-long training session on basic computer skills including MS office for the SHG members. The training was attended by SHG members and in some instances by their relative who intended to start the enterprise, following which Hand in Hand India provided them with a computer system, on a monthly loan repayment basis.

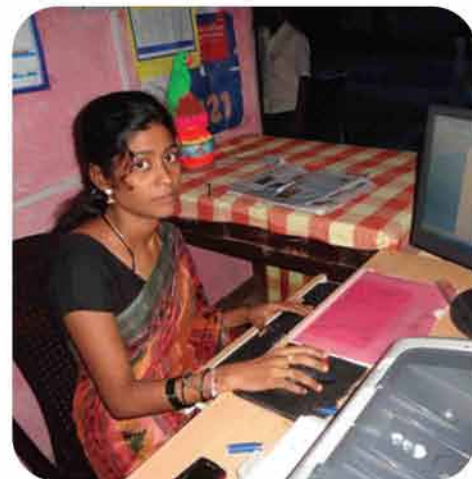
Thanks to the training given, many entrepreneurs have become advocates of computer literacy. Pushpa is one of them. Her CCE at Byadagi town in Karnataka is one of the three that exists in the town. Pushpa runs the enterprise for her aunt who, as a member of the Belagu SHG, obtained a loan of INR 31,450 to set up the Centre. The CCE offers e-learning programmes, printing, writing CDs and mobile phone recharge. As part of her efforts to spread computer literacy in Byadagi, Pushpa conducts a 1-month and 3-month basic computer programme and teaches Desktop Publishing applications like CorelDraw and Page Maker to those interested. She also undertakes typing assignments, including typing documents in the local Kannada language. The CCE is located close to a private school and has benefited students immensely; many of them visit the Centre after school hours to hone their computer skills. The CCE generates an income of about INR 2,000 – INR 2,500 a month.

By setting up CCEs in villages and towns with no or poor access to computers, Hand in Hand India and Deshpande Foundation have provided entrepreneurs like Hina and Pushpa a web of opportunities to explore.

What sets Hand in Hand India's CCEs apart from other computer centres is the dual purpose of entrepreneurship and social welfare that it strives to serve. A purpose which not only propels women empowerment but also shows an entire community the way forward...



The Hand in Hand India-Deshpande Foundation collaboration has given people at Tadasa village access to simple computer-related services like Xerox and scanning. Hina Kausar and Rehna Banu at their CCE.



Pushpa at the Byadagi CCE which offers a host of services like e-learning programmes, mobile phone recharge and printing.

² Census India 2011 on "Housing, Household Amenities and Assets – Karnataka"



GREEN GUARDIANS

In today's increasingly neglected environment, Solid Waste Management and Natural Resources Management have emerged as pertinent environmental concerns. Through a combination of effective solid waste management practices, watershed projects, green livelihood finance, orchard development initiatives and organic farming programmes, the Environment Pillar of Hand in Hand India is striving for greener pastures.

A WELL-CEMENTED SUPPORT

Situated along the mighty Western Ghats is Madukkarai Town Panchayat. Madukkarai, with a population of 25,000, is in the suburbs of the second largest city in Tamil Nadu - Coimbatore. Hand in Hand India launched its Solid Waste Management (SWM) Project in the Town Panchayat on 1 December 2011. Since then, the organisation has been collecting and segregating solid waste from 8,500 households in a structured and systematic manner.

Madukkarai has one of the oldest cement plants in India, built during the days of British India, belonging to the Associated Cements Company Limited (ACC). With a corporate objective of being committed to environment protection and impressed by Hand in Hand India's SWM activities, the cement manufacturing company has extended financial support to the organisation's SWM initiatives in the region. For a period of three years, ACC will fund the recurring expenditure of the SWM Project. During this period, the SWM team will take steps to ensure financial sustainability through various possible sources including the collection of a user fee.

A Memorandum of Understanding was signed between Hand in Hand India and ACC Limited for implementing the new initiative, christened "Clean and Green Madukkarai." The Project was inaugurated on 19 March 2012 at a function presided by Mr. Karunakaran, District Collector, Coimbatore. Mr. S. P. Velumani, the local Member of Legislative Assembly and Mr. Ashish Kumar Shrivastava, Plant Director, ACC, Madukarai, also participated at the inaugural programme. This is the first time that a corporate is supporting the recurring expenditure of an SWM Project. The company will provide INR 2,065,000 in the first year of the project.

To help users segregate waste, ACC Limited has sponsored large bags, which have been distributed to the households, to store the recyclable waste. Green Friends collect this stored waste once a week. With Hand in Hand India's experience and commitment and the financial support of ACC Ltd., the project at Madukkarai is bound to succeed. Such partnerships will go a long way in cementing our commitment to a cleaner environment.



Partnering with ACC Limited, Hand in Hand India is working towards a cleaner and greener Madukkarai. Above, ACC and local government officials at the inaugural function.

CARING FOR THE CUSTODIANS

From time immemorial, tribal people have known to be the guardians and custodians of nature - striving, despite all odds, to conserve the environment. Sadly though, many environmental policies in the past have overlooked the role and contribution of tribal communities towards preserving the environment. Such policies and approaches have adversely affected both the environment and the livelihood of the tribes.

The challenges they face range from lack of water, poor health conditions, attack from wild animals, to the existing undulating terrain. From being 'shifting cultivators', hunters and food gatherers, tribes today have been compelled to resort to subsistence farming and cultivating rain-fed crops. This has led to a low yield and low nutrition levels; many tribes have migrated to nearby towns in search of alternative sources of livelihood.

Advancement in technology and the encroachment of forest land on the pretext of development has displaced many tribes from their roots.

In recent years, there has been a positive shift in the environmental approach and policies; Hand in Hand India, in its efforts to help the tribes of Chamrajnagar in Karnataka gain social and economic development, has collaborated with Vivekananda Girijana Kalyana Kendra and implemented the watershed development programme with support from NABARD (National Bank for Agriculture and Rural Development). With time, it became evident that any development initiative would prove futile if the natural resources, on which it was dependent, were not restored.

The Watershed Development Project, named as Budipadaga, includes four villages in the watershed, namely, Budipadaga, Kullur, Dodda Moodahalli and Chikka Moodahalli. Under this initiative, water sources were created; soil erosion was controlled through soil and water conservation measures such as check dams, field bunds, contour trenches, water absorption trenches; and sustainable assets were created through horticulture plants and agroforestry. Around INR 2,200,000 has been spent till March 2012 on various structures and treatments in the Project which are still in progress. Farmers have begun witnessing the benefits of the Project — their lands are more fertile and well-irrigated with farm ponds; cattle ponds and saplings have brought in a sustainable source of income.

Following the success of the Karnataka project, Hand in Hand India initiated two more watershed projects under WDF²-CSR³, jointly funded by NABARD and Helping Hand Micro Finance and Services in the Jawad Hills of Tiruvannamalai District. The people from the two watersheds namely Nammiyampattu and Kovilur have welcomed the project, with many of them participating in the qualifying shramdan⁴ for four days. The District Collector, Mr. Anshul Mishra, visited the shramdan⁴ work and appreciated the efforts of the tribal people and Hand in Hand India. The projects have been sanctioned by NABARD under the WDF-CSR component for the first time in Tamil Nadu and its implementation is in progress.



Local residents provide assistance at the Nammiyampattu watershed; such community support has been pivotal in implementing the NRM interventions.

¹ A Green Friend is responsible for the proper collection and disposal of waste from Hand in Hand's project areas.

² Watershed Development Fund

³ Corporate Social Responsibility

⁴ Voluntary Physical Labour

Currently, Hand in Hand India has also initiated similar projects in the tribal areas of Dhar District in Madhya Pradesh. The organisation has applied for watershed and wadi (Orchard Development Programme for tribal communities) projects under NABARD funding. Seeing the water scarcity and the immediate demand for water conservation projects, especially for drinking water, the organisation's CEO, Dr. Kalpana Sankar has envisaged a new project under the organisation's Natural Resources Management intervention, namely, Community Drinking Water Project (CDP). Under this Project, villages with water scarcity will be identified and drinking water sources will be created or renovated with local contribution and participation. The first such Project was initiated in Jamniya Village in Dhar District. The shramdan component of the work to create a drinking water pond has been completed. Ten such villages have been identified for the project to ensure drinking water throughout the year.

WATER, WATER, EVERYWHERE... EVERY DROP TO DRINK

A majority of the rural population in India is dependent on ground and surface water to meet agricultural, industrial and domestic demands. Sadly though, the presence of chemical and biological contaminants from industrial and agrochemical effluents and the increase in concentration of chloride, Total Dissolved Solids(TDS), nitrates, sulphates and iron in ground and surface water is of growing concern. The impact of drinking contaminated water on the rural folk is highly significant as it leads to expenditures on medical treatments, loss of employment days for adults and absenteeism among school-going children.

TIMKEN – Hand in Hand Intervention:

The "Safe Water for Rural Poor" Project was implemented by Hand in Hand India and is being funded by the TIMKEN Foundation, with a grant of USD 50,000. The main objectives of the Project is to provide a sustainable source of safe drinking water in villages and schools of Kancheepuram District of Tamil Nadu, which lack access to clean drinking water, through borewells, wells and water purification systems.

In a baseline survey conducted in 40 villages in and around Kancheepuram it was found that 30 villages had polluted water. Beneficiary villages were identified based on the extent of pollution in the water (high amount of Total Dissolved Solids and pH). Since Reverse Osmosis provides the best filtration process for all dissolved solids, including the removal of microorganisms through the installation of a UV (ultra violet) filter, this was identified as the most suitable technical solution to purify water at the identified locations.

One of the reasons for Hand in Hand India's success across its various interventions has been its ability to involve the community and ensure their participation and ownership. Here too, as a first step, the Panchayat President, residents and SHG members are thoroughly briefed about the proposed intervention. After identifying a continuous source of water and a facility to house the reverse osmosis plant, the decision to commission the plant is taken by the entire community.

So far Reverse Osmosis plants of 250 and 500 litres per hour capacities have been installed and commissioned in 13 villages and 2 schools in Kancheepuram District. Post installation, the villagers are trained on running and maintaining the equipment. So far, more than 13,000 people have benefitted from this intervention.



By providing reverse osmosis units, Hand in Hand India has helped villagers gain access to safe drinking water.



CAMBODIA & MYANMAR- RISING IN THE EAST

As part of its expanding global presence, the Hand in Hand Group has now started its operations in Cambodia and is actively looking at Myanmar. In March 2012, Hand in Hand India Micro Finance Private Limited (HIHMFPL) signed a Memorandum of Understanding (MoU) with the Asian Institute of Technology (AIT) to jointly work towards sustainable development activities in Cambodia, Myanmar and other Southeast Asian Countries. HIHMFPL is an associate organisation of Hand in Hand India.

The MoU, effective for five years, was signed by Dr. Kalpana Sankar, Chairperson of HIHMFPL and Prof. Said Irandoust, President, AIT. The joint partnership is under the umbrella of the Wetlands Alliance Project, an association of established agencies committed to creating new and innovative poverty focused development initiatives in Southeast Asia.

Hand in Hand India will offer capacity building on livelihood promotion through affinity groups and micro enterprises; consultancy on the establishment, management and operations of microfinance and related programmes; jointly conduct relevant research studies and also undertake capacity building activities related to basic health care, education for children and environmental issues.

CAMBODIA

Although Cambodia is ranked at 139 in the Human Development Index 2011, just five ranks below India, its Gross National income is half that of India. More than 28.3 percent of the population survives on less than USD 1.25 PPP (Purchasing Power Parity). Access to various socio-economic services including health, education and financial services is very limited in rural Cambodia, especially considering the poor road and transportation infrastructure. The Central and North West provinces of Cambodia have generated considerable alternative livelihoods, thanks to the increasing tourism around Angkor Wat, a major tourist attraction in the country. But much of north and north-east of the country lacks opportunities in terms of skills and livelihoods. Though the microfinance industry in Cambodia is considered to be one of the most regulated and evolved, it still has a long way to go in terms of internal controls, quality manpower and governance. Though financial services, have to a large extent, reached all provinces, there exist a huge demand for livelihood and capacity building of the local communities.

It is with this scope that Hand in Hand has set foot in Cambodia, through a partnership with a local NGO, Cambodia Rural Development Team (CRDT), under the aegis of the Wetlands Alliance facilitated by the AIT. Subsequent to feasibility studies through field visits and considerable deliberation, Hand in Hand India has launched its Self-Help Group & Microfinance model for poverty alleviation in Cambodia. The project is to be implemented in Kratie and Stung Treng, two of the provinces with poverty rates higher than national average. Hand in Hand India hopes to be able to facilitate 70 self-help groups in its first year of implementation.

MYANMAR

The microfinance industry in Myanmar is yet to evolve. The country still has a long way to go in terms of physical and social infrastructure, policy and regulatory environment, quality manpower and governance. There exists a huge demand for financial inclusion, livelihood and capacity building of the local communities. It is in this context that a scoping study was undertaken in May 2012 by a team from Hand in Hand India lead by CEO Dr. Kalpana Sankar and supported by Deputy CEO Dr. N. Jeyaseelan and Mr. R. Ashwin Kumar, Chief Operating Officer, Micro Enterprise Development.

The team undertook this visit with support and coordination from the Asian Institute of Technology under the Wetlands Alliance Project (AIT/WAP). Hand in Hand Micro Finance Private Limited will undertake a visit to the fieldwork activities being done by the local network partners of AIT/WAP. This will help outline the key parameters critical for the successful implementation of a community based self-help group and microfinance programme.

In May 2012, Hand in Hand India conducted a Social Entrepreneurship Sensitisation Programme at Yangon, Myanmar, which showcased the organisation's journey, transformation and enterprise promotion strategy that it has adopted over the years. Officials from AIT and Myanmar-based NGOs like Ever Green Group (EGG), Forest Resources Development Agency (FREDA), Myanmar Heart's Development Organisation (MHDO) and Network Activities Group (NAG) participated in the Programme.



Capacity building on livelihood promotion is the need of the hour in Cambodia.



The Hand in Hand India - AIT partnership will work towards creating development initiatives in South-east Asia.



An exposure visit and training programme was organised for partners from Southeast Asia.



APPLAUSE



The environmental-themed Rangoli which won a prize at the World Environment Day Challenge 2012.

UNEP AWARD

Hand in Hand India won the 'Most Creative, Unique and Fun' prize at the World Environment Day (WED) Challenge, 2012, organised by the United Nations Environment Programme (UNEP). Hand in Hand India brought together 570 volunteers to create a colourful Rangoli based on environmental themes. The 10,000 sq.ft. Rangoli, a traditional Indian art form, depicted ten environmental themes which aimed to encourage and create environment awareness among people.



BBC World Challenge Series

Hand in Hand India's waste-to-energy project at Mamallapuram was adjudged runner-up by BBC's Down to Business World Challenge Series 2011 for promoting sustainable livelihoods and enterprise creation across the world and was awarded USD 10,000.



Dr. Percy Barnevik (centre), Mr. Amuthasekaran Nachiappan (second from right) and Mr. T. Krishnamoorthy (second from left) at the BBC World Challenge Series awards ceremony in Amsterdam.

Environment Award 2010



Hand in Hand India was awarded the Environment Award 2010 by the Government of Tamil Nadu for its work on 'Environment Management'. The organisation won the third prize under the 'Environment Management' category for its outstanding contributions in implementing Solid Waste Management projects in Tamil Nadu and for creating environmental awareness among the community, elected representatives and officials of the local government bodies.



INDIA NGO AWARDS 2011

Hand in Hand India was adjudged as a Regional Finalist for the South Zone in the 'Large' Category in the India NGO Awards 2011. Instituted in 2006, the Awards, a joint venture between the Resource Alliance and the Rockefeller Foundation, acknowledge and reward organisations which are setting up and promoting best practices in resource mobilisation, accountability and transparency.



CSO Partners' Outstanding Annual Report Award

Hand in Hand India's Annual Report 2010-11 won the CSO Partner's Fourth Outstanding Annual Report Awards for the Voluntary Sector in the 'Large' category. The Annual Reports were judged on three broad criteria, namely, financial reporting, transparency and effectiveness of communication. Hand in Hand India was awarded a cash prize of INR 300,000.

IN THEIR OWN WORDS...



Effort by Hand in Hand India to build capacities of the communities is very encouraging. Commitment of the staff for the work is of high order. Hope the organisation will bring smiles to lot of under privileged people."

P. N. Praveen Kumar, Managing Director, ADFT, NABARD, Chennai

“The effort of Hand in Hand India to reach out to villages and educate them on ICT through Citizens' Centre Enterprises (CCEs) is highly commendable. It has served several objectives: first, the project has created entrepreneurs whose household income has been augmented; second, the CCEs have been able to provide an array of IT based services to the rural class in the remote areas. Hand in Hand India has also been able to educate the local population on the benefits of CCEs which has encouraged its active use. In some of the villages like Tadsa the Hand in Hand India's Citizens' Centre computer was the first computer in the village and the local population have been able to derive maximum benefit from it.”

Dr. Arun Kumar Gopalaswamy
Associate Professor, Department of Management Studies
IIT Madras

“Hand in Hand India (HiH) is a registered Public Charitable Trust which was formed in 2002 with the objective of alleviating poverty through job creation and integrated community development. What began as a small effort in Kancheepuram, a small town in Tamil Nadu, to eliminate child labour has now diversified to address the multidimensional factors of poverty. The organisation's flagship intervention— Self-Help Group & Microfinance Programme has so far created 1,211,606 jobs and is moving steadily towards its goal of creating 1.3 million jobs by 2013-14. Under the stewardship of Dr. Kalpana Sankar, HiH has evolved as one of the most reputed NGOs in India. ”

(Excerpts from the Centre for Micro Finance Blog; the Centre for Micro Finance is a non-profit, non-partisan research centre housed within the Institute for Financial Management and Research in Chennai)

“Hand in Hand India runs Residential Special Training Centres (RSTCs) for out-of-school children at Putheri, Visoor and Semmancherry in Kancheepuram District with the support of Sarva Shiksha Abhiyan (SSA), Tamil Nadu. I am impressed with their dedication in running RSTCs and provision of infrastructure facilities to the children. I appreciate the untiring efforts taken by Hand in Hand India in mainstreaming the dropout children and I wish all the success in their endeavour.”

G. Sarguna
District Social Welfare Officer
Kancheepuram District

ECO-AVATAR

Hand in Hand India launched its eco-tourism project in Banda, Uttar Pradesh. The project will be conducted in partnership with the Department of Tourism, Government of Uttar Pradesh, with overall linkages by the Ministry of Women & Child Development, Government of India. Hand in Hand India will initiate skill building programmes in Banda District to develop and strengthen self-help groups for women, start incubation centres, impart skill building trainings for developing and subsequently marketing eco-friendly products.

OUR TRUSTEES | HAND IN HAND INDIA

Trustees

Dr. Kalpana Sankar

Dr. Kalpana Sankar has been involved in the women's self-help movement for the last 17 years and has been a consultant on gender and microfinance issues to UNDP, UNOPS, Christian-Aid and Wetlands International. A double doctorate in physical sciences and women's studies, Dr. Kalpana Sankar worked as a Monitoring and Evaluation Officer for the International Fund for Agricultural Development (IFAD). She is a recipient of the INSEAD Business School scholarship to attend the INSEAD's Social Entrepreneurship Programme and the HBS-ACCION scholarship training on strategic leadership for microfinance. She has been felicitated by the US Congress as one of the leading Women Social Entrepreneurs in the world in recognition of her role in providing leadership and fostering economic growth in local communities. She is currently the Managing Trustee and CEO of Hand in Hand India.

Mr. Venkat Reddy

Head of MV Foundation, Mr. Venkat Reddy is famous for his advocacy on child rights. His organisation has built alliances with NGOs and government officials in Madhya Pradesh, Chhattisgarh, Orissa, Tamil Nadu, Maharashtra and Assam, as well as in Nepal and Morocco. MV Foundation today works in more than 6,000 villages. More than 300,000 children have been enrolled into schools under his leadership.

Mr. S. Chinnappan

With long experience in gender, microfinance and self-help group issues, Mr. Chinnappan founded the Tamil Nadu-based NGO Kalvi Kendra in 1982. He also edits *Muttram*, a government-sponsored monthly magazine for self-help groups. He has worked in the policy-making team for Dutch development organisation Cordaid and conducted numerous courses on gender sensitisation, self-help movement and microfinance.

Dr. Mangala Ayre

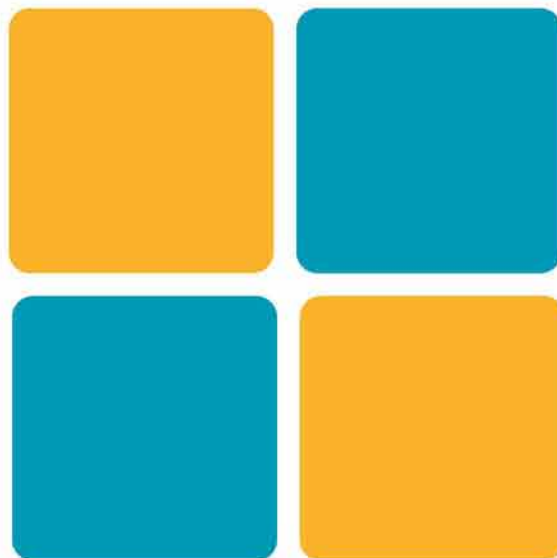
Dr. Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. In 1988, Dr. Mangala Ayre established Inner Harmony Holistic Learning Centre for children in the 2-5 age group. She is a frequent lecturer and counsellor for teachers and parents and has developed various alternative teaching methods using music, storytelling and dance.

Mr. P. Kottaisamy

Mr. Kottaisamy is a graduate in Electrical Engineering and post graduate in Business Administration 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 United States, 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. He has worked earlier in various capacities with DHAN Foundation, Axis Bank, Aviva Life Insurance India and Ramco Systems. He was instrumental in promoting Kurinji Vattara Kalanjiam, a federation of women self-help groups during his association with DHAN Foundation.

Mr. Amuthasekaran Nachiappan

At present, COO (Environment) at Hand in Hand India, Mr. Amuthasekaran Nachiappan is a postgraduate in Sociology. He started his career with the Indian social-service organisation Vivekananda Kendra. His experience spans grassroots action, education, monitoring and evaluation. He has worked on watershed management, renewable energy for rural areas and rural development issues.



Advisory Trustees

Mr. M. S. Sundararajan

Mr. Sundararajan is an Indian banking consultant, economist and was previously the head of the Indian Bank. His core expertise is in investment banking, project finance, corporate restructuring and capital market. Mr. Sundararajan 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 launching of initial IPO, introduction of Biometric ATM and introduction of touch screen kiosk across various Indian bank branches in India. 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. K. N. Krishnamurthy

Mr. Krishnamurthy is a former general manager and special director in automotives major Ashok Leyland. With over 38 years of experience in the manufacturing industry, Mr. Krishnamurthy has also served with the Confederation of India Industries (CII) in various capacities. He won the Mother Teresa Award for outstanding contribution to society, given by the Institute of Economic Progress.

Mr. N. Srinivasan

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

OUR TRUSTEES | SEED TRUST

Trustees

Dr. Kalpana Sankar

Dr. Kalpana Sankar has been involved in the women's self-help movement for the last 17 years and has been a consultant on gender and microfinance issues to UNDP, UNOPS, Christian-Aid and Wetlands International. A double doctorate in physical sciences and women's studies, Dr. Kalpana Sankar worked as a Monitoring and Evaluation Officer for the International Fund for Agricultural Development (IFAD). She is a recipient of the INSEAD Business School scholarship to attend the INSEAD's Social Entrepreneurship Programme and the HBS-ACCION scholarship training on strategic leadership for microfinance. She has been felicitated by the US Congress as one of the leading Women Social Entrepreneurs in the world in recognition of her role in providing leadership and fostering economic growth in local communities. She is currently the Managing Trustee and CEO of Hand in Hand India.

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Dr. N. Jeyaseelan

Dr. Jeyaseelan holds a Bachelor's degree in Agriculture, Master of Business Administration in Banking & Finance, Master of Women's Studies and Ph.D. in microfinance. He has two decades of rural banking experience. He has been a consultant to UNDP, UNOPS, GTZ, Agricultural Finance Corporation, Tamil Nadu Corporation for Development of Women Ltd., various microfinance institutions and Water Partner International (USA).

Mr. K. Thiyagarajan

Mr. Thiyagarajan is a Civil Engineer and has a degree in Business Administration. He has 10 years of experience in cost effective construction and five years of experience in the social sector. With his vast experience in constructions, he has planned and constructed various buildings for Hand in Hand India such as residential schools, training centres, office buildings, *Anganwadis* (day-care centres) etc. with cost effectiveness.



Advisory Trustees

Padma Shri Dr. Hanumappa Sudarshan

Dr. Sudarshan is a social worker who has for over 30 years worked towards improving the health of rural and tribal people in India. In 1981, he established the Vivekananda Girijana Kalyana Kendra, which strives to empower tribal societies and achieve sustainable development. In 1986, he founded Karuna Trust for integrated rural development through health, education and livelihood security. Dr. Sudarshan has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

Prof. A. Thillai Rajan

Prof. Thillai Rajan is currently an Associate Professor in the Department of Management Studies at IIT Madras. His teaching and research areas include Corporate Finance, Project and Infrastructure Finance, Public Private Partnerships and Venture Capital. He publishes his research regularly in leading national and international journals. He has been successful in winning international research grants from organisations such as DFID and AusAID. Prior to joining academia, Prof. Thillai Rajan has over eight years of experience in leading corporations such as IL&FS Investment Managers and Infosys Technologies. In 2010, he visited the Harvard Kennedy School as a Fulbright Nehru Senior Fellow. His past fellowships include the Chevering Gurukul Fellowship at the London School of Economics and Endeavour Executive Fellowship at the Macquarie Graduate School of Management, Sydney.

KEY EXECUTIVES



Dr. Kalpana Sankar,
Chief Executive Officer

Dr. N. Jeyaseelan,
Deputy Chief Executive Officer

Lakshmanan Muralidharan,
Chief Financial Officer, Finance

Srinivas Krishnaswamy,
Strategist

Sandip Mookerjee,
Chief Operating Officer, Partnership & Alliances

V. Badrinarayanan,
Chief Operating Officer, Self-Help Group & Microfinance

Amuthasekaran Nachiappan,
Chief Operating Officer, Environment

Dr. Ushavalli Somasundaram,
Chief Operating Officer,
Child Labour Elimination Programme, Health & Village Uplift Programme
Country Director- Sri Lanka

R. Ashwin Kumar,
Chief Operating Officer, Micro Enterprises Division

Abdul Gafoor,
Additional Chief Operating Officer, Self Help Group & Microfinance, Citizens'
Centre Enterprises

Veena Manian,
Head, Human Resources

Sivaraman. A.,
Director, Human Resources & Public Relations

Abi Murali,
Chief Communications Officer

Sugantha Priscilla,
Head, Training

N. Sivakumar,
Chief Programme Officer, Special Projects

Eitu Vij Chopra,
Director, Business Development, North India

N. Santhus Gnanapragasam,
Project Director, Expansion

M. K. Ali,
Project Director, Operations- Madhya Pradesh & Odisha

R. K. Singh,
Project Director, Operations- Rajasthan & Uttar Pradesh

T. Krishnamoorthy,
Project Director, Solid Waste Management

M. Mageswaran,
Project Director, Natural Resource Management

Zerish Nazir,
Assistant General Manager

E. Swaminathan
Project Director, Child Labour Elimination Programme

K. S. Sudhakar
Project Director, Health

Dr. Y. Joe
Project Director, Village Uplift Programme

J. Daniel Jesudason
Project Director, Citizen Centre Enterprise

K. Thiyagarajan,
General Manager, Building, Establishment & Statutories

I. S. Shenbagaraman,
General Manager, Administration & Human Resources

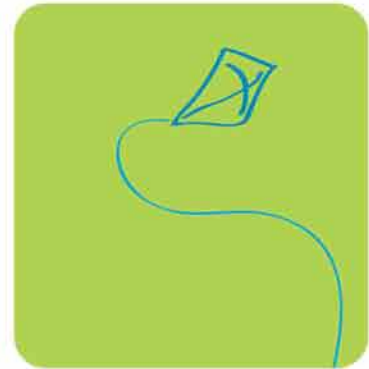
Anthony Vincent Raja,
General Manager, Accounts (SHG)

S. Ganesan,
General Manager, Banking and Finance

Usha Sahasranamam,
Director, Accounts (Trust)

P. Nagarajan,
Director, Accounts (SEED)

Anitha Rajan,
Executive Secretary to CEO



HOW TO 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 by volunteering, 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, using mainly local employees and over 50,000 volunteers, has helped us to keep our costs very low. We have also limited our overhead costs to 8-10 percent in India.

Donors all over the world are welcome to make donations to our Indian account.

HAND IN HAND INDIA

Account Name: Hand in Hand India
FCRA Account
Account Number: 0939101020217
Bank Name: Canara Bank
Branch Name: Theradi
Bank Address: Gandhi Road,
Kancheepuram
Beneficiary: Swift Field 59
Swift Code: CNRBINBBID

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST

Account Name: Socio Economic and Educational Development Trust
Account Number : 10860239943
Bank Name: State Bank of India
Branch Name: Tiruvannamalai
Bank Address: 34, Kosamada Street, Tiruvannamalai, Tamil Nadu
Branch Code: 0938
IFSC Code: SBIN0000938
Swift Code: SBI NIN BB 471

VOLUNTEERS

Hand in Hand welcomes volunteers in almost every field. If you have a skill that you would like to share, we would be delighted to hear from you. Together, we will create a project to suit you that will benefit some of the work we do. We have the same flexible and professional approach to volunteers as we do to partners. If you are interested in volunteering with Hand in Hand, Please send in your résumé to volunteer@hihseed.org

CONSOLIDATED STATEMENTS

HAND IN HAND INDIA AND SEED TRUST

Balance Sheet

| Particulars | As on March 31, 2012 | As on March 31, 2011 |
|---|----------------------|----------------------|
| Liabilities | | |
| Initial Contribution | 7,127 | 7,127 |
| Reserves and Surplus | 39,901,008 | 35,457,228 |
| Corpus Fund | 444,173,162 | 444,173,162 |
| Interest on Corpus Funds | 191,504,398 | 153,700,662 |
| Grants | | |
| Capital Grants | 78,720,314 | 71,590,130 |
| Revenue Grants | 189,474,645 | 246,394,171 |
| Loan Funds | | |
| Secured Loans | 336,321,534 | 426,942,136 |
| Unsecured Loans | 16,540,304 | 38,810,399 |
| Total | 1,296,642,492 | 1,417,075,015 |
| Assets | | |
| Fixed Assets | | |
| Gross Block | 116,155,609 | 102,182,766 |
| Less: Accumulated Depreciation | -37,112,210 | -30,115,044 |
| Net Block | 79,043,399 | 72,067,722 |
| Current assets, loans and advances | | |
| Cash and bank balances | 817,827,654 | 874,102,117 |
| Loans and advances | 457,548,558 | 509,464,103 |
| Other Current Assets | 828,827 | 1,966,262 |
| Less: Current liabilities and provisions | | |
| Current liabilities | 35,893,935 | 25,161,482 |
| Provisions | 22,712,011 | 15,363,707 |
| Net current assets | 1,217,599,093 | 1,345,007,293 |
| TOTAL | 1,296,642,492 | 1,417,075,015 |

* All Amounts are in Indian Rupees unless otherwise stated

Income and Expenditure

| Particulars | April 2011 to March 2012 | April 2010 to March 2011 |
|---|--------------------------|--------------------------|
| Income | | |
| Grants | 289,891,546 | 262,520,056 |
| Interest on Loans from Self-Help Groups | 61,347,486 | 79,187,370 |
| Interest in Loans from Citizen Centre | 3,506,257 | 3,063,490 |
| Other Income | 37,771,990 | 24,644,546 |
| Income from Solid Waste Management | 23,062,790 | 13,544,699 |
| Donations | 643,435 | 207,024 |
| Total | 416,223,504 | 383,167,185 |
| Expenditure | | |
| Programme Expenses | 321,838,880 | 287,867,806 |
| Interest on Term Loans | 48,077,241 | 61,039,292 |
| Administrative and other expenses | 30,515,944 | 21,466,019 |
| Depreciation / Amortisation | 7,907,659 | 9,127,540 |
| Grants to other Trust | 3,440,000 | 350,000 |
| Total | 411,779,724 | 379,850,657 |
| Excess of Income over Expenditure Before Tax | 4,443,780 | 3,316,528 |
| Prior Period Item | | |
| Legal and Professional Charges | | |
| Provision for Tax | | |
| Current Tax | | |
| Surplus carried forward to Balance Sheet | 4,443,780 | 3,316,528 |

Note: The Statutory audit of Hand in Hand India and SEED Trust has been conducted by M/s S R Batliboi & Associates, Chartered Accountants, Chennai. The Auditors Report along with the Financial Statements of both Trusts are available on our website

MANAGEMENT ACCOUNTS

HAND IN HAND INDIA

Balance Sheet as at March 31, 2012

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | March 31, 2012 | March 31, 2011 |
|---|--------------------|----------------------|
| Liabilities | | |
| Initial Contribution | 1,000 | 1,000 |
| Reserves & Surplus | 22,371,413 | 18,245,264 |
| Corpus Funds | 232,124,387 | 232,124,387 |
| Interest on Corpus Funds | 97,363,920 | 76,788,387 |
| Grants | | |
| Capital Grants | 39,448,090 | 32,330,925 |
| Revenue Grants | 169,108,347 | 211,209,457 |
| Loan funds | | |
| Secured loans | 336,321,534 | 426,942,136 |
| Unsecured loans | 16,540,304 | 38,810,399 |
| TOTAL | 913,278,995 | 1,036,451,955 |
| Assets | | |
| Fixed assets | | |
| Gross block | 66,087,534 | 54,356,057 |
| Less: Accumulated depreciation/ amortisation | -26,315,142 | -21,546,322 |
| Net Block | 39,772,393 | 32,809,735 |
| Current assets, loans and advances | | |
| Cash and bank balances | 513,442,582 | 594,097,036 |
| Loans and advances | 398,035,293 | 440,019,232 |
| | 911,477,875 | 1,034,116,268 |
| Less: Current liabilities and provisions | | |
| Current liabilities | 20,246,351 | 18,498,611 |
| Provisions | 17,724,921 | 11,975,437 |
| | 37,971,272 | 30,474,048 |
| Net current assets | 873,506,603 | 1,003,642,220 |
| TOTAL | 913,278,996 | 1,036,451,955 |

The financial statements of HAND IN HAND INDIA for the year ended March 31, 2012 was audited by M/s S R Batliboi & Associates, Chartered Accountants (Firm Registration Number 101049W), Chennai. The completed audited financial statements can be viewed on our website

HAND IN HAND INDIA

Income and Expenditure Account for the Year Ended March 31, 2012

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | Year ended March 31, 2012 | Year ended March 31, 2011 |
|---|---------------------------|---------------------------|
| INCOME | | |
| Grants | 253,921,736 | 228,595,023 |
| Interest on Loans to Self-Help Groups | 61,347,486 | 79,187,370 |
| Other Income | 22,619,462 | 15,239,722 |
| Donations | 643,435 | 207,024 |
| TOTAL | 338,532,119 | 323,229,139 |
| Expenditure | | |
| Programme Expenses | 255,736,290 | 235,951,929 |
| Administrative and other expenses | 22,473,127 | 16,064,008 |
| Grants to other Trusts | 2,440,000 | 350,000 |
| Depreciation / Amortisation | 5,679,312 | 6,698,261 |
| Interest Charges | 48,077,241 | 61,039,292 |
| TOTAL | 334,405,970 | 320,103,490 |
| Excess of Income over Expenditure Before Tax | 4,126,149 | 3,125,649 |
| Provision for Tax | | |
| Current Tax | | |
| Surplus carried forward to Balance Sheet | 4,126,149 | 3,125,649 |

The financial statements of HAND IN HAND INDIA for the year ended March 31, 2012 was audited by M/s S R Batliboi & Associates, Chartered Accountants (Firm Registration Number 101049W), Chennai. The completed audited financial statements can be viewed on our website

MANAGEMENT ACCOUNTS

Socio Economic and Educational Development Trust

Balance Sheet as at March 31, 2012

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | March 31, 2012 | March 31, 2011 |
|--|--------------------|--------------------|
| Liabilities | | |
| Initial Contribution | 6,127 | 6,127 |
| Reserves & Surplus | 17,529,595 | 17,211,964 |
| Corpus Funds | 212,048,775 | 212,048,775 |
| Interest on Corpus Funds | 94,140,478 | 76,912,275 |
| Grants | | |
| Capital Grants | 39,272,224 | 39,259,205 |
| Revenue Grants | 20,366,298 | 35,184,714 |
| TOTAL | 383,363,497 | 380,623,060 |
| Assets | | |
| Fixed assets | | |
| Gross block | 50,068,075 | 47,826,709 |
| Less: Accumulated depreciation/ amortisation | -10,797,069 | -8,568,722 |
| Net Block | 39,271,006 | 39,257,987 |
| Current assets, loans and advances | | |
| Cash and bank balances | 304,385,072 | 280,005,081 |
| Loans and advances | 59,513,266 | 69,444,871 |
| Other Current Assets | 828,827 | 1,966,262 |
| | 364,727,165 | 351,416,214 |
| Less: Current liabilities and provisions | | |
| Current liabilities | 15,647,584 | 6,662,871 |
| Provisions | 4,987,090 | 3,388,270 |
| | 20,634,674 | 10,051,141 |
| Net current assets | 344,092,491 | 341,365,073 |
| TOTAL | 383,363,497 | 380,623,060 |

The financial statements of Socio Economic and Educational Development Trust for the year ended March 31, 2012 was audited by M/s S R Batliboi & Associates, Chartered Accountants (Firm Registration Number 101049W), Chennai. The completed audited financial statements can be viewed on our website.

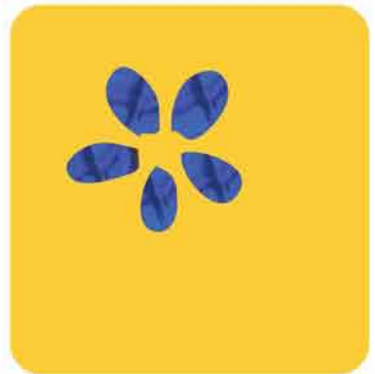
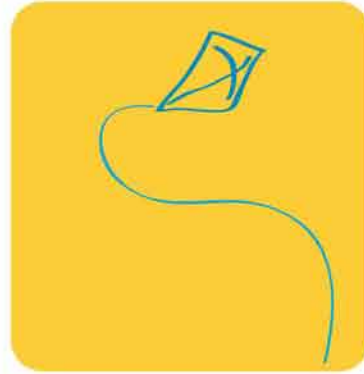
Socio Economic and Educational Development Trust

Income and Expenditure Account for the Year ended March 31, 2012

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | Year ended March 31, 2012 | Year ended March 31, 2011 |
|---|---------------------------|---------------------------|
| INCOME | | |
| Grants | 35,969,810 | 33,925,033 |
| Interest on Loans from Citizen Centre | 3,506,257 | 3,063,490 |
| Other Income | 15,152,528 | 9,404,824 |
| Income from Solid Waste Management | 23,062,790 | 13,544,699 |
| Total | 77,691,386 | 59,938,046 |
| Expenditure | | |
| Programme Expenses | 66,102,590 | 51,915,877 |
| Administrative and other expenses | 8,042,817 | 5,402,011 |
| Depreciation / Amortisation | 2,228,347 | 2,429,279 |
| Grants to Other Trust | 1,000,000 | |
| Total | 77,373,754 | 59,747,167 |
| Excess of Income over Expenditure Before Tax | 317,631 | 190,879 |
| Provision for Tax | | |
| Current Tax | - | - |
| Surplus carried forward to Balance Sheet | 317,631 | 190,879 |

The financial statements of Socio Economic and Educational Development Trust for the year ended March 31, 2012 was audited by M/s S R Batliboi & Associates, Chartered Accountants (Firm Registration Number 101049W), Chennai. The completed audited financial statements can be viewed on our website.



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