



ANNUAL
REPORT
2014-15

Hand in Hand Empowering India's Rural Communities



HAND IN HAND INDIA



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.

Our Goal

To create 5 million jobs by 2020



To create
5 million
jobs
by 2020

Hand in Hand India is a not-for-profit, public charitable trust, which works to alleviate poverty through a unique integrated community development approach. Our initial emphasis was to eliminate child labour through education. However, over a period of time, we have expanded our interventions to address the multidimensional factors of poverty. Today, our Five Pillar Programme includes the key areas of **Women Empowerment, SHG, Microfinance and Job Creation , Child Labour Elimination Programme, Health, Environment and Skill Development & Technology Centre.**

We have implemented a unique and successful model in many parts of rural India and overseas changing the lives of several thousand poor families. We started our activities in a small way in the Indian State of 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, the Chairperson and Managing Trustee, an expert involved with the women's self-help group movement in Tamil Nadu for the last two decades.

From just one district in 2004, today our work has expanded to a total of 52 districts across Indian states of Tamil Nadu, Karnataka, Madhya Pradesh, Odisha, West Bengal, Maharashtra, Rajasthan and Puducherry. We also have plans to expand to North and North East India. Our model has been replicated in Afghanistan, South Africa, Kenya, Brazil, Cambodia and Myanmar.

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From our Adviser



2014-15 is another year when Hand in Hand India has been leading the way in the remarkable mobilisation of poor people into entrepreneurship and job creation.

To meet these previously down-trodden women who are now successful entrepreneurs is a great experience. I am proud to recite the former UN Secretary General, Kofi Annan, who said to me: “No NGO comes close to Hand in Hand with regard to lifting people out of poverty, at low cost, high speed and big scale”.

Globally there are now more than 1.5 million enterprises supported by Hand in Hand and in certain months we start 1,000 enterprises per day, mainly in India. Our medium-term target of creating 10 million jobs which will result in 50 million family members being lifted out of poverty is looking increasingly realistic. However, it is not only a matter of starting the enterprises. They must also be robust in order to survive, and for some of them to grow. A clear indication of this is that 99.6% of the micro-loans are repaid and that 96% of the newly started businesses survive after four years.

A lack of jobs which provide a living for people is one of the reasons for poverty. Job creation is therefore crucial for raising family income. This, in turn, contributes to greater food security, better health, housing and education. I am happy to see that we have made good progress in all these areas.

I would like to thank our donors around the world, who have funded Hand in Hand’s work. Above all, I wish to express my gratitude to the Hand in Hand India board members, Dr. Kalpana Sankar and Dr. Jeyaseelan Natarajan for their leadership as well as the close to 60,000 volunteers and employees for their invaluable contribution.

Dr. Percy Barnevik

Adviser
Hand in Hand India

Managing Trustee

*Running an NGO, an NBFC and managing the household is no ordinary feat.
Dr. Kalpana Sankar answers some frequently asked questions on her Hand in Hand journey, achievements of the year and what lies ahead.*



Give us a brief account of your journey; from where you started to where you have reached today.

Hand in Hand India has made a deep impression in people’s hearts because of the quality of our work and transparency. The organisation has grown from 3 full time and 25 part time employees to 3300 full time and over 683 part time employees. We have gained recognition and received appreciation and awards from both the government as well as global donors. In just 12 years, we have achieved and aided the formation of over 81,102 self-help groups, have reached out to more than 1,131,813 women and empowered them a goal that has taken 15-20 years for other NGOs to achieve. We have also successfully implemented our model in Brazil, Afghanistan, South Africa, Cambodia and Myanmar.

Has being a woman helped or hindered your path to success?

I have received lot of scholarships from reputed universities/business schools as a woman leader. This has shaped me both professionally and personally in several ways. As a woman, to stand up for one’s own beliefs and values with courage and conviction has always been a challenge. We have to take longer strides and work twice as hard as men to prove that we are worthy of holding our positions. It is very difficult for men to take instructions from women. A single mistake can get magnified and cause people to be judgmental even in today’s world where feminism and women leadership are becoming dominant. I should mention that none of my achievements would have been possible if not for the support from the Board of Trustees and my family.

What according to you were the main accomplishments of the past year?

I am pleased to report that the fiscal year 2014-15 was a year of extraordinary growth and recognition of our

We have created 2.3 million full or part-time jobs in the last eleven years, which was validated by M-CRIL, a global leader in the financial rating of microfinance institutions.

activities. Specifically, we have created 2.3 million full or part-time jobs in the last eleven years, which was validated by a reputed agency M-CRIL, a global leader in the financial rating of microfinance institutions. Further, a Social Return on Investment (SROI) assessment was undertaken by IIT Madras to assess monetary value of the social, economic and environmental benefits for the five pillars of Hand in Hand India focusing on education, women empowerment, health, skill development and environment. The idea behind SROI is that 'returns' of a social enterprise are accrued to the whole community rather than only the investors. The SROI for Hand in Hand India's Self Help Group pillar has been estimated to be 41.29 (every INR spent yields a return of INR 41.29). Additionally, this year, we have acquired new capabilities by investing in the Culture Champions Programme to create brand ambassadors for enhancing the productivity and capability for scaling our outreach.

What according to you were the main challenges of the past year?

All success comes with some challenges. Obtaining funding within and outside India to retain 3300 staff is a definite challenge. Specifically, raising funds for our operations in Cambodia and Myanmar has been particularly challenging and this has led to the shrinking of operations in the two countries. Apart from this, we faced challenges in revamping our Citizens' Centre Pillar to Skill Development & Technology Centres.

Expanding our footprint in Northern India and identifying hard-core grassroots level workers also poses a challenge. Finally, balancing the growth of Belstar along with Hand in Hand India is an ongoing challenge.

What is the one thing you are extremely proud of in the past year?

Two incidents stand out when I think back about the past year. Coincidentally both happen to be in Madhya Pradesh.

This year we wrapped up an Asian Development Bank initiative in Madhya Pradesh. The project was to empower women through energy based initiatives i.e. this project facilitated women to use technology and energy saving devices in their enterprises and hence reduced time of production and physical drudgery. Though the entire initiative has made both my team and myself very proud, a particular case study has been etched in my memory. Toli Damor is a 29 year old woman living in Jhabua. She is married and lives in a joint family and runs a tailoring enterprise which has upgraded through the ADB project. But what stands out in her unique case is that her husband is away and studying and she provides the finances for it! In a patriarchal society like Madhya Pradesh with one of the lowest gender indices in the country, this type of role reversal is truly remarkable! This is what Hand in Hand India does – empowers and changes the lives of women and their families!

The second incident makes me very emotional. Hand in Hand India's health pillar initiatives in Madhya Pradesh through their medical camps identified one young malnourished child who had lost all sense of touch! Imagine a child who cannot touch and feel because of extreme malnourishment. Through the Health Pillar initiative, Hand in Hand India ensured that the child was provided 27 days of intense iron sucrose treatment, only after which the child regained his senses!

Such instances really move you and make you realize the emotional impact of our work!

What all have you done differently compared to the past years?

This year we have embarked on two new journeys – one online and one in a new country!

We are keeping abreast with changing technology and are on social media via our Facebook and LinkedIn pages! We are looking ahead and aim to be on Twitter and Instagram shortly.

Our other journey has been with the establishment of Hand in Hand Switzerland Association, early last year. The main aim of this venture is to propagate the Hand in Hand brand name and raise funds for Hand in Hand India, Cambodia and Myanmar.

Looking ahead, what are your main priorities for the years to come?

Hand in Hand India has amassed a wealth of information on how to effectively and successfully implement projects across pillars, states and countries. To translate this into tangible material for the benefit of aspiring social entrepreneurs, we are

launching a Hand in Hand Academy for Social Entrepreneurship next year. We are gearing up to host the first Global Social Entrepreneurship Programme in February 2016 through the Hand in Hand Academy. We are overwhelmed to coordinate the Programme with our Guru Prof. Kasturi Rangan of Harvard Business School.

Who would you like to dedicate this Annual Report to?

I offer my gratitude to all the donors, especially to Hand in Hand Sweden and Hand in Hand International for supporting our vision and mission. I wish to specially thank my Board of Trustees and Dr. Percy Barnevik for their relentless support and guidance. I dedicate this report to all our donors, bankers, staff and volunteers for their support, passion and dedication to make a difference.

Promoting People's Institutions For Sustainable Development



It gives me great pleasure to look back on the impactful journey of the Hand in Hand India group of institutions during 2014-15, when we crossed the key milestone of one million in terms of client outreach (total member of beneficiaries 1,287, 839) and enterprises promoted (1,257,373) through our Credit-plus model of micro-financing across eight states in the country. This kind of scale achieved in diverse geographies has given a unique hands-on experience to Hand in Hand India.

Hand in Hand India has always been a stellar performer with reference to national and international benchmarks. For instance, if we take Financial Inclusion, which is a national priority as per Government of India and Reserve Bank of India policy initiatives, the global average for financial inclusion (measured in terms of accounts opened in a formal financial institution – Global Findex survey 2014 of World Bank) is 62 %, while for India, it is 53.1% and for women in India, it is 43%. However, Hand in Hand India achieved 74% financial inclusion for women, which is much higher than both the national and international averages.

Further, if we take job creation per enterprise, Hand in Hand India's achievement has surpassed all records. The number of jobs created per small business in India (NSSO survey 2013, Government of India) is 2.07, whereas in Hand in Hand India, the number of jobs created per micro enterprise (with capital more than INR 50,000) as per M-cril study 2015, is 2.6.

These facts speak for Hand in Hand India's USP. Now, we need to sustain these achievements going forward, which is a huge challenge. In order to best meet the situation, Hand in Hand India should continue to be a learning organisation and adopt appropriate changes in its model as it grows, so that it remains relevant to the stakeholders.

Having achieved scale and proved that the model is

We look forward to building many more
People's Institutions in the years ahead.

replicable and result-oriented, Hand in Hand India's focus is shifting to ensuring the sustainability of these developments beyond the project period. In this context, promoting "People's Institutions" assumes greater significance.

Hand in Hand India has promoted People's Institutions through its programmes based on the needs at the community level. Under the Self-Help Group (SHG) pillar, federations of SHGs have been promoted as Mutual Benefit Trusts (MBTs) and all the 119 MBTs have been aggregated to form a national apex called "Sarvam Mutual Benefit Trust". MBTs have taken up the role of social mobilisation, capacity building, monitoring of SHGs, strengthening weak SHGs and offering need-based services to the community at the local level. This leaves Hand in Hand India free to focus more on reaching out to new territories, building new partnerships and trying out new models in livelihood promotion and job creation.

Based on the sub-sector approach, entrepreneurs' federations have been promoted to facilitate input procurement, technology transfer, negotiation, bulk marketing and common branding. So far, Hand in Hand India has promoted four producer organisations for dairy, five for organic paddy and one each for handicrafts, garments and embroidery.

Under the Education, Health, Environment, Skill Development and Technology pillars and in Village Uplift Programmes (VUP), informal outfits such as protection committees for Child Rights, Health Rights, Environment Rights and Good Governance Rights and Village Development Committees have been formed to ensure people's participation as well as the sustainability of the initiatives. These structures also have the potential to emerge as sustainable people's institutions over a period of time. Hand in Hand India will roll out more capacity building programmes at the community level to manage these People's Institutions and will pave the way for sustainable development.

I would like to record my sincere thanks to Dr. Kalpana Sankar, our Chairperson and Managing Trustee, for her guidance and mentoring. I also thank our esteemed Board of Trustees, donors, bankers, our staff and all other stakeholders, including our clients who are at the center of all our programmes.

Dr. N. Jeyaseelan
Group CEO



**Women
Empowerment,
SHG, microfinance
and job creation**

Jobs created
2,291,222

SHGs formed
81,102

Women in SHGs
1,131,813

Total credit disbursed (INR Million)
16,641.69

Total savings of SHGs (INR Million)
4,386



**Child Labour
Elimination
Programme**

No of Residential Special
Training Centres
9

No of transit schools
42

Children enrolled in schools
2,58,077



Health

No of medical camps
4,106

Beneficiaries through medical
interventions
3,70,698

No of toilets constructed
10,618

Women brought out of anemia
27,913

Children brought out of
malnourishment
7,764



**Skill
Development &
Technology
Centre**

Women given skill training
1,08,674

Farmers given skill training
2,500

Youth given vocational training
3,721

Skill Training Centres
63

People trained in e-literacy
7,72,137



Environment

Households covered by waste
collection
409,592

Natural Resource
Management projects
56

Land area covered under NRM
(hectares)
44,167.29



**Village
Uplift
Programme**

Two-year base VUP
activities completed
171

Total no. of active villages
in VUP
80

Cumulative Total
251

Under process (new)
5



CLEP

No of Residential Special
Training Centres

9

No of transit schools

42

Children enrolled in schools

2,58,077

THE SPARK THAT IGNITES – A HOLISTIC APPROACH TO CLEP

by Geeta Padmanabhan

Hand in Hand India's Child Labour Elimination Programme, the first of the ventures, always melts everyone's heart. A combination of hard work, tears, convincing, motivation and passion has led to immeasurable outcomes – the fingers that were once used for hand-breaking work now joyfully hold a pencil and a notebook! This is the change Hand in Hand India wanted to bring about!

Geeta Padmanabhan is a retired teacher, freelance journalist and a columnist with The Hindu, a leading English newspaper in Southern India. She is also a social activist and loves to write on issues related to children and education. She has also co-authored several English books for schools.



Pop your head – and you must – into the primary school next door to Hand in Hand (HiH India) main office in Little Kanchipuram, and you are rewarded with a heart-warming sight. A little girl of four reaches her class, takes off her tiny slippers and places them neatly on the rack outside. She is just one among the polished gems the 1000-strong school has produced since 2006.

Once Olle School at Emma House in Periyar Nagar, the school with its strength of four tribal kids moved to its present campus to answer the need for a primary school in this area. Under the HiH India umbrella, it is run as a public service for poor kids. Its ABL (Activity Based Learning) methodology includes lessons taught through video clippings, PPTs and e-worksheets on Maths. Smart classrooms are complemented by an audio-visual

room where kids watch cartoons related to festivals, rhymes, stories and English lessons. It is a green campus.

Education is free for tribal kids and a nominal fee is charged for others. Children get uniforms, shoes, food and transport, so they have no reason to stay away. Mahatma Gandhi Educational Trust, a sister institution operates out of Kaliyanoor with 852 students and has classes up to VIII under the Matriculation stream. It is significant that these schools had filled the 25% “poor children” quota much before the RTE (Rights to Education) Act mandated it three years ago. The promised reimbursement has not come by, though documents have been submitted regularly.

Not surprisingly, the one phrase that upsets all HiH India workers is “drop out”. Following a fool-proof action-plan, volunteers knock at doors, talk to women and interact with village groups to identify drop-outs. “Kids are kept out of school to earn, take care of siblings, or because the family is nomadic”. Tragically, tribal kids stay home because their home steads are often inaccessible. The nearest primary school is across the hills and there is no mode of transport.

HiH India takes education to them. Kids in the age-group 6-14 go to its 9 residential special training centres or RSTCs. Migrant kids are admitted to non-residential centres as well. Slow learners in primary schools get after school coaching at Child Learning Centres (CLCs). “We go to primary schools, identify them.” Those who didn't make the grade in VIII, IX, X and quit school are coached in Transit Schools for their school leaving exams.

Poongavanam, whose classrooms and library are set in sprawling tree-lined grounds, speaks for the success of RSTCs. Its class strength of 97 includes 19 Narikurava (nomadic) children. When kids have no permanent address, they are sent to foster homes with government help. If a child is found abused, an SOS goes to the Child Welfare Committee. “We have to convince parents to send them to our

schools. They see this as economic loss,” said a HiH India representative.

The programme is supported by a network of Child Rights Protection Committees comprising nearly 14,000 volunteers, Panchayat Presidents and elected representatives. They are all picked from the local community and trained “so the work we start and give shape to is carried on, after we withdraw.” Workshops for teachers/parents promote the RTE Act.

But it's all worth it, when you are told that Suguna, once a child labourer, did her MCA and found a job, three narikurava boys are in engineering college, a fourth is majoring in Commerce, Babu and his sister will not go back to rag-picking.



HiH India's child education quest moves across plains, up the hills, down the valleys. The residential school at Peenjamandhai (Vellore), started in 2007, covers three panchayats spread over 71 villages. It is a trophy won after a hard campaign. HiH India petitioned the local authorities, met the collector, argued that the kids were malnourished up in the mountains. A residential bridge camp in Muthukumaranmalai, 25+ non-residential STCs (Special Training Centres), and a girls' centre in Anaicut have mainstreamed hundreds of children. In Vellore district, HiH India supports four balwadis and runs CLCs for slow-learners (ages 7-10). HiH India's one-of-a-kind transit schools have

managed to put 15000 kids on the path to higher education and technical training. Thanks to this crucial intervention, Dinesh, Arun, Prashanth, Babu, Kalaiahasan, Pechimuthu, Manikantan and their girl classmates can now chase dreams of becoming policemen, mechanics, teachers and nurses.

Kamaraj's story shines the light on HiH India's reach in inaccessible areas. "My parents are subsistence farmers, I herded cattle. I discontinued school since we had no money. Sankar Sir came home, in Ettupattu, but was turned away. He returned, enrolled me in Standard IX. I want to be a teacher, help other kids." Jayakodi and Tamilselvi tell similar stories. Pushpa, class VIII wants to be Malala. Parents Venkatesan and Ponnusamy admitted shyly that their kids taught them to sign their names. "We suffer," said Pulli, grasscutter in the Kulipattu tribal settlement, "we want our children to study, become collectors."

HiH India's success with child education stands on two major planks: Working with local administrations and involving the community. Whether hosting enrolment rallies or commemorating special occasions like World Literacy Day – HiH India stands shoulder-to-shoulder with

local residents. The RSTC in Anaicut has ice-cream manufacturer Chandra Mohan and village mobiliser Thangaraj as its godfathers. "Our 15-member (child rights) committee works to ensure continuous schooling till they pass class 10," said Panchayat President Pandu. "This is not possible without HiH India's help. Their transit schools are the only way to stop child marriage."

HiH India is so much a part of the educational scene where it works that it is often asked to address problems in the government domain. At Anaimalai, where the 23 Kolandur Panchayat Union Primary School want to be teachers, HM (Head Master) Chinnappan rued the lack of electricity. "The only solar lamp here goes off early in the night because of the hills around," he said. Lakshmi, the anganwadi worker is happy with HiH India's edu-kit, but would like the roof done up, walls painted. Pilliarkottam wants three more balwadis, two more hostels, transport, road...

For HiH India child education is about child rights. It has made a significant beginning, but there are "miles to go" before anyone can rest.



Making Dreams A Reality

BY JOANNA DHANABALAN

Sitting in her modest thatched dwelling in Vandavasi, Keerthana's eyes light up as soon as she opens up to speak. Her smile reveals the struggles that she has overcome with grace and poise. She begins to talk about her family - faint and painful memories of her dad, an alcoholic, who deserted the family when she was young. She drifts off with a sigh.

The onus of raising Keerthana and her sister fell on Sarasu, the mother, who had to fend for her family by doing odd jobs. Sarasu is a woman of indomitable spirit. Though left with a mammoth task of educating her daughters, she took on the mantle with boldness. Sarasu's life took a turn when she approached the SHG and regularly availed loans from the group to run her small wet-dough making household enterprise that supported her family. Soon enough, she was instrumental in forming three SHG's in her locality. Sarasu believes that women can overcome any hardship if they stand united and remain positive.

Keerthana's fight began when she was in Grade 10 and struggled to pass her English and Tamil exams. Her mother sensed the need for extra coaching and sent her to a private coaching centre spending INR 7,000 but sadly these centres did not serve the purpose. Though Keerthana battled on with the subjects for nearly a year, the precious money spent on private tutoring did not come to her rescue. Then one day in early 2012, Sarasu came to know of the Transit School run by Hand in Hand India at Vandavasi. There were many other children like Keerthana there who were being coached to clear their Grade 10 exams. Sarasu immediately enrolled her daughter in the Transit school.



Keerthana outside her home with her college books

Keerthana worked hard under the guidance of Ms. Surya, the Transit School teacher who was more of a friend. She mentored and cared for Keerthana. She took on the challenge and successfully passed her Tamil exam first and later on the English exam in the second attempt. Two years after her high school, Keerthana enrolled for a Diploma in Lab Technology at the Asian Institute of Medical Academy - after her mother took an educational loan of INR 24,000 for the course. Now, Keerthana is in her second year of the course and also earns INR 2,000 every month by supporting a local Medical Practitioner in the distribution of medicines.

Keerthana exclaims, "The Transit School changed my life! I will remain eternally grateful to Hand in Hand India and my teacher, Ms. Surya who helped me move ahead in life," It is Keerthana's ambition to set up a bio-medical laboratory in Vandavasi after she finishes her Diploma. She also dreams of building a house for her mother. And she knows that the day is not far when her dream will come true.

Transit Schools as part of the CLEP programme targets children in the age group of 15-18, who have dropped out of school after grade VIII or have not qualified for the grade ten board exams. These young adults are given necessary and efficient coaching by trained instructors, who assist them in successfully completing the grade ten board exams and pursue higher education.

Joanna Dhanabalan is Manager, Communications at Hand in Hand India. She manages a range of cross organisation communication projects.



Environment

Households covered by daily waste collection	4,09,592
Natural Resource Management projects	56
Land area covered under NRM (hectares)	44,167.29

ACHIEVING FOOD SECURITY THROUGH NATURAL RESOURCE MANAGEMENT

by M Mageswaran

The HiH India Natural Resource Management Programme strives for sustainable livelihood development through effective management and development of natural resources.



HiH India's Natural Resource Management Programme(NRM) was initiated to provide sustainable livelihoods for the rural poor, to augment Natural Resources and also to ensure food security not only for the farmers but for the entire community over the years. Food security is achieved through the following programme components namely Increase in Production, Increase in Productivity, Increase in Nutrition value, Increase in the quality of food, and Sustainable Practices that ensure food security for the future generations too.

- a) Increase in production of food is done through conversion of the uncultivable fallow land to cultivable land through various soil and water conservation measures. Till March 2015, about 2600 acres of uncultivable fallow land has been converted to cultivable land by Hand in Hand India (HiH India)

- b) Increase in productivity of land is done through provision of irrigation facility, conservation of soil moisture and promotion of multiple cropping in the same land. Productivity is also increased through improved technological interventions and quality seeds and inputs. Nearly 25000 acres of land have been thus treated and productivity has been enhanced on an average of about 42% through integrated water management and agriculture development measures. The implementation of the Tribal Development Programme has ensured food security as a sustainable income base for tribes and has also ensured better productivity of land through orchard development and inter-cropping.

- c) Increase in nutrition value of the food crops is done through the introduction of better varieties and diversification of crops. The forward and backward linkages have shown great results in the increase in the area of cultivation of minor millets, pulses and horticulture crops. We have planted more than 2 lakh horticultural tree saplings till March 2015 and about 1900 acres of land have been brought under vegetable cultivation. Cultivation of pulses has been initiated in more than 2400 acres of land .

- d) Food security also involves better quality of food and HiH India has been involved in increasing the quality of food produce by better forward and backward linkages. The organic practices followed make the quality

of food produce better and free from pesticides. The organic farming initiative has been successful in not only increasing the quality of the food but also in reducing the cost of the produce due to reduction in cost of production and direct marketing of final produce. It has generated more consumer demand, since the cost of organic produce is at par with the inorganic produce and has also been successful in providing more profit for the producers. The Community Drinking Water Project has been successful in provision of adequate and safe drinking water and also augments water for future generations, thereby ensuring food security.

- e) All activities under NRM are aligned with the concept of conservation of nature and every activity is planned for a sustainable future. The conservation approach helps in augmenting the natural resources such as soil, water and forest and makes it available for the future generations. This approach has been successful and has supported in ensuring food security. The watershed interventions has conserved water for the present as well as future generations and has conserved the soil by safeguarding from erosion agents, thus ensuring soil fertility and ensuring productivity and food security.

Mageswaran is a Senior Project Director at Hand in Hand India. He is an expert in climate change and livelihood with more than a decade of experience in natural resource management, and tribal and institutional development.

Source: Monthly Report of Hand in Hand India

SWM – An Evolution

BY T KRISHNAMOORTHY & V PARISUTHAM

Hand in Hand India initiated the Solid Waste Management (SWM) project in the year 2007 in Mudichur Village Panchayat with a simple message “with a little bit of awareness and participation of the community the local environment will be much cleaner”. Over these years the SWM intervention has reached out to more than 0.4 million households covering nearly 2 million people. A lot of significant achievements were made by creating sustainable models wherein more than 60% of the total waste collected are recovered from being dumped in open dump yards and processed. This greatly reduces the burden on land and considerably reduces air, water and soil pollution, and ensures a sustainable environment in the long run. The intervention also resulted in the creation of sustainable employment opportunities to more than 2000 under-privileged women and men. In addition, many indirect job opportunities have been created. Hand in Hand India aims to reach out and replicate the successful, sustainable solid waste management model to new territories of our country.



Mr T Krishnamoorthy is Sr Project Director of our SWM pillar. Under his leadership, the team has succeeded in implementing sustainable solid waste management projects across 60 locations covering around 400,000 households. V Parisutham is the Project Director of the SWM pillar. He manages HiH India's Solid Waste Management projects, closely working with the local Government bodies and the community.

Solid Transformation

BY DEEPA LAKSHMI

Semmencherry, a suburb of Chennai, Tamil Nadu, India is situated in Kancheepuram District, along the Old Mahabalipuram Road. About 6700+ tenements, majority of whom belong to the rehabilitated tsunami affected families inhabit this area.

On one side, this suburb has experienced rapid development with the advent of IT companies along the Old Mahabalipuram Road. On the other side – with dismal management of waste, lack of a proper dump yard, poor awareness on hygiene and lack of cooperation amongst people, Semmencherry cuts a sorry figure. In 2010, Hand in Hand India (HiH India) intervened and decided to put an end to this misery.

Semmencherry is a perfect example of how deep-rooted mind-sets of people can be changed to progressive thinking and how efficient waste management practices can be successfully implemented and sustained. With continued door-to-door and community sensitization programmes, awareness rallies, mobile campaigns, distribution of leaflets and pamphlets – no stone was left unturned in spreading messages on source segregation and waste management practices amongst people. The perpetuity and the clear-cut message that the campaigns carried, led the people of Semmencherry to imbibe the fact that source segregation begins from home. “Green Friends” as they are popularly called were pivotal in this transformation.

After an analysis and survey, it was concluded that vermi-composting was the optimal solution in this area to put an end to this situation. Sheds were set up in Semmencherry. Green friends were handpicked from underprivileged strata of the society and from tsunami-affected families. This opportunity provided them livelihood as well! They meticulously collected garbage from households



and segregated the wastes to be taken to the compost shed where organic waste was converted into vermi compost. Recyclable wastes were then segregated and stored. The stored recyclables were sold to the recycling units periodically.

This intervention by HiH India changed the lives of the villagers in-habiting the area. They could see a transformation in the form of clean streets, more personal awareness and ability to generate something useful from waste!

The process of waste collection and management developed by HiH India was then handed over to Chennai corporation. With pure motivation, dedication and an aim to keep their area clean, the people of Semmencherry have taken it upon themselves to continue the practices that were started and established! The corporation has now employed most of the Green Friends and continue their efforts in making Semmencherry a cleaner and greener place to live in. The practice of vermi composting and waste management practices are on a full swing. HiH India has thus reached its goal – that of establishing sustainable environments and creating livelihoods!

Deepa Lakshmi is AGM Communications at Hand in Hand India and is a seasoned communications professional.



Health

No of medical camps	4,106
Beneficiaries through medical interventions	3,70,698
No of toilets constructed	10,618
Women brought out of anaemia	27,913
Children brought out of malnourishment	7,764



ADDRESSING RURAL HEALTH CARE NEEDS WITH THE GOVERNMENT

By H. Narayanan & K.S. Sudhakar

Realising the disparity in rural health care, HiH India has been exclusively working in addressing rural and tribal health for the last decade. Understanding the strengths and weaknesses in the government machinery, HiH India effectively works with the government by wearing different hats from knowledge sharing, infusing innovative approach, finance and infrastructure support, grassroot advocacy and policy inputs.



It is the responsibility of the government to assure health care provision for the whole country. Being entangled in political battles, bureaucratic hurdles and lack of innovation, the government has not been able to fulfil its commitments especially in addressing basic rural health care. NGOs and civil society organisations play a vital role in addressing some of these gaps. NGOs work very closely with local communities and are hence in a position to bridge the gaps all across with improved community participation. This gives them considerable power to improve health-seeking behaviour and the capacity of the community. There is a growing recognition by government and international organizations that the involvement of all stakeholders is needed if health services are to reach the poor.

K S Sudhakar is Consultant Hand in Hand Cambodia. Prior to this assignment he was the Senior Project Director of the Health Pillar in India.

H Narayanan is the COO of Hand in Hand India's health interventions. He oversees projects that directly and indirectly improve health care among marginalized sections, especially women, children and tribal communities, by designing and implementing innovative preventive and curative health programmes and projects.

Knowledge Sharing:

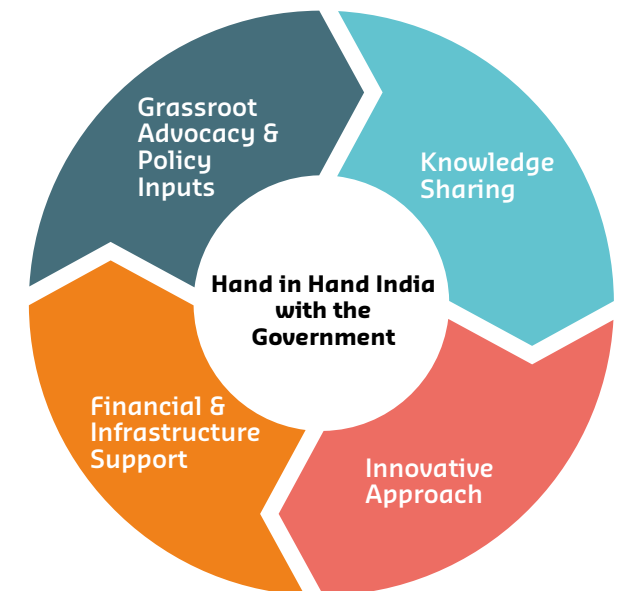
HiH India has been training staff of various Government Departments connected with Health. The doctors from Primary Health Centres were trained on technological advances to address the gaps in service delivery through trainings on non-invasive anaemia testing methods and portable ultrasound. The Accredited Social Health Activists (ASHA) and Village Health Nurses (VHN) from Department of Public Health have been trained on effective mobilisation, sector and cluster health nurses on effective monitoring. This has shown tremendous results in Kalvarayan Hills in Tamil Nadu. The Anganwadi workers and Supervisors from Integrated Child Development Scheme (ICDS) were trained on liaising with the Panchayat leaders and working in collaboration with staff from Department of Public Health (DPH) They were also trained on the nuances of child care with the support of paediatricians.

Hand in Hand India also recognises the rich expertise in the Government systems and effectively taps into it by training field Mobilisers and Organisers on Government schemes, systems and practices. The senior staff from ICDS and DPH are utilised in developing training modules and IEC (Information Education and Communication) materials. The rich knowledge embedded in the system is also used in designing pilot programmes, extending curative health services in areas not covered by mobile medical units and in effective projects avoiding duplication with the government.

Innovative Approach:

HiH India acts as a catalyst to speed up the process of service delivery, improve the quality of service extended and increase the reach of service through innovative approaches.

With Government support, HiH India is using innovative technology like the non-invasive anaemia testing devices and portable ultrasonogram in some of the



remote pockets. This has resulted in better maternal and child health services.

Common platforms were created by HiH India for different Government Departments to interact and come up with effective solutions to address the health needs of the rural poor. The Department of Public Health, Integrated Child Development Scheme and Department of School Education were brought together on numerous occasions for better coordination to address issues on sanitation, early childhood nutrition and anaemia in adolescents and pregnant mothers.

Infrastructure Support:

Gaps in the government budgets are observed in the array of services necessary to have an effective health intervention. In most cases, the allotted funds do not reach on time. HiH India has mapped the funding gaps from government sectors and developed models in association with corporates under their CSR programmes. The manpower gaps in school health programmes, anaemia control programmes and in follow up of Directly Observed Treatment, Short Course(DOTS) in tuberculosis programme is addressed with the support of Field Mobilisers from HiH India.

HiH India also efficiently leverages funds available with the government and uses it to address the gaps in the Primary Health Centre, the first doors knocked by the rural poor for healthcare. Under this Self-Sufficiency Scheme (SSS), an equal partnership initiative from the Government, patient waiting halls in Punnai and Thiruppukuzhi PHCs were constructed benefiting hundreds of people every day. A protective compound wall to improve the school sanitation in Mathur in Sriperumbudur Block was also constructed under this scheme.

effectively propagate these schemes. HiH India bridges these gaps by demystifying the schemes through communication and advocacy materials, thereby improving the reach.

With the goodwill earned from the government by working collaboratively, HiH India provides regular policy level inputs especially into the state-level Project Implementation Plan of ICDS and also has acts an NGO representative in Block Level Committees of ICDS to effectively monitor their services. Policy

monitoring reports of Women's Sanitary Complexes, school sanitation surveys and status reports of ICDS, the plight of nutrition and sanitation is regularly highlighted to the authorities and followed up to improve the scenario. Manpower shortages in various departments are highlighted to the state-level authorities and to elected representatives to fill the voids. HiH India has also been facilitating the provision of subsidy under the Total Sanitation Campaign.



Tapping this scheme is helpful, not only in addressing the community's health needs, but also as it has the added advantage of faster deliveries, coupled with more transparency and greater involvement of the government machinery. HiH India has sourced approximately INR 15,00,000 from the Government.

Grassroot Advocacy and Policy Inputs:

One of the key reasons for lower absorption of newer health schemes is the lack of efforts from the government to

level inputs have also been provided to the State and Central Governments through pilot projects like the home-based newborn care training conducted in association with Chengalpet Medical College, demonstration of Village Health and Nutrition Days and through the child-friendly ICDS centre in Sriperumbudur Block.

Working with the government does not prevent HiH India from highlighting the shortcomings of the Government health delivery system. Through Block-level

Knowledge Sharing	
Number of doctors trained in maternal and child health	6
No. of ASHAs & VHNs Trained	65
No. of ICDS staff trained	40
Innovative Approach	
Women benefited through non-invasive anaemia testing	22,213
Pregnant women screened using USG	525
Infrastructure Support	
No. of Anganwadis renovated	597
No. of ICWSCs maintained	10
No. of school toilets maintained	19
No. of PHCs upgraded under SSS	02
Equipment supported to PHCs	02
No. of new building constructed within PHCs	04
Grassroot Advocacy and Policy Inputs	
No. of committees HiH is part of (BLMC Block Level Monitoring Committee)	2

A TRIAL BY FIRE

BY DEEPA LAKSHMI

An unspoken group of people who work tirelessly to help us achieve our goals are our dedicated staff. Several of them face challenges in their personal lives whilst striving to prove themselves professionally. Deepa Lakshmi writes this piece that focuses on a personal, moving, behind the scenes story of sacrifice and courage that led Vijayalakshmi overcome all odds and emerge more empowered and strong with the support provided by Hand in Hand India for her to reach that stage!

From a woman who deliberately did not look into a mirror for three years, and withdrew to herself, Vijayalakshmi has come a long way. Hers is now a well-known face among villagers, panchayat officials and doctors in a number of hamlets in the Southern Indian State of Tamil Nadu. Overcoming the trauma of a fire accident that left her face and neck scarred beyond even her own daughter's recognition, she now confidently engages members of the Tamil Nadu Legislative Assembly and senior officials in discussion about welfare measures, and counsels unlettered rural women about the importance of health and hygiene, while managing her business. And the wind beneath her wings has been Hand in Hand India (HiH India).

Vijayalakshmi was married to Dominic Robert soon after her schooling. The couple had a daughter, and the little family seemed set to live a contented life. But things changed one day in 2001 when she tried to light a kerosene stove when her LPG cylinder ran out. A flame licked the synthetic clothes she was wearing, and within seconds she was ablaze. Dominic rushed in and threw water over her, but by then she was badly burnt on her neck and face.



She was rushed to the local Government Hospital, but inadequate facilities there necessitated a shift to a private hospital in Chennai, around 75 km away. While coping with the intense pain of the burns, Vijayalakshmi had to also deal with the police. She had to prove that it wasn't a case of dowry harassment by her husband and in-laws. She stood firm, and made sure that blame for the mishap rested where it belonged – with her.

During this trying time, the doctor treating her was a tower of strength. She encouraged Vijayalakshmi to visit medical camps for plastic surgery. The organizers of the camps started seeking her help in noting down the age, height and weight of other beneficiaries. By 2007, she was a regular at the camps in and around Kancheepuram, maintaining records of attendees and generating accurate reports. She had, by this time, taken over the leadership of the Annai Self Help Group (SHG) that was formed in her village, Konerikuppam.

For most women life should have been full, but Vijayalakshmi did not stop here. Through the

Mangaiyar Kalvi Thittam (Women's Education Programme), she began tutoring children. It was at this juncture that a representative of HiH India's Health Pillar approached her to help teach women to sign their names. When the Health Pillar launched its activities at Konerikuppam in 2007, Vijayalakshmi was invited to join HiH India. At that time, she had little idea about health, hygiene or nutrition. But she had the fire in her belly to learn.

Vijayalakshmi started door-to-door surveys for HiH India, across nine villages in the scorching heat. Despite the fact that she still bore the disfiguring scars of her accident, people talked to her freely telling her their stories giving her a fresh perspective of life.

Soon she was promoted as a health mobiliser and was involved in checking and weighing children. Thereafter she became an organizer at Hand in Hand India and took charge of health interventions in 15 panchayats. Her thorough training in child and maternal health and ante and post-natal health enabled her to train mobilisers herself.

Basic computer training from HiH India has equipped her to handle PowerPoint presentations. She also learnt advanced Tamil typing on her own initiative. The health team encouraged Vijayalakshmi to study further and she has enrolled for a BA Economics course through distance education.

Her self-confidence grew leaps and bounds. She now travels alone to far-flung villages. Her "can-do" attitude was responsible for her elevation as Block Coordinator (Walajabad) in 2009.

It was during this time that the Health Pillar started an anaemia screening initiative under the Village Uplift Programme (VUP). Vijayalakshmi is now in charge of the initiative which she performs using TouchHb machines in the Thellar Block.



If haemoglobin levels are found to be low, she counsels villagers on anaemia and its impact on women. She has also been instrumental in educating people on personal health and hygiene, the hazards of open defecation and the importance of having toilets at home. She feels that awareness of health hazards has increased in recent times and people are willing to take medicines regularly.

Today, Vijayalakshmi's worries and depression are behind her. Her courage and dedication have made her a role model. Her family has played a major role in this. While her mother and brother stood strong behind her, Dominic, her husband, has left no stone unturned in seeing that she gets the medicines and creams she needs for her treatment, no matter how expensive. He also steps in to manage on the home front when Vijayalakshmi has to travel.

Vijayalakshmi's entrepreneurial streak didn't stop here! She set up a small snack business with her mother's help. The business has grown to the extent that she has to employ a few women to help pack the food, thus providing others with the means of standing on their own feet. HiH India has also helped her with loans to fund her children's education. She is committed to making the world, or at least her small corner of it, a better place. She has turned down offers of Government jobs to become fully immersed in social work!

The scars on Vijayalakshmi's face are barely visible now. And on her psyche, there are no blemishes at all.

Deepa Lakshmi is AGM Communications at Hand in Hand India and is a seasoned communications professional.



SDTC

Women given skill training	1,08,674
Farmers given skill training	2,500
Youth given vocational training	3,721
Skill Training Centres	63
People trained in e-literacy	7,72,137



MAKE IN HAND IN HAND INDIA

by Badrinarayanan V

With a Vision of “Bridging the skills deficit gap among women, youth and farmers for creating sustainable livelihoods by enhancing their skill levels and creating better entrepreneurship and employability”, the Skill Development and Technology Centre (SD&TC) is our newest pillar. The pillar plans to work with skill training in sectors such as Agriculture, Livestock, Apparel, Handicrafts & Handlooms, Beauty & Wellness, Electronics, Automotive, IT & ITES and Telecom.



Over the past year, the Indian Government has been emphasising on “Make in India”, “Skill India” and “Digital India”. Taking motivation from this, the erstwhile Citizen’s Centre pillar has been aligned with these new government policies and has commenced providing skill trainings in the organisation’s operational states in India.

SHG women nurtured by HiH India have honed their savings, book-keeping and credit linkage capacities. With HiH India’s support, they are also better equipped in setting up family-based enterprises (capital investment up to INR 50,000) and micro enterprises (scaled up enterprises with capital investment above INR 50,000). While these initiatives have empowered women, there are still huge demands in terms of enhancing the quality, sustainability and scalability of work.

On analysis, gaps emerged in areas such as capacity and quality of training infrastructure, training outputs, insufficient focus on workforce aspirations, lack of market-oriented approach



and lack of assessment, certification and common standards. The SD&TC pillar aims at fulfilling these voids by implementing skill training programmes which in turn enhances employability and the entrepreneurial ability of women, youth and farmers.

Currently, the pillar implements its projects in Tamil Nadu, Puducherry, Karnataka, Madhya Pradesh, Rajasthan, Odisha and Maharashtra and plans to expand are in the pipeline. The two major programmes under the pillar are skill-building and digital awareness. While the skill-building facet addresses new vocational trainings to be imparted to the beneficiaries, the digital awareness facet aims to address the digital divide in rural areas. Further, the programmes of the pillar are divided into various categories such as:

- Skill Programme - to enable target beneficiaries to acquire new skills
- Up-skilling programme - to enable target beneficiaries to enhance their existing skills
- Youth skilling programme- to enhance

employability among youth to match market requirements

- Farmers skilling programme- to enable farmers to increase their productivity and income through adoption of improved scientific techniques

The training programmes will be implemented through centralised training centres or through temporary training centres in remote rural locations for better reach. The training programmes shall be conducted for a duration of 5-90 days depending on the category of programme and the trade. The trainings will emphasise more on practical learning since the target beneficiaries are largely from rural areas with less exposure to education.

The SD&TC programme ultimately works by understanding the market needs, analysing existing Government programmes and coordinating with corporates to access resources to run the programmes. HiH India’s vision is to set up high quality course content and training centers with the efficient use of technology.

Badrinarayanan V, with more than a decade of experience in the development sector is currently the Chief Operating Officer of the SD&TC pillar

Weaving a partnership with IKEA

BY DEEPA LAKSHMI

IKEA is a contraption. It is humongous and overwhelming and by merely walking through it you contemplate on how they source and manage their supply chain for their products! Hand in Hand India's SHG women from Namakkal through a collaborative partnership with Green Kraft, Bangalore have managed to produce high quality banana fibre baskets that are now being sold at IKEA!

Hand in Hand India's (HiH India) SHG model, with women at its pinnacle has been the backbone for strengthening and creating sustainable livelihoods for women across the nation. The Skill Development and Technology Centre of Hand in Hand India provides a plethora of opportunities for these women to equip themselves with skills from financial literacy to embroidery through numerous training programmes. HiH India ideates, creates and trains SHGs in different fields. Additionally, they facilitate partnerships with various

organisations and agencies to propagate the activities and products of these groups to ensure a sustained source of income.

Creating market linkages and associating with the right organisations/institutions to promote products and services derived out of SHGs remains a critical factor in ensuring sustainability of the SHG and its ability to provide livelihoods.

One such initiative was to partner with Green Kraft, a Bangalore-based producer company specialising in supplying hand made products made of natural fibres, to make baskets from banana fibre. HiH India's self-help groups in Namakkal were chosen to weave these baskets. The training was rigorous and involved dedicated efforts by every member. Ultimately, out of 350 members trained, 120 emerged successful and were selected to be a part of a final unit to produce the baskets.

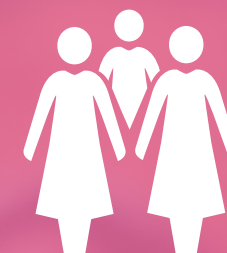


- Original wages through agriculture :
INR 50-70 per day
- New wages through basket making:
INR 165 per day for 2 baskets or INR 247.50 per day for 3 baskets

After an intense training on the basket making process, the art was perfected by their deft fingers. Soon they started churning out 3500 baskets in over a period of 3 months. These were sold to Green Kraft at INR 160 per basket and were, in turn supplied to be sold online at IKEA.

The SHG members tasted the fruits of their success when GreenKraft placed a repeated order given the quality and perfection of the baskets made. Now, the unit has expanded its portfolio to make mats and ropes out of banana fibre. The basket-making unit is a standing testimony of how linkages with the right organisations and institutions can steer small groups of women with abundant potential to be tapped and utilised in the right manner.

Deepa Lakshmi is AGM Communications at Hand in Hand India and is a seasoned communications professional



SHG

Jobs created	2,291,222
SHGs formed	81,102
Women in SHGs	1,131,813
Total credit disbursed (INR Million)	16,641.69
Total savings of SHGs (INR Million)	4,386

FIGHTING POVERTY AND CREATING JOBS

by Dr. Madhu Sharan

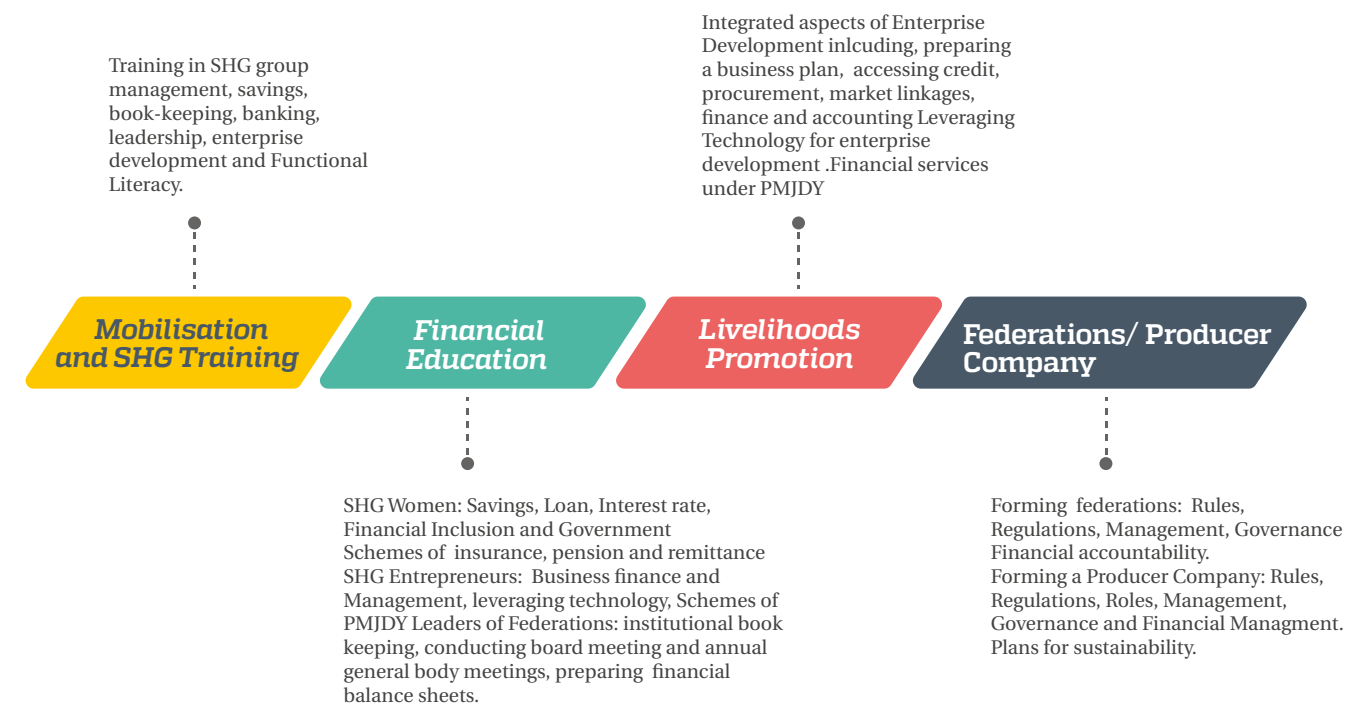
HiH India has customized its strategic interventions to suit different geographical and socio--cultural contexts in North India to promote sustainable livelihoods among the rural poor.



Hand in Hand (HiH) India, an organization working to fight poverty and create jobs among the rural poor, across 8 States of India and several countries across the globe, is geared towards accomplishing its mission of creating 5 million jobs in the rural and peri-urban economy in India by 2020, through a structured and sustained process of community development, livelihood promotion and women empowerment.

HiH India's largest project entails facilitating women empowerment through a holistic process of mobilization, training and skilling, enabling access to credit including financial inclusion and supporting micro-entrepreneurship.

As of September 1, 2015, HiH India has mobilized over 1.10 million women living at the bottom of the pyramid into 81,102 SHGs and has created 2.3 million jobs for the poor in the country.



With a strongly felt need for women's empowerment and sustainability, HiH India has promoted several federations, which are large, women-led collectives who manage community development, strengthen grass root democracy, undertake microfinance activity and take pro-active steps to facilitate the holistic process of empowerment.

Producer Companies: To augment the integrated process of women empowerment, HiH India has, since 2013, been actively promoting producer companies and value chains especially in the sectors of dairy, vegetable cultivation, handicrafts and embroidery.

The objective of promoting value chains is to provide a comprehensive range of 'end to end,' support services to women. These comprise of mobilisation facilitating access to credit, training integrated business development support and backward and forward linkages. Sustained

capacity building and mentoring support is also provided to maintain good quality to be able to compete in the market and get a fair price.

Working with Tribal and Vulnerable Communities: Almost 70% of HiH India's work and impact has been in Tamil Nadu. However, perceiving a deep need for socio-economic development particularly women's empowerment in North India, HiH India, has, since 2010, made strategic efforts to reach out to thousands of the deserving under-privileged in North India.

Low socio-economic growth including high incidence of poverty, illiteracy, hunger, and malnutrition coupled with deep seated gender disparities results in multiple forms of deprivation for women. This has motivated HiH India to plan its interventions in a structured and phased manner across the States of Odisha, Rajasthan, Madhya Pradesh and Maharashtra.

Dr Madhu Sharan is a Gender and Development Specialist with a PhD on Women's Empowerment in Microfinance Programmes of NGOs in India, from Jawaharlal Nehru University, India. She is currently working as Senior COO for North India at HiH India, overseeing operations across Madhya Pradesh, Rajasthan, Odisha and Maharashtra.

HiH India works with a sizeable population of tribal communities across Sundergarh district in Odisha and Dewas and Dhar districts in Madhya Pradesh. Of the total 20,049 women mobilized into 4209 SHGs, North India 1743 SHGs comprising 20,000 women belong to the tribal communities.

HiH India facilitates bank linkages for these women through the Odisha Livelihoods Mission Programme and schemes of the Forest Department of the Government of Odisha.



Social Innovation: When working in different social cultural contexts, it is important to customize and fine tune one's approach and strategies to promote equitable, participatory and sustainable development, related to livelihoods and job creation in the rural economy and this is precisely what HiH India has been doing in its interventions in North India.

Considering that HiH India works with women living at the bottom of the pyramid, 85% of our women in North India suffer from abysmally low levels of literacy (not having had formal education beyond 5th grade); an attempt is made to teach functional literacy to these women through donor support programmes.

A 6 month comprehensive literacy programme on basic reading, writing and arithmetic is imparted to the SHG women of Odisha and Rajasthan to make them functionally literate. This helps them to avail the benefits of financial education training to access Government schemes for livelihood promotion.

Partnering with Department of Rural Development in Madhya Pradesh for Integrating Gender in Creating Energy Efficient Enterprises: In another innovative intervention, HiH India partnered with the DPIP, i.e. District Anti-Poverty Initiative Project in Madhya Pradesh to train and build the capacities of SHG women formed by DPIP. This was a part of a larger Technical assistance project (TA-7831) supported by the Asian Development Bank and implemented by the Government of Madhya Pradesh, wherein HiH India was recruited to skill train 20,000 women on energy – based enterprises across 33 districts of Madhya Pradesh. This project was implemented from December 2013-April 2015.

To implement the project successfully, HiH India entered into a partnership with the DPIP in Madhya Pradesh and trained their SHG women on 'Integrated Gender-Energy and Enterprise' Following the training, SHG members who were keen to upscale their existing enterprises were given advanced entrepreneurial development training on gender and energy and on Business Development Services.

This strategy resulted in HiH India successfully achieving its project goal of training over 22,000 women in Integrated Gender-Energy-Enterprise Motivation modules, out of which more than 2,000 women went on to set up their own energy based enterprises in Bangle making, Pottery, or Paper cups, or CFL bulb assembling, or LED bulb assembling etc.

Swachh Bharat Abhiyaan project in

Pali, Rajasthan: Finally, in a special intervention, Hand in Hand India is proud to be associated with the Prime Minister's flagship programme of 'Swachh Bharat Abhiyaan,' or Clean India Mission, a national campaign by the Government of India, covering 4041 statutory towns, to clean the streets. Hand in Hand India is partnering with the Government of Rajasthan in this mission.

The District Administrative Office of Pali represented by the District Collector and Hand in Hand India, signed the MOU on 13th of February 2015 in order to promote rural sanitation in Pali by triggering and promoting rural communities to become Open Defecation Free (ODF) zones.

As a part of the partnership, HiH India has engaged community mobilisers for spreading awareness against open defecation in Rohat block of Pali district of Rajasthan. Base line surveys and participatory rural appraisals (PRAs) have been done and training programmes including awareness generation programmes for the community have been organized with the support of Water and Sanitation Programme and district administration.

Innovative methods of incentivizing like providing 'Phutro-Ghar,' or name plates to those houses that have stopped open defecation and phutro gifts like school bags, pencil boxes etc. to children of households who have stopped defecating in the open, have helped spread the campaign.

Conclusion: Working in different geographical and social and cultural contexts, HiH India has devised strategic innovations to promote participatory and sustainable development processes related to livelihoods and job creation in the rural economy. Supporting Government programmes, wherever possible, and not creating parallel structures has been an abiding principle at Hand in Hand India, and, undoubtedly,

one of the prime reasons for us to have created over 2 million jobs for the poor, since our inception in 2003.

We look forward to partnering more closely with the Government to alleviate poverty and create 5 million jobs in India by 2020 through our holistic model of social mobilization, financial education and inclusion, skill training, supporting



livelihood promotion and building sustainable institutions of the poor at the grass roots.

Earning Livelihoods And Respect Through Bank Linkage!

Prior to joining ‘Gayathri’ SHG in 2011, Kamala Tanty, belonging to a tribal community in Sundergarh district, would never have imagined that her enterprise of flower vending would scale to massive heights through the training and mentoring support of Hand in Hand India. They even facilitated a bank linkage for her! Joining the SHG itself proved immensely beneficial to Kamala as she has been able to save regularly and access internal loans to the tune of INR 25,000 from her group savings to develop her business and additionally earn a monthly income of INR 8000. This steady income has helped her educate her 4 children and get her elder daughter married!



Kamala was in for a surprise when HiH India linked her with a Cooperative Bank for loans under the Odisha Livelihood Mission Programme. In a three year period, Kamala has now taken her third loan of INR 15,000 from the bank and has used it to upscale her business. Additionally, HiH India provided her with enterprise development training to sharpen her business acumen and source flowers from Kolkata, all of which has added to her monthly sales. Kamala now supplies flowers to over 40 families on a daily basis, earning over INR 400 per day. The sales go up during festivals.

Kamala describes the change, best, when she says, “Apart from earning a steady income I am most grateful to HiH India for enabling me earn respect in my community. I would have never imagined that one day, I would have so much income, mobility and respect in my community. Coming from a vulnerable community, I am now an example of determination and dignity and for this, I am grateful to HiH India.”

It is Never too Late to Learn!

Gita Devi, a member of Jai Shree SHG in Sojat block of Pali district is proud to be taught by her own daughter in HiH India’s Literacy centers called ‘Mahila Saksharta Kendras.’ These are run mostly in the evenings in batches of 18-20 women, who are taught basic reading and writing skills.

As of September 1, 2015, HiH India operates 46 such centers in Pali district of Rajasthan, providing functional literacy classes to approximately 1000 women, who have either never been to school or have dropped out very early.

In Gita Devi’s case, she has never been to a school and never even envisaged learning at any point in her life. But when HiH India started the literacy

programme, not only did she join the programme wholeheartedly, but got her daughter to volunteer as a teacher too!

Far from feeling ashamed to be taught by her daughter, she is in fact proud of it, as she gets to learn and practice more at home, long after the classes are over!

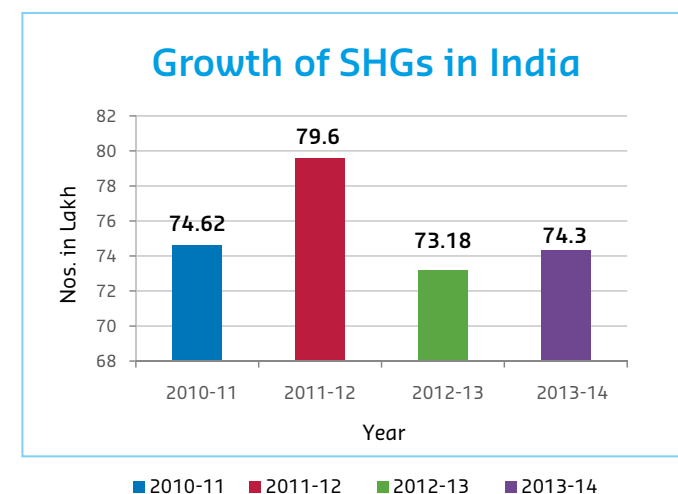
Gita, who has learnt basic reading, is now a champion of education, coaxing other illiterate women to join HiH India’s literacy centers!

Trends in Micro finance through SHGs

BY Dr. N. JEYASEELAN & MR. V. VENKATAKRISHNAN

In India, the poor continue to be marginalized — socially, politically, and economically — due to their lack of access to education, health, employment, training, technology, market and credit. Poverty is a multi-dimensional problem and hence, an integrated approach, rather than a sectoral approach, is the need of the hour. Provision of customized micro-financial services like savings, credit and insurance services to the poor through an alternate delivery system of “SHG Bank linkage program” involving banks, Non-Governmental Organisations (NGOs) and Self-Help Groups (SHGs) enables them to invest the capital in their microenterprises, to smoothen their consumption expenses, to increase their income and build assets and also ensure the safety of their livelihood by reducing their vulnerability.

The self-help group (SHG) model is the dominant form of microfinance in India. SHGs have grown explosively in recent years. Under the SHG bank linkage program, the bank loan outstanding to SHGs is Rs.42927 crores to 41.97 lakh SHGs, out of the total 74.30 lakhs SHGs formed as of March 2014 (Nabard’s Status of Micro finance in India 2013-14 report). The total savings mobilized by SHGs in India is estimated to be around Rs.33,000 crores. The SHG outreach appears to represent a major breakthrough in a country where 60 million households live in poverty, with very limited access to financial services. The SHG bank linkage program has reached 97 million rural households and emerged as the one of the largest micro finance program in the world. Over 84% of the total SHGs are women SHGs and thereby SHGs have really contributed to women empowerment.



Hand in Hand India (HiH India) is actively involved in promotion of SHGs since 2004 and so far, HiH India has promoted 77,345 SHGs enrolling 10,86,165 women. Our SHGs have mobilized savings to the tune of INR 4,090 million. So, far, INR 15,090 million have been disbursed as micro finance loans to SHGs members for taking up various income generation activities, which resulted in creation of 12,57,373 enterprises as of March 2015. The success of the SHG program in HiH India is due to the process oriented capacity building support to SHGs by HiH India. To sustain the momentum, HiH India has promoted federations of SHGs. The flow of micro credit to the rural women has created a good momentum in the Bottom of the Pyramid market to spur the growth of the micro enterprises. The resulting economic development of the poor has led to their social empowerment at the household and community level, which ultimately leads to the holistic human capital development.

Dr Jeyaseelan is the Group Chief Executive Officer of Hand in Hand India. He has worked with technical assistance projects with IADB, ADB, NABARD etc. He is passionate about training and has developed manuals for the UNDP and UNOPS.

Venkatakrishnan is the CEO of Belstar and has 30 years of experience in the banking and MFI domain. He has worked extensively with microfinance institutions around the world



VUP

No of panchayats
covered

251

No. of women given
skill training

6,080

VICTORIOUS VILLAGES

by Geeta Padmanabhan

Integrating the five pillars into a Village Uplift Programme (VUP) is one of Hand in Hand India's iconic areas of expertise. Geeta Padmanabhan explores...



Hand in Hand India's (HiH India) VUP, which has a proven record of success follows its own set of guidelines. It has a duration of 2 years and is donor-driven. Individuals, corporates, governments, NGOs – all are welcome to adopt a village and fund its make-over. It is an integrated programme developed and implemented in close association with the panchayat. It is not “imposed”, but grows organically from the ground, based on what the village needs.

How does HiH India choose the village? It should have 10-15 SHGs run by HiH India. The Panchayat President should be a willing participant and endorse HiH India's drive. The village should be away from the highway, preferably in the interior. Ideally, it should be a village that has long suffered neglect, has few basic facilities.

The first step, obviously, is a thorough survey, for which a mobiliser goes door-to-door carrying a questionnaire. Details are gathered on school enrollment, non-enrollment, drop-outs, as well as the general socio-economic status. It is a Participatory Rural Appraisal. Vairapuram, a case in point, has 800 families that include Scheduled Castes and Scheduled Tribes. Once it was chosen as a “candidate” for development, an MoU was signed between the Panchayat Leader and HiH India. A launch ceremony followed, to which all villagers were invitees. This is the

discussed. This resource mapping leads to the question: What are the basic needs?

Based on the resources available, a road-map is prepared, and HiH India draws a charter of activities. A two-year target is set for the deliverables.

One of the first tasks is to identify at least 20 SHGs and implement enterprises like tailoring. This essentially means organising a slew of short-term training courses like jewellery-making (of 2-weeks to 2-months duration) and one long-term enterprise like farming. In



initial exciting part of the intervention; the hard work begins soon after.

An exhaustive analysis of the survey-results determines what needs to be done to make the village self-sufficient. Villagers help draw a map marking out places that are dry, those that suffer water stagnation, surrounding forests, school, temples, etc. Topics like open defecation, distance to markets, job opportunities are candidly

Vairapuram, short term ones included dairy development, fashion-designing and artificial jewellery-making. SHGs helped to register 50 farm-based people for dairy development. 50 non-farming-based enterprises like petty-shops and pappad¹ making also found takers. A Village Development Committee was formed to monitor the activities.

Once the coordinators are nominated, HiH India begins the educating-cum-

hand-holding process. At Vairapuram, HiH India employees held 4 veterinary camps and calling on the animal husbandry department for assistance, sent the women for a course in vaccination, artificial insemination and maintaining high-yield cattle. “Will continue to work in alignment with the government and ensure their participation,” said the Senior Project Director.

Since Child Labour Elimination is a major focus, a Child Learning Centre is set up almost at once. Rallies are held with children participating, and all special “Days” are observed. Where needed, a transit school is opened. The work that gets all the villagers nodding in appreciation is the make-over of anganwadis (crèches). HiH India’s volunteers paint the syllabus on the walls in colours (animals/alphabets/fruits), make minor repairs. Fences are built or strengthened to keep stray cattle out, and kids safe.

In the health section, anaemia checking is a routine. Medical camps – one is general, others special - make preliminary diagnosis to the village common. Vairapuram camps have a tie-up with the Puducherry Institute of Medial Sciences and Arvind Eye Hospital and medicos from a panel of 19 doctors and consultants run them. As for sanitation, total elimination of open-defecation is the aim. Toilet building is facilitated and hand-washing encouraged. Water availability is seriously explored. Vairapuram now has a water pump just across the school serving multiple purposes. Children, women and cattle congregate around this “waterhole” at all times of the day.

Medical camps in Vairapuram detected rampant (56%) moderate-to-severe anaemia cases among women. Poor diet and open defecation are the major causes, said the doctors. In a comprehensive attack on this bane, HiH India distributed kitchen garden seeds free of cost, taught them how to improve their diet with what was available locally. “We now include drumstick leaves, eggs and the spinach that we grow in our diet,” said an SHG leader. “My haemoglobin count has risen to 12-15.”

What village women are most fascinated about are the Citizens’ Centres. “It throws a lifeline to us,” said Sathya who now makes and sells jewellery from her home. These centres of skill development have teachers to impart vocational skills and give women the option of becoming tech-savvy by organising computer courses.

Geeta Padmanabhan is a retired teacher, freelance journalist and a columnist with The Hindu, a leading English newspaper in Southern India. She is also a social activist and loves to write on issues related to children and education. She has also co-authored several English books for schools.

1 Pappad. A thin, crisp disc-shaped Indian food typically based on a seasoned dough usually made from peeled black gram flour, fried or cooked with dry heat.

Achievements in VUP

No. of panchayats/villages covered
254 panchayats/1,800 villages
No. of women given skill training
6,080
No. of members given enterprise loans through HiH India
11,991/ INR 1,242 million
No. of members given loans by banks
8,796 / INR 746 million
No. of veterinary camps & animals treated
554/3,22,714
School enrollments (above 5 years)
5,916
Transit schools
10
Children Learning Centers (CLC)
140
Medical camps (General+ Spl)/beneficiaries
1039/1,15,987
No. of Anganwadi* centers upgraded
207
No. of Citizens’ Centre’s promoted
150
E-learning & ICT provided
1,65,822 / 21,712
No. of horticulture plants distributed
1,06,169
No. of Organic Kitchen Gardens promoted
5,069

*Anganwadi - child day care centres

AN INSTITUTION IN THE MAKING

– K. S. SUDHAKAR

Established in 2014, with an aim to improve the living standards of subsistence communities in rural Cambodia, Hand in Hand Cambodia vouched to undertake development projects through its livelihood and job creation model. It also strives to expand its footprint through the implementation of interventions in health, education and environment.

In 2012, Hand in Hand India (HiH India) embarked on its mission to support the creating 5 million jobs globally by year 2020. The success of its Self Help Group (SHG) model, which lays emphasis on job creation through the establishment of micro-businesses, led HiH India to replicate the model in other countries. After successfully implementing the model in challenging geographies such as Afghanistan, Brazil, and South Africa, HiH India identified the need for job creation through self-help groups in the south-east Asian countries of Cambodia & Myanmar.



As a first step to this initiative, HiH Consulting Services Pvt Ltd launched a two-year pilot project in Cambodia in 2012. The objective of the pilot was to contextualize the SHG model in Cambodia and other South East Asian countries. The pilot project was implemented in two provinces of Cambodia in a knowledge transfer partnership agreement with the Asian Institute of Technology, Bangkok (AIT) and the Cambodian Rural Development Team (CRDT). The pilot project that ended in March 2014 achieved its stated objectives; thereby affirming HiH India's belief that the SHG model could be implemented in any geography that grappled with poverty. Expanding the success of the pilot project to other areas in Cambodia meant the need for a partnership with a local organization in order to achieve maximum impact in the poor communities of Cambodia.

Effective partnerships, knowledge sharing and capacity building of partners, models, integrated community development through effective public participation and sustainability have been identified as key priorities for institutional development to achieve the long-term goals of Hand in Hand Cambodia.

The importance of strategic partnerships for institutional development coupled with the incorporation of local institutions for sustainability led Hand in Hand Cambodia to identify like-minded partners from various sectors who shared the vision of fighting poverty and creating jobs. Ties were established with local NGO partners such as the Cambodian Rural Development Team (CRDT), the Cambodian Farmer Economic Development (CFED), and Partnership for Development in Kampuchea (PADEK) to explore the possibilities of joint initiatives in job creation through financial inclusion and integrated community development. Expertise was drawn from the Provincial Agriculture Department for providing skill training to women on agriculture, poultry and piggery value chains.

A systematic knowledge and experience sharing exercise formed a part of the capacity building process of staff and partner organisations in Cambodia, thereby creating a forum through which best practices were shared. Staffs of partner organisations are exposed to successful models on agriculture value chains, the use of information technology to address operational challenges and



the nuances of inclusive financing. In December 2014, Hand in Hand Cambodia facilitated the participation of a five member delegation from Cambodia to the Livelihood Summit in New Delhi and exposed them to various strategies adopted by Indian institutions to create jobs and fight poverty.

The poor have a myriad of problems rather than just the lack of a regular income. A multi-pronged approach for poverty alleviation has been a tried and tested model of Hand in Hand India. The recent J-PAL study across the world has reinstated that the graduation approach - where a holistic and integrated programme - has shown better returns in addressing poverty.

Hand in Hand Cambodia proposes to expand to newer territories in Cambodia by addressing local water and electricity scenarios through innovative pilot products, promoting

preventive healthcare measures especially through water and sanitation initiatives, necessitating compulsory education among children, and ensuring social security through micro-insurance under the customised integrated community development model called the Commune Upliftment Programme.

Financial sustainability is a key element of institutional development. Limited donors for inclusive financing and the recent shift to sector-wise funding through Government necessitates focusing more on financial sustainability. Without a mission drift of providing affordable finance to the poor, Hand in Hand Cambodia in association with partners will establish rural credit operators to increase the reach of our financial inclusion initiatives in Cambodia by strengthening Rural Credit Operators (RCOs) to be operationally self-sufficient. Application process for establishing the RCOs has been completed and a license from National Bank of Cambodia is awaited.

In the next 5 years, Hand in Hand Cambodia plans to create 50,000 jobs or more and visualizes its blossoming into a model institution in Cambodia through strategic partnerships, guiding local NGOs, and achieving financial sustainability.



Hand in Hand Cambodia

ADDRESSING RURAL NEEDS THROUGH SOLAR-BASED ENTERPRISES

Hand in Hand Cambodia in association with the local partner Cambodian Rural Development Team (CRDT) addresses both these challenges through microcredit for setting up solar based enterprises and also facilitates linkage of solar suppliers to the rural enterprises lighting up the lives of rural households of Kratie Province.

Less than 5% of the Cambodian households in villages have electricity supply and 55% of the rural households are dependent on car batteries and nearly 35% of the households do not have any of the options. With high upfront costs and a poor market in rural areas it is an uphill task even to promote alternative energy models.

A local SHG is identified based on the village electricity scenario and strength of the group for support of battery recharging unit wherein a set of solar panels charge the batteries which in turn is used as a source of electricity at the household level. This is a group enterprise where the key activities are entrusted to a 3-member group led by the Group Coordinator. The group levies a small amount for charging the batteries of the local houses. The cost for charging varies according to the capacity of the battery. The service is extended at a subsidised cost for all the group members. The group charges about 12-15 batteries a day earning about 16,000-20,000 Riels (US\$ 4-5). 60% of the income is divided among the 3 members of the enterprise, 15% goes into the group savings, the rest is used for maintenance and others. On an average, such battery recharging units provide electricity support for 75-100 households which are off the grid.



MEASURE FOR MEASURE

How INR 1 of investment yields INR 41.29
 SROI – A special metric for measurement of
 Social Return on Investment of Not for
 Profit organizations

– BY SAHAANA SANKAR

With perennial rivers like Mekong traversing through most of Cambodia the availability of water is not an issue but accessibility and supply is the key issue. With electricity virtually non-existent they cannot pump ground water and rely on surface water. During summer the water level in rivers go down drastically making it even worse to access water. With microcredit support to the tune of about \$300 and the usage of solar pumping technology we support ground water supply for non-drinking purposes in 2 villages wherein the entrepreneur sells the water at 1000 Riel (0.25 US\$) per drum of 150-200 litres. The service is subsidised for SHG members.

Currently we support two solar battery charging units and two solar water pumping units with the support of our local partners. It has been planned to promote such enterprises with the twin objective of creating jobs and addressing key local issues.



Benchmarking and metrics are common terms for corporates to evaluate performance and returns on investment. Replicating such terminology and methodology in the social sector is challenging given the diversity of activities, lack of quantitative measures to evaluate outputs and the constraint that financial performance is a means rather than an end (Ebrahim & Rangan, 2010).

SROI

Social Return on Investment (SROI) is a prominent tool that accords a monetary value to the social, economic and environmental benefits and costs created by an organization or initiative. SROI borrows from techniques of economic analysis as well as social accounting to provide a valuation that can be used to better understand the task, outcomes and impacts of an organization. The idea behind SROI is that “returns” of a social enterprise are accrued by the whole community rather than only the investors. These “returns” can be easy to quantitatively measure (e.g. increased income, community tax savings etc.) or hard to measure in monetary terms (increased self-esteem, empowerment). In short, the SROI is a tool that is used to evaluate the social and environmental impact of an investment in monetary terms. Though it is commonly compared to a cost benefit analysis, the major difference is that the SROI is a tool that allows managers to organize

SROI	Pillar
41.29*	SHG
33.35	CLEP
36.00	Health
15.00	SWM
12.97	Watershed
5.54	Vadi
12.66	Organic Farming & Irrigation

* Each INR invested in SHG pillar returns INR 41.29

and utilize organizational resources in the most efficient manner.

Framework

Given the volatile and diverse nature of such enterprises, a framework is essential to evaluate methods to improve performance, aid management decision-making and evaluate impact of an investment on all the stakeholders. It is a framework for measuring and accounting for the broader concept of value; it seeks to reduce inequality and environmental degradation and improve well-being by incorporating social, environmental and economic costs and benefits (Nicholas et al, 2012). A contingency framework developed by Prof Ebrahim and Prof Rangan (2010) of Harvard Business School highlights that the nature of change and choice of operational strategy are the two approaches that must be used for performance assessment within the SROI.

IIT Madras & Hand in Hand India

IIT Madras, a highly reputed institution that focuses on social, ecological and economic environment research undertook a first of its kind study of SROI in India with Hand in Hand India(HiH India). HiH India is a public charitable trust that works to alleviate poverty through a unique integrated community development approach. Referred to as the Five Pillar Programme, Hand in Hand India combines the key areas of micro finance, education, health, environment, skill building and technology to address factors pertaining to poverty.

Key Findings

We are delighted to share with you that HiH India has created or supported 2.3 million sustainable jobs in India in less than 11 years. The poor and especially poor women in rural areas have been the main beneficiaries. Their lives and the lives of their families have been improved; they now have the means to lift themselves

out of poverty. They now have the training and skills to be able to manage their own businesses and to access other services; exclusion, social and financial, has been reversed. Higher levels of income contribute to greater food security, better education for children, increased access to medicines and healthcare, improved housing, access to clean drinking water and opportunities to live in a sustainable environment. Ultimately, a holistic improvement in standard of living and society itself is achieved through this integrated five-pillar programme.



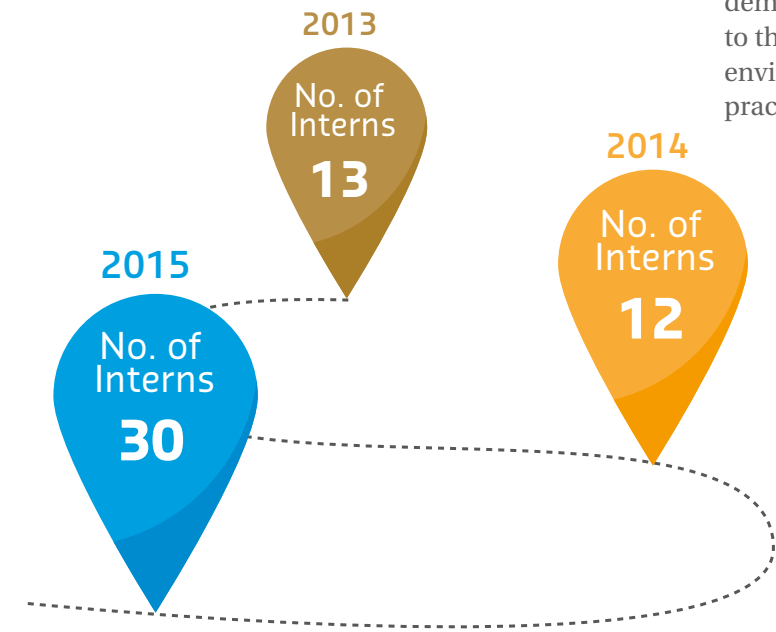
Conclusion

Other studies such as ‘Business for other billions’ by John Rosenberg (2015), further emphasize the outcome of the SROI study by highlighting that business solutions for the bottom billion of the pyramid will be the futuristic way of addressing the inequalities between the rich and poor to reduce poverty. Hence, in conclusion, this study proves to be a stepping-stone to future research in the field of SROI and of quantifying variables in a field where value or output is measured through joy and the smiles created. The challenge ahead as rightly pointed out by Ebrahim and Rangan (2010) lies not only in measurement of these variables but about infusing these results with organization governance and strategy.

GET YOUR HANDS DIRTY – HiH INTERNSHIPS

– BY WINCY BEAULAH

Statistical data on internships over the last 3 years



An illiterate woman is empowered to start her own enterprise...A child labourer re-discovers the joys of childhood... Villagers reap the benefits of participatory democracy...Healthcare services are brought to the doorstep of the rural poor...A cleaner environment and sustainable livelihood practices are transforming lives.

Wincy is a documentation specialist and manages the internship programme of Hand in Hand India. She works with Universities and academic institutes across India and globally in promoting Hand in Hand India's programs to them.



It's never too late to learn. And this is what we have experienced with our internship programme. Every year, we receive requests from students across the world wanting to be a part of our journey and contribute to our vision and mission. Our internship programmes are designed to ensure a mutually-beneficial experience for the intern and us.

Over the years, we have had students from diverse educational backgrounds -Science, Development Studies, Microfinance, Business, Arts, Medicine - intern with us. Every intern shares with us a pool of knowledge, skills, experience, and a desire to make a difference. Our interns get to have a hands-on experience of the challenges faced by the poor; interact with various stakeholders, and come up with innovative solutions to combat the multi-dimensional factors of poverty.



Feedback from the interns

“I joined Hand In Hand as an intern with a lot of expectations and reservations. But after the course of my internship, I can definitely say that my expectations were met and surpassed, reservations crushed and an amazing experience that will always be present in the corner of my heart. In the true words of my mentor at HIH, “You will be treated more of as an asset than as an intern” The people, the work they do...they are truly the most commendable group of people I have ever met. Choosing to intern with Hand In Hand India is one of the best decisions that I’ve ever made.”

Ashmita Jaspen

HiH India Volunteer



“My internship experience in CLEP & SHG pillars was better than I had expected. I really appreciated my job, colleagues, and the environment. I think it was the best choice for my personal improvement. From the beginning, everybody was very nice and tried to help me as much as possible. My mentor, Ms. Wincy Beulah, taught me everything I needed. Gradually, I was managing all activities on my own. I think I have improved my skills both in professional and in a personal way. Generally, I can say that it really has been a great experience.”

Thanks very much to the Internships team in Hand in Hand India! :)

Arvind Kuppuswamy Ganesh

XI STANDARD, Delhi Public School, Doha, Qatar

“It was 22nd June 2015, when I first started my field placement with Hand In Hand India and yes, since then everything has changed. Right from day one, I was asked to schedule my plan for the entire fieldwork days, requirement were placed on me and end dates were mentioned, these things helped me to be on track and to focus on my goals as an intern. Field visits to remote villages and the structured plan of the project done by Hand In Hand India in the villages gave me an insight of how to formulate sustainability projects. These field visits also brought about positive change in my perspective towards Rural Development, Rural livelihood and the requirement of agencies such as Hand in Hand India in rural settings to link government schemes and projects. High consideration to feedbacks of the programmes conducted, visits done by the supervisor taught me the importance of feedback to improve myself and that how desperate in Hand In Hand India to improve its activities in future. So as a whole interning with hand in hand India has brought about pools of learning for me to grow as a better social worker in future.”

Santosh Syangdan

M.A Social Work, Madras Christian College, Chennai



TECH-SAVVY HAND IN HAND INDIA

– BY SAHAANA SANKAR



While innovation, technology and evolution of digital marketing has changed an organization's web presence in itself, technology can be trickled down and simplified to the basics for those at the bottom of the pyramid. Considering the positive transformations that technology has brought about in the fields of education healthcare and employment, there is no doubt that it has a role to play in ushering sustainable development. Pfitzer et al, in a 2013 HBR article claim that, "to create social and business value, social purpose, a defined need, measurement, the right innovation structure and co-creation are essential". No doubt, there is untapped potential for NGOs to use technology to successfully implement projects and deliver effective and scalable solutions. Technology is eating into marketing, fundraising and database maintenance for NGOs. The key is to make technology accessible and build an ecosystem that facilitates ease of use of technology.

Over the years, Hand in Hand India's (HiH India) five pillar model has been moulded around a social purpose and need, both of which have been measured after extensive field study and assessment. To compliment this success mantra of the five pillars and to keep up with the fast paced

digital world, HiH India has long realized that technology must be infused in pillar level practices.

The Self Help Group (SHG) pillar has introduced a book keeping software as a pilot that works on mobile and in the regional language! This was implemented with the assistance of Yesteam through a Nabard supported project. This enables maintenance of financial records and as a database of information for members. This software is an example of co-creation of value as it not only helps SHG members but also allows for HiH India to perform easy audits and objectively assess the quality and performance of SHGs. Aligning with the fact that electronic financial literacy is a firm step towards women empowerment, SHG women at HiH India are dabbling on the e-Commerce space to display and sell their products online!

Health and technology always go hand in hand at HiH India! We incorporate a non-invasive anaemia testing device to effectively screen women (until now 4,272 of them have benefited!). A resounding success in the education front has been equipping both transit schools and Residential Special Training Centres (RSTCs) to have latest software that brings concepts alive to children. Teaching via digital stories and paintings and creative videos has helped over 1,150 young adults and children.

The Solid Waste Management (SWM) and the Village Uplift Programme (VUP) teams have taken information technology to the next level. IT interventions in the SWM pillar include regular activity reports shared and updated via Whatsapp. An app that connects with stakeholders of the projects in the towns is in the pipeline. Pilots of Geographic Information Systems (GIS) in VUP villages enable mapping of the village interventions, the households and socio-economic data. This system collates data on all pillar level operations in the VUP – presence of SHGS, health status, number of out-of-school children and state of natural resource assets in the

village! More such information technology initiatives are in the drawing board of HiH India preparing for roll out in the coming months.

HiH India has thus built objective evidence to prove that IT interventions lead to good governance, monitoring, transparency and efficiency through the smart use of technology. Moreover, times are now going beyond the arm's length model of charity. Tech giants and startups alike want to invest in innovative technology for social businesses to help solve fundamental problems in ways traditional charity can't! HiH India aims to co-create value for itself and its



beneficiaries with an optimal innovation structure at the bottom of the pyramid. By incorporating information technology, HiH India ensures consistent quality and the ability to extend its reach in a much larger scale in the years to come!

Sahaana Sankar is a Consultant for the HiH India Communications team. She has a Masters from London School of Economics and is passionate about both the development sector and corporate communications.

CORPORATE SPARK

– BY SANDIP MOOKERJEE

80 year old Kailasam could do nothing about his hazy vision as his daughter's meagre daily wage was not sufficient.



The eye camp in the Village Uplift Project at Devarayaneri did the miracle. Cataract surgeries were performed upon him and look at him now.

Abhi aged nine years from Anaicut block of Vellore district found it very difficult to read or write her daily lessons. Her parents were also unable to help her as they were illiterate. Filled with distress and disappointment, Abhi found it harrowing to face her friends in school. It was at this time that HIH India staff identified her and counseled her parents about HIH India run Child Learning Centres. After enrolling with the CLC her grades improved. Now she is able to read her subject books and write with ease.

There are numerous other untold stories of how people have benefitted with the support of various Corporates through their CSR initiatives with Hand in Hand India.

Sandip Mookerjee is Deputy CEO at Hand in Hand India and supports the organisation by anchoring Partnerships & Alliances, fundraising and Communications.

Hand in Hand India's approach towards CSR



Hand in Hand India's methodology for commencing a project under CSR

IDENTIFICATION OF DONOR	EXECUTION OF MOU	IMPLEMENTATION
<div>Discussion on project proposal and presentation to senior team</div> <div>Field visits to the proposed intervention locations, baseline/ scoping studies and Needs Assessment in consultation with the local people</div> <div>Agreement on intervention location in line with mission and vision of the funding organisation</div>	<div>Formal agreement or MoU is entered with clear definitions of roles of the donor and donee, Project deliverables, Timelines and financial commitments</div>	<div>Exclusive team spearheaded by senior people are made in-charge for project execution</div> <div>Reporting – physical and financial achievement as per milestones agreed</div> <div>Continuous engagement with donor on developments and updates</div> <div>Fieldvisit by COO / Senior Management Team periodically for assessment of project, gap analysis and provide mid-course corrections</div>

Hand in Hand India's CSR approach addresses all facets of poverty and attempts to bring people out of its scourge. Thus areas where HiH India contributes with support of Corporates:

- skilling people – women, youth & farmers
- arranging for access to water, sanitation
- promoting:
 - healthcare
 - childrens' education
 - women empowerment
 - organic farming practices
 - climate change
 - toilet construction
 - Technology

Going Forward

HAND IN HAND ACADEMY

BY SRINIVAS KRISHNASWAMY &
SAHAANA SANKAR



Hand in Hand India's aim is to create successful social entrepreneurs, each with their own passion developed into a sustainable social business!

It is a futuristic world. While technology has enveloped our lives in every angle possible, there is still a need to communicate and transfer gathered knowledge to the future generations. With over 10 years of grass-root level experience, Hand in Hand India wanted to translate its success in a structured manner in the form of knowledge transfer to individuals passionate about social entrepreneurship. Hand in Hand Academy for Social Entrepreneurship will impart academic knowledge and practical experience to individuals interested in building sustainable businesses at the “bottom of the pyramid”.

With a projected inaugural function in February 2016, the Vision of the Academy is to create entrepreneurs who will find solutions to simple and complex societal problems through sustainable social businesses. The mission is to offer a mix of academic programs to passionate individuals and equip them with tools and insights for creating sustainable enterprises that fulfill social priorities.

Hand in Hand India is fortunate to have been mentored by business leader, Dr. Percy Barnevik and by career coach and social entrepreneurship guru, Prof. Kasturi Rangan. Prof Kash, as he is fondly called by students around the world, has reiterated that achieving economies of scale and maintaining sustainable enterprises are both essential for a successful social business – a model that Hand in Hand India has adopted from the very start. Further, the concept and ideation of the Academy was initiated and researched upon by Dr. Kalpana Sankar and her cohort at TRUIM E-MBA in 2012. Ultimately, the Academy aims to integrate theory with practical exposure to Hand in Hand India's 1 million micro-businesses that have been created through a systematic process of mobilization, training, and funding.

Creating and sustaining social enterprises is no easy task. It requires an action-oriented mind-set, an ability to influence people, a willingness to collaborate and lead organizations to create change. Additionally, an individual's personality and passion towards a project is critical to its success. The Academy aims at eliciting this passion from individuals and translating this into effective outcomes on the field carried out in a professional manner that is infused with solid management principles.

Srinivas Krishnaswamy, Strategist, supports us with the preparation of strategic plans, evaluation of programmes and proposal writing. He is actively involved in planning of the launch of the HiH Academy

Sahaana Sankar is a Consultant for the HiH India Communications team. She has a Masters from London School of Economics and is passionate about both the development sector and corporate communications

Testimonials

VOICING THEIR VIEWS



H.E. Richard Verma
US Ambassador to India, USA

“Thanks for all you do to help so many people each day. You are making a huge difference to so many – keep up the great work”

“Please accept my finest compliments on Hand in Hand India receiving the Order of Merit for Financial Inclusion and Financial Deepening at the 35th SKOCH Summit & Awards on June 20-21, 2014 in New Delhi. This recognition is a true reflection of your significant contribution towards financial inclusion through business excellence and exceptional leadership, especially in today’s complex business environment. I strongly believe that institutions such as yours will play a critical role in reinvigorating India’s growth through employment creation, innovation, accessibility and wider penetration of services.”



Rana Kapoor
Managing Director & CEO
Yes Bank, Mumbai



Ms. Ging Ledesma
Investor Relations and Social Performance Director
Oikocredit International, The Netherlands

“First of all, let me thank you once again for so generously sharing your time and joining us in our field visit. It was an inspiring day for me and I look forward to helping Belstar, Hand in Hand and Manaveeya to deepen its partnership along the different lines we discussed during my visit.”

“Poongavanam Residential School is located around 5 km from the temple town of Kanchipuram. I did not know how much the kid’s heart is bearing the poison of the trauma of growing up as child laborers till I met these children.”



Manas Ranjan Mohanty
General Manager
RBI - College of Agricultural Banking
Pune



Mr. K. Phanindra Reddy IAS
Secretary, MA&WS
(Municipal Administration & Water Supply)
Govt. of TamilNadu

“The joint effort of Mamallapuram Town Panchayat and Hand in Hand in collecting, transporting and processing solid waste is a model to be emulated by other urban local bodies. I wish this effort all success.”

PARTNERS & DONORS LIST

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Cheyyar SEZ Developers Pvt Ltd.
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Directorate of Town Panchayats
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Madukkarai Town Panchayat
Mahalir Thittam, TN corporation for development of Women
Mamallapuram Town Panchayat
Mangadu Town Panchayat
Mihoko Kobayashi

Mudichur Village Panchayat
NABARD
Narasimanaicken Palayam Town Panchayat
Nordsterjnan-Salcomp
ORG Marg Properties
Pallapalayam Town Panchayat
Panchayat Union - Nemalli
Periayanayakkanpalayam Town Panchayat
Perungalathur Town Panchayat
Praveen Madhanagopal, Australia
Primark Betterlives Foundation
Radiohjalpen
Rameswaram Municipality
Redhands Limited Australia
Renault Nissan India Private Ltd
Rotary Club Madras South
Salcomp Manufacturing India Pvt Ltd
Sarkarsamakulam Town Panchayat
Sarva Shiksha Abhiyan
Sasikumar Gendham
State Bank of India
Sir Ratan Tata Trust
Social Venture Partners
Sri Sai Trust
SRM University
State Balance Growth Fund
State Institute of Rural Development
Stiftelsen Svenska Journalen Lakarmissionen

Stiftelsen Voxtra
Sundaram Global Securities Operations Pvt. Ltd.
Sundaram Global Services
Sutherland Global Services
SVP Philanthropy Foundation
Swed Fund
Tambaram Municipality
Tamilnadu Energy Development Agency
Tamilnadu Pollution Control Board
Tamilnadu Slum Clearance Board
TAWDEVA
Tata Consultancy Services
Thirulkazhukundram Town Panchayat
Thiruneermalai Town Panchayat
TRIUM
Turbo Energy
Turbo Energy, Thiruporur
UNICEF
Uthiramerur Town Panchayat
Varanasi Municipal Corporation
Veerapandi Town Panchayat
Velankanni Town Panchayat
Vellalur Town Panchayat
Vivekananda Kendra, Kanyakumari
Walajabad Town Panchayat
Water.org

KEY EXECUTIVES

NAME	DESIGNATION
Dr. Kalpana Sankar	Chairperson and Managing Trustee
Dr. N. Jeyaseelan	Group Chief Executive Officer
Sandip Mookerjee	Deputy Chief Executive Officer
Srinivas Krishnaswamy	Deputy Chief Executive Officer (Academy, M&E , Cambodia)
Lakshmanan Muralidharan	Chief Financial Officer
Madhumathi C	Group Head Human Resources
Amuthasekaran Nachiappan	Senior Chief Operating Officer-SHG & Group Administration
Dr Madhu Sharan	Senior Chief Operating Officer-North India Operations
V. Badrinarayanan	Chief Operating Officer - SDTC
C. Meenakshi Sundaram	Chief Operation Officer- SHG with Microfinance and Operations
K. Thiyagarajan	Chief Operating Officer- Compliance , PR and School Correspondent
H. Narayanan	Chief Operating Officer- CLEP & Health
K. S. Sudhakar	Consultant - Hand in Hand Cambodia
Anthony Vincent Raja	Chief Operating Officer - Microfinance - SMBT
K. S. Velmurugan	Deputy Chief Financial Officer
Abdul Gaffoor	Additional Chief Operating Officer- Special Projects
Swaminathan E	Additional Chief Operating Officer - CLEP
Ms.Sugantha Priscilla	Head, Micro Enterprises
Veena Manian	Consultant -Director Human Resources
A. Sivaraman	Consultant- CSR Coordinator
Balu Swaminathan	Advisor- Administration & PR
Dhun Davar	Consultant-Hand in Hand Switzerland Association
Dr. Y. Joe	Senior Project Director-Village Uplift Programme
T. Krishnamoorthy	Senior Project Director- Solid Waste Management
M. Mageswaran	Senior Project Director- Natural Resource Management
J. Daniel Jesudason	Senior Project Director-Business & Enterprise Development
K Y Babu	Senior Project Director -Health
V. Parisutham	Project Director- Solid Waste Management
G. Kannan	Project Director-Natural Resource Management
Princess Beula	Project Director-Monitoring & Evaluation

C. N. Ayyappan
Dr. Raja Rethinam P
Maya Nirmala
N. Santhus Gnanapragasam
R Ramesh
Usha Sahasranaman
P. Nagarajan
B. Arumugam
Sandhya Abraham
C. Jalasayanan
Raghuraman S G
Lokesh Kumar Ganapathy
J. Anitha Rajan
S.T. Kumaar
N Aravindan
Joseph Kennedy
Ganesan R
R.Unnikrishnan
K. Devarajan
Arun Katiyar
Benoy T. Devasia
Joseph Raj
K.Sriraman
B.Ravisankar
A.Pream Anand Gnanasekar
B.R.Robert Rajathilagam
Sparjan K
N.Gopala Krishnan
John Britto
Ramesh Menon
Telesphore Lakra
Koritala Anil Kumar

Project Director- IT & Systems
Consultant - Project Director Special Project
Consultant-Documentation & Special studies
Consultant-Head Training
Chief Consultant - IT & Systems
Director- Accounts
Director- Accounts
Director- Portfolio Monitoring
Consultant - Director Communications
General Manager- Human Resources & SHG
General Manager- IT & Systems
General Manager- P&A
Secretary to Chairperson & Managing Trustee
Assistant General Manager- Special Projects
Assistant General Manager - Human Resources
Assistant General Manager- SHG
Assistant General Manager-Administration
Assistant Director - MIS & Documentation
Assistant General Manager- SHG
Assistant General Manager-Rajasthan
Assistant Project Director- Madhya Pradesh
Assistant Project Director - Special Projects
Assistant Project Director - SWM
Assistant Project Director - VUP
Assistant Project Director- CLEP
Assistant Project Director - Health
Assistant Project Director - VUP
Assistant Project Director - SDTC
Assistant Project Director - SDTC
Project Coordinator - SDTC
Chief Manager - Odisha
Chief Manager – Maharashtra

AWARDS & RECOGNITIONS



CRISIL has assessed Hand in Hand India as “High” in both social performance and responsible finance and has accorded it the “SR-2A” grade.

CRISIL (Credit Rating Information Services of India Limited) has developed a unique SPRF (Social Performance and Responsible Finance) grading matrix to assess a microfinance institution's capacity to achieve its objectives in a sustainable manner. This tool evaluates an organisation against peers on two distinct dimensions – social performance and responsible financing. The social performance assesses the MFI's ability to translate its social mission into practice, while the responsible finance parameter assesses its transparency in lending process. The rating process measures MFIs in 2 ways

- Responsible Finance : 3 point scale
- Social Performance : 5 point scale

This allows an objective comparison between MFIs of different sizes and legal status



Microfinance India Award 2014 under the SHPI (Self-Help Promoting Institution) category at the Inclusive Finance Summit in New Delhi on 8 December.

Hand in Hand India was awarded the Best NGO Award 2014 under the SHPI (self-help promoting institution) category at the Inclusive Finance Summit in New Delhi on 8 December, 2014. Selected by a distinguished jury, the award was given to Hand in Hand India for “demonstrating excellence as a pioneering institution in the rural development sector for promoting Self Help Groups as effective channels for economic and social empowerment of women”; and for its “effective governance and management that have been introduced and instilled in the organisational ethos.” As part of the award, Hand in Hand India has been given a cash award of INR 100,000 from ACCESS and a sanction of grant of INR 10,00,000 from NABARD for promotion of SHGs.



Hand in Hand India was awarded SKOCH Order of Merit for India's best Financial Inclusion and Financial Deepening Projects – 2014



The Rotary Club of Madras Mount awarded us the 'Excellence in Community Service' award.

This was given following a study of our Mudichur Project by this chapter of the Rotary Club. In this project, Hand in Hand India has installed and is operating a 4000 liters per hour Reverse Osmosis plant at Mudichur Village Panchayat.

Management Accounts

HAND IN HAND INDIA

BALANCE SHEET AS AT MARCH 31, 2015

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	March 31, 2015	March 31, 2014
LIABILITIES		
Initial Contribution	1,000	1,000
Corpus Fund	232,124,387	232,124,387
Interest on Corpus Funds	142,676,915	141,061,040
Surplus in Income and Expenditure Account	35,477,274	30,660,414
Grants		
Capital Grants	81,211,938	60,339,357
Revenue Grants	134,587,554	143,378,489
Loan funds		
Secured loans	297,528,603	485,044,959
Unsecured loans	-	249,521
TOTAL	923,607,671	1,092,859,167
ASSETS		
Fixed assets		
Gross block	133,518,694	103,189,536
Less: Accumulated depreciation/ amortisation	(52,306,756)	(42,850,178)
Net block	81,211,938	60,339,358
Investments	324,753,582	341,047,494
Current assets, loans and advances		
Cash and bank balances	85,633,401	355,623,665
Loans and advances	463,534,666	359,472,428
Other Current Assets	10,646,703	9,527,445
	559,814,770	724,623,537
Less: Current liabilities and provisions		
Current liabilities	15,436,172	13,050,809
Provisions	26,736,447	20,100,413
	42,172,619	33,151,222
Net current assets	517,642,151	691,472,315
TOTAL	923,607,671	1,092,859,167

The Financial Statements of Hand in Hand India for the year ended March 31, 2015 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990s/S200018) The completed audited Financial statement can be viewed on our website.

HAND IN HAND INDIA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2015 "	Year ended March 31, 2014 "
INCOME		
Grants	343,243,980	298,063,251
Interest Income	103,113,405	80,693,790
Other Income	10,073,936	12,189,018
TOTAL	456,431,321	390,946,059
EXPENDITURE		
Programme Expenses	374,627,858	324,875,522
Administrative and other expenses	23,394,499	21,685,553
Interest Charges	53,592,104	41,509,005
Depreciation / Amortisation	9,728,912	10,429,413
Less: Amortisation from Capital grants-being depreciation/ Amortisation	(9,728,912)	(10,429,413)
TOTAL	451,614,461	388,070,080
Excess of Income over Expenditure before tax	4,816,860	2,875,979
Provision for tax:		
- Current tax		-
Surplus carried forward to balance sheet	4,816,860	2,875,979

The Financial Statements of Hand in Hand India for the year ended March 31, 2015 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990s/S200018).The completed audited Financial statement can be viewed on our website.

Management Accounts

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST

BALANCE SHEET AS AT MARCH 31, 2015

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	March 31, 2015	March 31, 2014
LIABILITIES		
Initial Contribution	6,127	6,127
Corpus Fund	212,048,775	212,048,775
Interest on Corpus Funds	164,991,833	137,760,292
Surplus in Income and Expenditure Account	27,792,959	26,107,257
Grants		
Capital Grants	47,895,605	47,757,472
Revenue Grants	37,867,781	12,012,147
Loan funds		
Secured loans	100,000,000	-
Unsecured loans		
TOTAL	590,603,080	435,692,070
ASSETS		
Fixed assets		
Gross block	63,767,579	62,405,718
Less: Accumulated depreciation/ amortisation	(15,871,974)	(14,648,246)
Net block	47,895,605	47,757,472
Investments	318,888,660	312,633,995
Current assets, loans and advances		
Cash and bank balances	84,962,942	54,769,764
Loans and advances	141,110,153	21,702,182
Other Current Assets	8,837,786	10,589,013
	234,910,881	87,060,959
Less: Current liabilities and provisions		
Current liabilities	4,675,605	6,401,485
Provisions	6,416,461	5,358,871
	11,092,066	11,760,356
Net current assets	223,818,815	75,300,603
TOTAL	590,603,080	435,692,070

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2015 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990s/S200018). The completed audited Financial statement can be viewed on our website.

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2015	Year ended March 31, 2014
INCOME		
Grants	37,112,865	48,277,860
Interest Income	6,621,193	7,847,988
Income from Solid Waste Management	16,135,521	21,656,869
Other Income	1,117,806	2,397,895
TOTAL	60,987,385	80,180,612
EXPENDITURE		
Programme Expenses	55,243,744	68,395,692
Administrative and other expenses	4,003,144	6,555,918
Interest Charges	54,795	-
Depreciation / Amortisation	1,868,337	2,035,227
Less: Amortisation from Capital grants-being depreciation/ Amortisation	(1,868,337)	(2,035,227)
TOTAL	59,301,683	74,951,610
Excess of Income over Expenditure before tax	1,685,702	5,229,002
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	1,685,702	5,229,002

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2015 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990s/S200018). The completed audited Financial statement can be viewed on our website.

Consolidated Statements

HAND IN HAND INDIA / SEED TRUST CONSOLIDATED FINANCIAL STATEMENT

BALANCE SHEET AS AT MARCH 31, 2015

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	March 31, 2015	March 31, 2014
LIABILITIES		
Initial Contribution	7,127	7,127
Corpus Fund	444,173,162	444,173,162
Interest on Corpus Funds	307,668,748	278,821,332
Surplus in Income and Expenditure Account	63,270,233	56,767,671
Grants		
Capital Grants	129,107,543	108,096,829
Revenue Grants	172,455,335	155,390,636
Loan funds		
Secured loans	397,528,603	485,044,959
Unsecured loans	-	249,521
TOTAL	1,514,210,751	1,528,551,237
ASSETS		
Fixed assets		
Gross block	197,286,273	165,595,254
Less: Accumulated depreciation/ amortisation	(68,178,730)	(57,498,424)
Net block	129,107,543	108,096,830
Investments	643,642,242	653,681,489
Current assets, loans and advances		
Cash and bank balances	170,596,343	410,393,429
Loans and advances	604,644,819	381,174,610
Other Current Assets	19,484,489	20,116,458
	794,725,651	811,684,496
Less: Current liabilities and provisions		
Current liabilities	20,111,777	19,452,294
Provisions	33,152,908	25,459,284
	53,264,685	44,911,578
Net current assets	741,460,966	766,772,918
TOTAL	1,514,210,751	1,528,551,237

The Statutory Audit of Hand in Hand India and Socio Economic and Educational Development Trust standalone financials has been conducted by M/s. PKF Sridhar & Santhanam LLP Chartered Accountants, Chennai. The Auditors Report along with the Financial Statements of both Trusts are available on our Website.

Consolidated Statements

HAND IN HAND INDIA / SEED TRUST CONSOLIDATED FINANCIAL STATEMENT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2015	Year ended March 31, 2014
INCOME		
Grants	380,356,845	346,341,111
Interest Income	109,734,598	88,541,778
Income from Solid Waste Management	16,135,521	21,656,869
Other Income	11,191,742	14,586,913
TOTAL	517,418,706	471,126,671
EXPENDITURE		
Programme Expenses	429,871,602	393,271,214
Administrative and other expenses	27,397,643	28,241,471
Interest Charges	53,646,899	41,509,005
Depreciation / Amortisation	11,597,249	12,464,640
Less: Amortisation from Capital grants-being depreciation/ Amortisation	(11,597,249)	(12,464,640)
TOTAL	510,916,144	463,021,690
Excess of Income over Expenditure before tax	6,502,562	8,104,981
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	6,502,562	8,104,981

The Statutory Audit of Hand in Hand India and Socio Economic and Educational Development Trust standalone financials has been conducted by M/s. PKF Sridhar & Santhanam LLP Chartered Accountants, Chennai. The Auditors Report along with the Financial Statements of both Trusts are available on our Website.

TRUSTEES

Dr. Kalpana Sankar

Chairperson & Managing Trustee

Dr. Sankar has been involved in the women's self-help movement for long and has been a consultant on gender and microfinance issues to global development organisations. She has been involved in the women's self-help group movement in Tamil Nadu for the last 18 years. She is a double doctorate in Physical Sciences and in Women's Studies and Self-Help Groups. She is currently the Chairperson and Managing Trustee of Hand in Hand India.

Amuthasekaran Nachiappan

Trustee

At present, the Senior Chief Operating Officer (SHG & Group Administration) at Hand in Hand India, MrNachiappan's experience spans education, monitoring, evaluation and grass-roots activities. He started his career with the Indian social-service organisation Vivekananda Kendra. He has worked on watershed management, renewable energy for rural areas and rural development issues.

S. Chandrasekar

Trustee

Mr. Chandrasekar has more than 25 years of corporate experience. His career graph includes stints at AF Ferguson, Coopers & Lybrand, National Finance Company – Oman.

A visiting faculty in several Business Schools, Mr. Chandrasekar has had a diverse exposure in team management.

Dr. S. Chinnappan

Trustee

Dr. Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. 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.

Dr. Mangala Ayre

Trustee

Dr. Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. She is a frequent lecturer and counselor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance.

P. Kottaisamy

Trustee

With over 15 years of experience in development work, financial services and business, consulting, Kottaisamy has contributed towards the enterprise transformation and change management programmes of several firms. He has specialized in process transformation and business architecture, offering development and governance of not-for-profit development programmes.

M.S. Sundararajan

Advisory Trustee

M.S. Sundararajan is a banking consultant, economist and was previously the Chairman and Managing Director of Indian Bank. His core expertise is in investment banking, project finance, corporate restructuring, and capital market. He won the Golden Peacock Award on behalf of the Indian Bank in October 2009.

K.N. Krishnamurthy

Advisory Trustee

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 is currently the Chairman of the Indian Roads and Transport Development Association (Southern Region).

N. Srinivasan

Advisory Trustee

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

SEED Trust

Dr. Kalpana Sankar

Chairperson

Dr. Sankar has been involved in the women's self-help movement for long and has been a consultant on gender and microfinance issues to global development organisations. She has been involved in the women's self-help group movement in Tamil Nadu for the last 18 years. She is a double doctorate in Physical Sciences and in Women's Studies and Self-Help Groups. She is currently the Chairman and Managing Trustee of Hand in Hand India.

S. Chinnappan

Trustee

Mr. Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. 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.

Dr. Mangala Ayre

Trustee

Dr. Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. She is a frequent lecturer and counselor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance.

Dr. N. Jeyaseelan

Trustee

Dr. Jeyaseelan 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). He is currently the Group CEO of Hand in Hand India.

K. Thiyagarajan

Trustee

Mr. Thiyagarajan has 10 years of experience in cost effective construction and five years of experience in the social sector. He has planned and constructed various buildings for Hand in Hand India. He is currently the Additional Chief Operating Officer, Compliance Officer-PR & Establishment at Hand in Hand India.

Padma Shri Dr. Hanumappa Sudarshan

Advisory Trustee

Dr. Sudarshan is a social worker who has for over 30 years worked towards improving the health of rural and tribal people in India. He is the founder of Vivekananda GirijanaKalyana Kendra and Karuna Trust. Dr. Sudarshan has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

Prof. A. Thillai Rajan

Advisory Trustee

Prof. Thillai Rajan is currently an Associate Professor in the Department of Management Studies at IIT (Indian Institute of Technology), Madras. His teaching and research areas include Corporate Finance, Project and Infrastructure Finance, Public Private Partnerships and Venture Capital. He has been successful in winning international research grants from organisations such as DFID and AusAID.

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 : CNRBINBBBID

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

INTERNSHIPS

We also welcome applications from interns pursuing studies in different areas of social development. The interns will have to apply online at www.hihindia.org. The 3-stage process will require interns submitting their application along with the necessary documents. S selected applicants will be asked to submit a letter of intent and be interviewed by the Internship Manager; the shortlisted interns will be interviewed by the project head. Interns are expected to bear the entire cost for boarding, lodging and transportation.

Spread the word & stay updated:

 Like us on Facebook
www.facebook.com/hihindia.org

 Follow us on LinkedIn
<http://www.linkedin.com/company/handinhandindia>

ACKNOWLEDGEMENT

We owe our success in reaching out to millions of rural poor to all our partners and well wishers - Government, Organisations, Corporates, Financial Institutions, Donors, Development Organisations, Educational & Research Institutions and Community Members.

A special thanks to our volunteers and staff for their dedicated hard work.

We thank Mr Sandip Mookerjee, Ms. Deepa Lakshmi, Ms. Sahaana Sankar, Mr. Palanivel and Mr. Ranganathan, for their efforts in bringing this report together.