

ANNUAL REPORT 2015-16



HAND IN HAND INDIA



The cover photo features Ms Parvathy Saminathan with her children Kathir and Kathirvel. She is a beneficiary of field bund, agroforestry plantation and agro horticulture projects of Nammiyampattu watershed development project. She is a resident of Nammiyampattu in Jawadhu Hills.

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



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 WORK WAS TO ELIMINATE CHILD LABOUR THROUGH EDUCATION. OVER A PERIOD OF TIME, WE EXPANDED OUR INTERVENTIONS TO ADDRESS THE MULTIDIMENSIONAL FACTORS THAT FOSTER POVERTY. TODAY, OUR FIVE PILLAR PROGRAMME INCLUDES THE KEY AREAS OF WOMEN EMPOWERMENT MICROFINANCE AND SHG, CHILD LABOUR ELIMINATION PROGRAMME, HEALTH, ENVIRONMENT AND SKILL DEVELOPMENT & TECHNOLOGY CENTRES.

We have implemented a unique and successful model in many parts of rural India, changing the lives of millions of poor families. We started our activities in a small way in Tamil Nadu in 2002 and began to expand with the support of Dr. Percy Barnevik, world-renowned management strategist and industrialist and under 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 the Indian states of Tamil Nadu, Karnataka, Madhya Pradesh, Odisha, West Bengal, Maharashtra, Rajasthan and Puducherry. Our model has been replicated in Afghanistan, South Africa, Kenya, Brazil, Cambodia, Myanmar and most recently in Sri Lanka.

CONTENTS

1

Child Labour Elimination Programme

- a. Revolutionizing the volunteer movement 16
- b. Soaring new heights 18
- c. Transit to technology 19

2

Women Empowerment, SHG, Microfinance and job creation

- a. Driving Women's Entrepreneurship 26
- b. Way forward 28

3

Health

- a. A journey towards a healthier life 34

4

Skill Development & Technology Centre

- a. Empowering through skill development 42

5

Environment

- a. Recycle for life 50
- b. Development of a seed to a Banyan tree 54

6

Village Uplift Programme

- a. Sustainable smart villages 60

7

Support Functions and Other Entities

Captivating Cambodia	62
Partnership with a human touch	63
Backstage number crunching	65
Dream to reality	66
Knitting the pillars	67
Expanding our community	68

8

Partners & Donors

Our Partners & Donors List	70
Key Executives	72

9

Awards

Awards And Recognitions	74
-------------------------	----

10

Statement of Accounts

Financial Statements	75
----------------------	----

11

Trustees

Trustees	81
How To Get Involved	83

FROM OUR ADVISER

DR. PERCY BARNEVIK

Adviser, Hand in Hand India



Sixteen years have now passed since I first made contact with a small operation called Hand in Hand in Kanchipuram. In 2002, Hand in Hand registered as an NGO and in 2004, Dr. Kalpana assumed the position of CEO and started an unprecedented expansion. The rest is history.

At the beginning, mass-mobilising poor people into entrepreneurship by creating micro-enterprises and jobs was a new thing, and many working in the charity world were skeptical. The outstanding achievements by Hand in Hand India, under Dr. Kalpana's leadership, have changed all that. Globally, Hand in Hand has started or expanded some 1.8 million businesses with India leading the way. Our model has shown a superior way to lift people out of poverty at a low cost and high speed. The operation started in South India and spread to Middle and North India, and thereafter, to other countries in Asia and Africa.

The impact has also been felt outside the Hand in Hand group. Productivity, job creation and entrepreneurship were at the top of the list when the UN recently

published its landmark Sustainable Development Goals. And for the first time, the World Bank published a book with the short and telling title "Jobs". Hand in Hand India should be proud of its influence in the direction of charity work in the world.

However, it is not just a matter of quantity, but also of quality. From the beginning, Hand in Hand India stressed the need to respect the poor people we work with, as well as the high efficiency required by our staff. As Dr. Kalpana expressed it, even one rupee lost through inefficiency is like stealing from the poor.

Hand in Hand India's holistic approach to achieving a better life in addition to reducing poverty has also been of great importance. About 270,000 children have been brought out of labour and into schools. Medical camps have picked up sick people and transferred them to hospitals, and established basic hygiene habits in several communities. Building toilets in homes and schools have been a vital programme.

'Bridging the digital divide' by providing computer literacy training

to prepare for studying and running more effective enterprises has also been an essential initiative. Finally, a number of projects have improved the environment. These include clean water and irrigation, solid waste collection followed by sorting, recycling and the production of compost from household waste etc. Visitors from all over the world are inspired to discover the results and effects of Hand in Hand India's efforts.

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



Message from the Managing Trustee

DR. KALPANA SANKAR



" As long as poverty, injustice and gross inequality exist in our world, none of us can truly rest " - Nelson Mandela.

It has been an interesting and inspirational year for Hand in Hand India.

Apart from creating 2.5 million jobs in India, Cambodia and Myanmar, we have strengthened partnerships over the past year within the country. We have also set foot on geography adventure, by establishing Hand in Hand Lanka in Sri Lanka, the launch of which will be early next year!

We have achieved a plethora of milestones in every pillar over the past year:

CHILD LABOUR ELIMINATION PROGRAMME

The pillar has graduated from implementation to becoming an advisory authority for evaluating Government Childcare institutions in Tamil Nadu. There has been a focus on improving the quality of learning for slow learners at Child Learning Centres in the VUP areas. Special attention is being given to girl children in Northern India where there is a huge gender divide. Another unique highlight is that we have managed to sustain the interest of the Child Rights Protection Committee volunteers with our vision and mission!

HEALTH

We are extremely proud of the Sick New Born Care Unit at Government Hospital, Cheyyar, near Kanchipuram. The team has found a niche area where the need was addressed appropriately and effectively. Further, we have received funding for a project by UBS Optimus Foundation - a prestigious organization to address women and children healthcare in Tamil Nadu and Madhya Pradesh. We are happy to inform that the entire pillar is being funded by Indian (local) CSR funds.

SKILL DEVELOPMENT & TECHNOLOGY CENTRE

While this is a new pillar, the team has ensured right positioning. They have attracted CSR funds from Vodafone, Mondelez Foods etc and also a valuable partnership with the national level organization, National Skill Development Corporation. They have ensured quality and have standardized systems and mode of delivery in a short period of time. The pillar is attempting to use technology not only for developing training aids but also for evaluation.

SELF HELP GROUP

This pillar has undergone a major restructuring in the past year and the synergy with Belstar has

helped this pillar on its way to sustainability in the coming year. The pillar is to be credited for the funding from Vodafone - the project is a landmark one, although challenging! In addition to this, 9 producer companies that are an extension of the self help groups have been formed with support from NABARD. Hand in Hand India was selected by DFID and SIDBI for training other MFIs on functional literacy and the project has been very well received by SIDBI and the clients.

SOLID WASTE MANAGEMENT

The pillar has had an amazing growth story - from one project in Mudichur to town panchayats and PSUs to projects in Rameswaram with ONGC, Hyderabad with BHEL and a project with the Indian Air Force! We have an excellent, entrepreneurial team in place.

NATURAL RESOURCE MANAGEMENT :

We are extremely proud of the NRM team. They have done path-breaking work in very niche areas. From work in Pachamalai with tribals to an Organic Farmer Producer Company, the team is committed and innovative, always coming up with excellent solutions in the natural resource management space.

The team has now become a resource agency for livelihood development for NABARD addressing food security, a vital area!

VILLAGE UPLIFT PROGRAMME

The team has surpassed their target of 68 villages - they are currently active in 98 villages. This is a testimony of their hard work. Specific achievements include projects with NABARD, KrishiVidyan Kendra (KVK) and expansion to North India. This year we have managed to attract the support of nearly 10 VUPs from local corporates.

Apart from this, I must highlight other milestones. The Global Social Entrepreneurship Programme in February, the launch of Hand in Hand Academy for Social Entrepreneurship, our partnership with Entrepreneurship Development Institute of India are further testimonials for our hard work. In addition, we have increased our reach to a larger market by increasing our presence on Facebook, Instagram and through our revamped newsletter, Handprints. Hand in Hand Switzerland Association is making baby steps towards fundraising for India.

WAY FORWARD

Over the coming year, the focus will be to continue the child labour and health programmes in the needy areas with a focus on tribals with support from Government and corporates. The focus of the SHG pillar will be on sustaining producer companies, e-commerce and facilitating B2B linkages. A special area in skill development will be the skilling of youth and women. Expansion to the North East and other Indian states is in the pipeline for both the NRM and SWM verticals. The VUP is ever evolving into customised programmes based on the needs of the geographies and

the requirements of the corporate donors.

I thank Dr Percy Barnevik, Adviser, Hand in Hand India for his relentless support in achieving our goals! My team, spearheaded by Dr. Jeyaseelan, Group CEO is whom all my thanks go to, as without them we would not be where we are today. The team (including volunteers) work full time to ensure that the organization is always moving forward with no stops on the way!

DEEPENING TO DRIVE GROWTH WITH SUSTAINABILITY

DR.N.JEYASEELAN

Group Chief Executive Officer



I am pleased to note that Hand in Hand India continues to be an engine of growth through its job creation process, which results in the prosperity of people at the bottom of the pyramid. The financial year 2015-16 was a challenging year for Hand in Hand India, but it has exceeded many of the strategic plan targets. Hand in Hand India has made it a way of life to address the top five challenges of human capital, innovation, customer relationships, operational excellence and sustainability on an on-going basis. For instance, in the human capital development sector, we identified 110 leaders and conducted a yearlong Culture Champions Programme to integrate the five pillar staff. The Self Help Group (SHG) pillar has come out with a new concept of hybrid support of quasi-equity (out Fund managed by Hand in Hand India), through which individual bank loans would be given without collaterals to SHG women willing to expand their enterprises. Besides, IIT Madras is offering the technical support to build the skills of entrepreneurs in all the projects of Hand in Hand India. This is the major USP of the Hand in Hand model. Through various studies and clients feedback, we revise product offerings and processes to improve the productivity levels. This has resulted in operational excellence

and attracted the attention of government and private sector.

As of March 2016, Hand in Hand India has reached more than 2 million people through its five-pillar programmes, spread over 10 states of India and has expanded horizontally into new territories, which are underserved. Hand in Hand India is moving its focus to vertical expansion by 'deepening' its interventions - a gradual shift from its project-based interventions to an institution-based approach leading to sustainability. The SHG pillar has moved from training to hubs to producer companies. Now, SHG focuses on promoting more producer companies for different products, which will ensure sustainability in the post-project period. Environment pillar's SWM (Solid Waste Management) division is reaching out to public sector undertaking contracts and its NRM (Natural Resource Management) division has also been nurturing producer companies for organic farmers and has emerged as a resource agency for training other NGOs. CLEP (Child Labour Elimination Programme) pillar has conducted a Child Care Institution mapping for the government of India and has moved into the next level. Health pillar is moving towards projects with evidence-based data through partnerships with research agencies.

SD&TC (Skill Development and Technology Centre) has started offering fee-based programmes and started adopting standards prescribed by sector skills councils as Hand in Hand India has become a partner of NSDC (National Skill Development Corporation), a government of India enterprise, to train 50,000 people over the next ten years. VUP (Village Uplift Programme), is a flagship programme of Hand in Hand India, where all the 5 pillar programmes are implemented in a designated village, is moving from its conventional approach to its new form of 'Sustainable and Smart VUP'. To enable growth, Hand in Hand India will focus more on capacity building of its staff and other stakeholders through its new outfit Hand in Hand Academy for Social Entrepreneurship.

To channelise the resources in an optimal way, we have also conducted a Social Return On Investment (SROI) study by IIT Madras, in 2015, which revealed that every one rupee invested in SHG pillar yielded a return of INR 41.29, highest among all the pillars.

I thank Dr. Kalpana Sankar, Managing Trustee for her guidance and support and I also thank the Board of Trustees, Donors, Bankers, entire staff team and all other stakeholders including our clients.



Milestones Achieved till 31.08.2016



Women Empowerment, SHG, microfinance and job creation

Jobs created
2,553,922

SHGs formed
96,046

Total Beneficiaries
1,509,353

Total credit disbursed (INR Million)
21,790.45



Child Labour Elimination Programme

No of Residential Special Training Centres
9

No of transit schools
22

Children enrolled in schools
274,410

Child Friendly panchayats
1,124



Health

No of medical camps
4,987

No of toilets constructed
11,254

Women screened for anaemia
37,719

Children brought out of malnourishment
8,058



Skill Development & Technology Centre

Women given skill training

1,20,075

Farmers given skill training

5,277

Youth given vocational training

4,531

Skill Training Centres

68

People trained in e-literacy

8,42,596



Environment

Households covered by waste collection

448,185

Natural Resource Management projects

65

Land area covered under NRM (hectares)

45,667.29



Village Uplift Programme

Two-year base VUP activities completed

190

Total no. of active villages in VUP

109

Cumulative Total

299





CHILD LABOUR ELIMINATION PROGRAMME

CHILDREN ENROLLED
IN SCHOOLS



2,74,410

CHILDREN IN
CHILDREN LEARNING
CENTRES



187

CHILD-FRIENDLY
PANCHAYATS



1,124

TRANSIT SCHOOLS



22

RESIDENTIAL SPECIAL
TRAINING CENTRES



9

Revolutionizing the volunteer movement

"Be The Change That You Wish To See In The World" – M K Gandhi

Hand in Hand India's efforts to eradicate child labour have been propelled by a set of non-negotiable principles and the right collaborative strategy with local bodies such as gram panchayats, school committees and child rights protection committees. From its inception, active steps have been taken to identify interested youth in the villages or at the panchayat level and provide them with training on the Right to Education and the importance of education for children.

VOUCHING FOR PROTECTION OF CHILD RIGHTS

The Child Rights Protection Committee (CRPC) forms an integral component of Hand in Hand India's initiatives to end child labour. The CRPC has been set up in each panchayat with one volunteer per village to ensure that children in the villages are enrolled in schools and to create an enabling environment for them to succeed and to eradicate child labour. The CRPC volunteer could be a panchayat leader, an SHG member, youth or a teacher. The committee elects their President, Vice President and Secretary who are given intensive training on child rights and are sensitised on the importance of education.

WHAT MAKES THE CRPC A UNIQUE BODY?

While diversity is a standout feature

of the CRPC consisting of men, women and the disabled alike, no age barrier also goes a long way in making it a unique body. The concept of bringing people together as a group strengthens the CRPC rather than having to work as a stand-alone, individual movement. Localised committees with representatives from every village increase ownership among group members as they can better relate to the geography that has been their home. Moreover, the local community has a higher level of acceptance for familiar faces. Finally, the volunteers are not the rich, upper-class members of society, rather one amongst the community, who have undergone personal challenges and have the passion for making a change.

WHAT HAS BEEN THE CHANGE OVER THE LAST YEAR?

Although there has been a strong collaboration between Hand in Hand India and the CRPC, it was only during the last year that Hand in Hand India's mobilisers, who were responsible for identifying children for specific interventions, were no longer employed. Soon after, what transpired was an interesting and inspiring transition.

CRPC volunteers of each village took on the responsibility of identifying the children in need of Hand in Hand India's support. This is a true testament to the volunteer

spirit and motivation to see change. They have carried out Gandhiji's words of physically living the change they wished to see in their villages. The diversity in age and gender amongst volunteers is remarkable, with the young and old coming together for a common cause.

A TELLING TALE

An interaction with the volunteers at a recent meet highlighted the difficulties of working in regions that have been rooted in child labour for a long time. It can take several years to impact change by way of spreading awareness and conducting workshops. Although Hand in Hand India's presence in the area and strategic efforts in the last ten years have created a large impact, the onus is on the local populace to make it a lasting one and this is where the CRPC volunteers play a pivotal role. As a spokesperson from the local village, it is their duty to assist any child working as a child labourer, educate them on child rights and ensure that they go to school.

In regions around Kanchipuram, the notion of child labour is heavily ingrained in the communities. During the course of their work, CRPC volunteers were braced with questions on their suitability to decide about a child's future to threats of dire consequences. Despite all this, CRPC volunteers are committed to their role, even

contributing their own earnings to help the children.

Shanthi from Medavakkam talks about her involvement as a CRPC volunteer. So far, she has helped enroll fifteen children in school and has prevented several child marriages. "As a CRPC volunteer, I have learnt a lot more about child rights and the need to protect them. As part of work, I have faced several difficulties, particularly while stopping child marriages as family members and others constantly raised questions and issued threats. I did not let any of these hinder me as I was focused on only one goal: Pulling every child out of bad hands and enrolling them in a school," she shared. Shanthi has also helped educate a young girl through self-generated funds, a matter of pride and joy for her.

Ravi, another CRPC volunteer, hails from a village mostly inhabited by tribal families. He works hard to convince these families to send their children to school and how being a CRPC volunteer has a lasting impact on a person.

"Back in my village, there are several tribal families who prefer to send their children to work for a few extra bucks. We would approach the families before the beginning of the academic year and convince them to send their children to school. Today, no instance of child labour can be found in the village. We also ensure that there are ample supplies for all the students in terms of books, clothes and stationery. Even though I am not paid as a volunteer, it is my passion that drives me. My aim is to ensure that every child has the right to enjoy childhood."

Ravi's words are received with applause and more people talk about their experiences. Some of the stories highlight how the volunteers are going above and beyond to ensure scholarships, construction of buildings and any other facilities needed to ensure a bright future for young minds. A question on working as self-sustained volunteers for child rights evoked unanimous consensus that now is the right time to gravitate towards self-regulation and sustainability. Dhanasekaran, a CRPC volunteer said, "Hand in

Hand India has been supporting us to become CRPC volunteers. After several years of training and practice, we are finally confident of operating on our own as a collective unit. The CRPC, if we were to become a federation, would thrive and will be able to pass on the knowledge and training Hand in Hand India gave us to other people who might want to join us."

While Hand in Hand India's work in child labour elimination has been exceptional, empowered with ideas as to how they can raise resources to help the needy children of their own villages, and on ways and means of strengthening their local government schools, the CRPC volunteers have found a better purpose for their own lives. As part of this programme, the volunteers have absorbed the right communication skills, negotiation acumen and leadership principles. Moving forward, the creation of a separate entity may be the best move to ensure a sustainable and lasting impact of this volunteer movement.



Soaring new heights : Hand in Hand India reviews child care institutions in Tamil Nadu

Ministry of Women and Child Development (MWCD) enforced the Juvenile Justice Act (JJ Act) as of January 2016. The bill allows for a Juvenile Justice Board consisting of sociologists and psychologists to decide on juvenile crimes and their trials. The introduction of foster care is a new addition. Soon after the inception of the Act, MWCD nominated NGOs from across the nation to evaluate Child Care Institutions.

Hand in Hand India was one among 3 State Coordinating Agencies (SCA) nominated by Ministry of Women and Child Development (MWCD) in Tamil Nadu to map and review child care institutions in the five northern districts of Tamil Nadu namely Chennai, Kanchipuram, Thiruvallur, Vellore and Thiruvannamalai. Hand in Hand India received this opportunity due to their successful track record and partnership with Childline India Foundation (CIF).

The operation was efficiently carried out by the Hand in Hand India's Child Labour Elimination Programme team.



Transit to Technology

A technology-driven innovative transit school was inaugurated at Madhurandhagam near Chengalpet in the suburbs of Chennai with support from BNP Paribas Global Securities Operations Private Limited. Hand in Hand India's transit schools target students (15-18 years), who have dropped out of school or have not passed Grade X board exams, to mentor them and to assist them in re-appearing for the boards and encourage them to enroll for higher education.

Until now, transit schools were run with a classroom and a blackboard. However, today's technology-driven transit school is equipped with an LCD projector, audio visual aids, web camera, Wi-Fi connection, laptops with pre-installed syllabus software and CDs to teach the students. A science lab with live models of experiments provides a practical exposure to students. To balance the hectic study schedule, indoor games such as chess, carrom and other board games have also been provided.

These innovative additions to the transit school will provide a unique opportunity and environment for students to learn. It will provide a practical exposure to students and motivate them to learn and review their lessons in a systematic manner, ultimately aiding in improving grades and performing well in the board exams.





THE GOOD SAMARITAN OF KURUVIMALAI

Losing out on the opportunity to be educated is no deterrent for this quinquagenarian, to ensure that children from his community are sent to school. Learn how this school dropout is ensuring high school enrollment in his Kuruvimalai village after his association with Hand in Hand India

President of Child Right Protection Committee (CRPC), Ravi from Kuruvimalai village in Kanchipuram is passionate about educating the children of his community.

Mired with financial constraints during his childhood, Ravi's parents could not afford to educate him beyond grade five. After dropping out of school, Ravi's father, a silk weaver by profession, expected him to lend a hand in the family business. Boggled down by the circumstances, Ravi buried his dreams of education and shouldered the burden of his family.

However, during one of Hand in Hand India's mass awareness programme on child rights, Ravi drew renewed hope and pledged to ensure that what happened to him would not happen to other children.

Drawn by the enterprising spirit, Hand in Hand India offered him an opportunity to work with the CRPC. His contribution to the field after joining the CRPC has been immense. The community that he works with comprises of students (approximately 70%) belonging to the Irula tribe, a nomadic group that refrain from sending their children to school. Although it is a challenge for Ravi to convince parents to send their children to school, his tireless effort has led to enrollment of about five children in schools from this community, a herculean feat. He has also played a pivotal role in registering 15 children of migrant labourers into the school. The CRPC also imparts special tuitions in the evening for students who need extra guidance.

He is actively involved in social mobilisation, which spreads awareness among parents, panchayat leaders and

youth about the need to send the children to school. He is an active participant in discussions by the Parent Teacher Association (PTA) and leaders' discussion on dropout rates, issues children face and how parents and elders should react. Some of the children, who registered in school through his efforts, have come out with flying colours in board exams with scores above 430 in 10th grade and 1160 in 12th grade.

Besides motivating students to go to school, Ravi looks after the upkeep of the panchayat middle school in Kuruvimalai village. He makes sure the infrastructure is proper and toilets are clean and hygienic. The attendance registers are checked regularly and transfer certificates are duly awarded to students once they finish middle school.

Ravi says he owes it to Hand in Hand India, for being given an opportunity to make a change in the children's lives. Last year, the panchayat middle school in Kuruvimalai celebrated its 12th anniversary by planting 12 saplings in the school campus, an initiative that was kicked off by Ravi. He is working towards making the school a plastic-free zone by encouraging the children to cut down on plastic use.



WORKING HIS WAY UP THE LADDER

The hardships faced by his family forced nine-year-old Suresh to become a child labourer at the tender age of nine. With the mother a homemaker, father, a flower vendor, who earns a meagre income of INR 20 a day and two elder sisters, Suresh worked 12 hours a day in a weaving loom, his nimble fingers incessantly moving in and out of the looms to supplement his family income.

In 2005, Hand in Hand India's mobilisers approached his family and counselled them on the importance of education, following which he was enrolled into Muthialpet Middle School. Although his parents encouraged him to study, he was bonded to the weaving loom for a sum of INR 2000.

To show him a way out of bonded labour, Hand in Hand India facilitated a loan for him to enroll in fifth grade in the middle school. On one hand, Suresh took up a part-time job, even as he pursued his studies, to support his parents; on the other Suresh aced his exams in school.

Hand in Hand India's 'parcel scheme' – that provides basic kitchen and toiletry essentials to poor children's families was a boon for them. Besides, he used to add up to the family income by working part time as a painter, agricultural worker and construction worker and took up petty jobs like selling fish to earn some extra income. Suresh never wasted a single moment of his pre-adult life, always working to help





uplift his family! He has been a model son and elder brother.

His family was bowled over when Suresh not only aced the 12th-grade exams but also managed to gain admission in Bachelors of Commerce with a scholarship in Pachayappa's Men's College! Even in college, he worked as a data entry operator at night and honed his skills in typewriting and TALLY whilst studying.

Even before he graduated, he had made up his mind to serve his alma mater, Hand in Hand India! He wanted to give back to the organisation that took him into its fold and rescued him from the child labour industry. When asked to encapsulate in words the impact Hand in Hand India had in his life, he is quick to add, "Without Hand in Hand India, I wouldn't

have been able to afford this shirt that I am wearing!" Today, he works as a Project Accountant for Hand in Hand India's Natural Resource Management team. His initial placement was in the tribal region of Pachamalai, near Trichy. When the team found Suresh was good at TALLY, they transferred him to the head office, in Kanchipuram.

Suresh currently earns INR 9700 per month! He gives a part of this back to his parents and spends the rest to educate his sisters who are in 10th and 12th grade. He continues to give back to the society in any way possible, be it identifying children not going to school or buying books for those in school.





WOMEN EMPOWERMENT, SHG, MICROFINANCE AND JOB CREATION

TOTAL JOBS	>	25,53,922
------------	---	------------------

TOTAL BENEFICIARIES	>	15,09,353
---------------------	---	------------------

SHG MEMBERS ENROLLED/AFFILIATED	>	12,99,948
------------------------------------	---	------------------

FAMILY-BASED MICROENTERPRISES (FBE) STARTED AND/OR STRENGTHENED	>	14,32,751
--	---	------------------

MICROENTERPRISES	>	48,908
------------------	---	---------------

WOMEN GIVEN LITERACY TRAINING	>	1,67,677
----------------------------------	---	-----------------

TOTAL CREDIT DISBURSED IN INR MILLION	>	21790.45
---	---	-----------------

Driving Women's Entrepreneurship with Scale and Sustainability

India's development problems and social issues are massive and multi-sectoral. To supplement Government schemes, corporates, agencies, non-government organisations and multinational organisations need to come together to address these issues. Further, to match the nation's rapid growth, development needs and demands, supporting agencies need to operate on scale with equal focus on impact and sustainability.

The focus of Hand in Hand India's self-help group and microfinance initiative is to alleviate rural poverty and empower women through skill training and job creation. The initiative focuses on organising women into SHGs and training them in capacity building, financial management and skill development. Hand in Hand India facilitates access to affordable microcredit, where women are encouraged to build sustainable livelihoods for themselves and their families. Bank linkages, which provide these women with affordable credit to carry out income generating activities, is also an active component.

Over the years, Hand in Hand India has worked consistently to create 2.55 million jobs across the nation. At this juncture of the growth trajectory, the question Hand in Hand India asks itself is "what next", to further enhance women's economic empowerment. In the last year, Hand in Hand India undertook some innovative partnerships and projects to augment women's incomes and opportunities to pave the way for

their holistic empowerment through skill building, financial literacy, bank linkages, management acumen and market access using technology.

ENHANCING SKILLS AND EMPLOYABILITY THROUGH PARTNERSHIP WITH THE NATIONAL SKILL DEVELOPMENT CORPORATION (NSDC) :

Ever since 2004, skill training has been an important priority at Hand in Hand India. This concept, however, has grown in focus, strategic intervention and scale. Hand in Hand India's skill training and employability mission has been strengthened by a partnership project with the NSDC, wherein Hand in Hand India will be instrumental in training and providing employment to 50,000 women and youth across 5 States, over the next ten years (2016-26)!

STRATEGY FOR THE FUTURE – THE MISSING MIDDLE INVESTMENT FUND (MMIF) STORY:

What happens when an entrepreneur starts a business successfully and gets stuck a couple of months or years later with stagnant profits or no customers? This could be a stage where they would need to change their business model or change their target customer base or modify their marketing strategy. SHG women micro entrepreneurs, while financially literate and sound in their business, may lack the business acumen required to run a successful business. To overcome

these hurdles and to equip them with the right management principles, Hand in Hand India in partnership with Indian Institute of Technology (IIT) Madras, conducted a unique workshop for these micro and marginal women entrepreneurs.

The programme, titled, "Strategies for Business Growth and Profitability for Micro and Marginal Women Entrepreneurs" took place in January 2016 with 60 women entrepreneurs participating. The programme, specifically designed for the needs of women entrepreneurs aspiring to scale up their enterprises from FBEs (Family-Based Enterprises) to ME (Micro Enterprises), but lack the capital and collateral to source higher loans from the mainstream banking institutions, provided insights on various areas such as finance, marketing, information technology, banking, soft skills, and so on. The sessions were delivered by faculty members from the Department of Management Studies, IIT Madras and experienced practitioners from the industry.

MMIF has been created by Hand in Hand India from grants given by Indian Bank and Pallavan Grama Bank. Select 28 entrepreneurs were provided with quasi equity of INR 20,000/- each from MMIF managed by Hand in Hand India with enabling terms & conditions (Interest @12% per annum, 3 year initial holiday for principal and repayable in 24 monthly installments in the 4 and 5th year) and a collateral-free business loan of INR 1,00,000/- each

1 Family Based Enterprises are those enterprises with investment not exceeding Rs.50,000.

by Indian Bank, Kanchipuram and Pallavan Grama Bank, Kanchipuram and Vallakottai. This kind of hybrid support of equity plus debt to SHG women entrepreneurs is the first of its kind in India.

The graduation of these women micro entrepreneurs from mere businesswomen to successful women has been captured as the true outcome of the missing middle investment fund programme. The entrepreneurs' skills have been honed in crucial areas of entrepreneurship. A stark feature is the fact that these entrepreneurs have effectively implemented their learning in their businesses. Setting up a website, using social media for effective marketing, drawing out a business plan and maintenance of stakeholder relationships are just a few of the visible outcomes of the project that these entrepreneurs have implemented. IIT Madras continued handholding support to these entrepreneurs through mentors for a period of 6 months.

CREATING SUSTAINABLE ENTERPRISE HUBS

Hand in Hand India felt that besides skill training, women needed additional support in terms of technology transfer, branding, packaging, marketing and other technical support. Our SHG women were involved in more than 140 income generation programmes (IGP). As each IGP requires different levels of specialisation, Hand in Hand India adopted a sub-sector approach and decided to focus on 4 sub-sectors viz. dairy, handicrafts, embroidery and tailoring, where more than 60 to 70% of our SHG women are engaged. With an aim to bring together women passionate and skilled in similar trades Hand in Hand India has established and promoted four enterprise hubs for SHG women since 2012. These hubs

have been pivotal in developing and sustaining their skills and enterprises and in turn increase business and income.

The quantity and quality of the final goods produced at the hub is crucial as it moves the entrepreneurs from individual businesses to a large scale, formal business entity. Lakarmissionen has been supporting these hubs over the past two years. The final phase (2015-16) of the initiative has focused on strengthening these hubs for sustainability. Different indicators such as access to market linkage, financial linkage, number of orders etc. have been captured as a measure of sustainability.

Enterprise hubs have opened the doors to a more sustainable large scale enterprise solution for SHG women. 1436 members have been trained and are enrolled in the hubs as on date.

BRINGING MARKETS TO RURAL WOMEN ENTREPRENEURS THROUGH A PARTNERSHIP BETWEEN HAND IN HAND INDIA, VODAFONE FOUNDATION AND INDUS TOWERS :

To bring to scale women's entrepreneurship in farm and non-farm sectors, Hand in Hand India has entered into a unique partnership with Vodafone Foundation and Indus Towers to support 50,000 women entrepreneurs of Hand in Hand India in Tamil Nadu to establish an online B2B marketplace. This exclusive and unique marketplace will allow SHG women entrepreneurs to transact businesses amongst themselves. Technology is the core of this project. Starting with SMS marketing and an SMS-based alert system in the nascent stages, the project will evolve to develop an e-commerce app and eventually an e-commerce portal to enable and empower these women to

transact amongst themselves.

This novel initiative will prove to be a marketing tool to enable women to reach out to each other and support each other's microbusinesses rather than transacting with external vendors and suppliers. This will create a unique ecosystem of women entrepreneurs who will co-create value for each other through an innovative e-commerce portal. The duration of the project is three years.

PROMOTING FINANCIAL LITERACY AND WOMEN'S EMPOWERMENT THROUGH DFID AND SIDBI'S PSIG PROJECT :

To promote entrepreneurship among illiterate women and to make them access financial services, Hand in Hand India has striven to promote financial literacy amongst women. To achieve this, Hand in Hand India has been nominated as a resource agency under DFID and SIDBI's Poorest States Inclusive Growth (PSIG) project to enhance income and employment opportunities of poor men and women, by enabling them to participate and benefit from wider economic growth by facilitating access to financial services through financial literacy. The prime objective of this project is to enable women to access microfinance for enterprise promotion and equip them with decision making abilities in access, ownership and control of financial and non-financial resources. As the resource agency, Hand in Hand India delivers a composite training programme on integrated aspects of financial literacy, financial services and women's empowerment to train 27,000 women of 6 partner MFIs in Madhya Pradesh. It is envisaged that by the end of the project, women clients will be skilled decision makers in both personal financial management and in entitlement-based rights.

2 Micro Enterprises are those enterprises with investment above Rs.50,000.

Way Forward

A successful combination of Hand in Hand India's women empowerment and livelihoods project along with partnership of external stakeholders to assist in the upscale of entrepreneurship has led to meaningful results in the lives of 2.5 million people directly and impacted 10 million members of their families. Equally heartening to note is the positive spillover effect that these initiatives have brought in the lives of the family members of the women, particularly children in terms of enhancing access to better opportunities, education and health. As for the women themselves, research indicates that

they experience a heightened sense of self-esteem, confidence and economic empowerment.

Hand in Hand India's path of creating micro entrepreneurship does not end here. Strengthening this micro entrepreneurship through up-skilling, access to finance, markets, promotion of producer companies and digitisation are just few of the roads that lay ahead! Hand in Hand India looks forward to more positive collaboration and partnership with Government and other stakeholders to reach out to unreached women and build them as sustainable entrepreneurs.





BANGLE SELLER BREAKS THE SHACKLES

Sheela Bai Verma's business is unique and enterprising – like her personality. Her bangles have travelled far and wide. Here's a glimpse of how her life has changed because of ADB and Hand in Hand India.

Coming from a society where it was a taboo for a woman to step out of the home, Sheela Bai Verma has come a long way. Prior to establishing her business



in 2014, Sheela Bai was working as an unskilled farm labourer engaged in soybean harvesting, earning only up to INR 150-200 per day. The skill training provided to her by Hand in Hand India through the Asian Development Bank-run Enhancing Livelihoods through Energy Based Enterprises project has instilled new confidence in her. Through the skill training and assistance, she purchased an electric-bangle-making machine. Reducing drudgery and increasing output, she makes the most of her business by working 5-6 hours on the machine and ventures into the market, all by herself, to purchase raw material without her husband's support, a sea change for her, coming from a background where women are not allowed to remove the head veil in public.

Sheela Bai has always had the advantage of having a unique business, as no one in and around the nearby areas has ventured into bangle making, that too, with electricity. On being asked about her

modus operandi as an entrepreneur, she says that market analysis and interaction with customers keeps her abreast of the evolving market. While certain customers are specific about their orders and provide her with vivid descriptions, others prefer traditional bangles. In addition, she makes frequent visits to the Baiora market as a customer to understand the latest trends, popular colours and customer preferences. During the festive season, she puts up a stall in local areas to boost sales.

While the project period ended in 2015, Sheela Bai went on to expand her day-to-day sales and has employed another woman from her SHG to work on a full-time basis. In order to augment her primary income, Sheela Bai supplies raw material purchased from wholesale markets in Indore to nearby villages. Through the Business Development Service Provider training offered by ADB and Hand in Hand India, Sheela Bai has honed her negotiation skills to buy raw materials at cheaper prices for others in the business in nearby villages as well. She dreams of owning her own bangle shop in her village. Although money for renting the space is a constraint, she says, she is confident of a good turnover as there are no other shops in her village that sell bangles.

Sheela Bai's life has been transformed, ever since the programme. Her family has been supportive of her venture, with her husband helping in the household chores and tending their children, Aarthi, Kareena and Anmol. She exudes confidence and independence and brings joy to her family and other women of the group by linking them to the market. Sheela cannot express the success of the project in words and admits that their lives have changed in many positive ways after the project with the highlight being that women are in the forefront of this success.





HEALTH

NUMBER OF MEDICAL
CAMPS HELD



4,987

WOMEN SCREENED FOR
ANAEMIA



37,719

WOMEN BROUGHT OUT
OF ANAEMIA



4,253

CHILDREN
BROUGHT OUT OF
MALNOURISHMENT



8,058

TOILETS CONSTRUCTED



11,254



A journey towards a Healthier Life

A productive life is based on several factors, the most important being health. Without adequate care of the body and mind, it becomes difficult to be productive. In India, the Government is unable to provide for a Social Healthcare System given the large population and the finances required to allocate funds per person. While Tamil Nadu has become the first state to provide healthcare to all citizens as a uniform right, it is difficult to provide services in the remote and rural areas. Rural poor are often subject to harsh conditions and have to cover long distances of around 100 km or more to access healthcare facilities.

The health interventions of Hand in Hand India started off by merely providing curative healthcare through free medical camps and clinical services. The focus was on promoting preventive healthcare by filling knowledge gaps. Providing the rural poor access to basic healthcare was an organic next step to reach out to a larger target population in dire need of medical services.

To fill this critical gap, a slew of initiatives were launched including carrying out interventions focusing on promoting preventive healthcare, conducting medical camps (both general and special camps), providing sanitation loans to SHG women to construct toilets, promoting early childhood nutrition through awareness and training to young mothers, curbing Anaemia amongst adolescent girls and training SHG women on basic health and hygiene through structured modules. Over the years, Hand in Hand India has implemented innovative strategies to improve the healthcare delivery facilities and filling the gaps where necessary, with a stronger focus on

rural villages. Hand in Hand India's approach has shifted towards a Public-Private-Partnership model to facilitate infrastructure upgrade in PHCs, Anganwadis, women sanitary complexes and newborn care units in rural and semi-urban areas. To ensure that infant mortality rates and maternal mortality rates are reduced significantly, Hand in

Hand India in collaboration with its CSR partners has ensured that transport facilities reach the difficult terrains in several tribal pockets. This doorstep doctor service has changed the lives of hundreds. Non-invasive Anaemia testing continues to be the most popular service being offered in semi-urban and urban areas.

The needs and requirements under the umbrella of healthcare are different for different locations and settlements of people. Keeping this in mind, Hand in Hand India has stratified the process of looking at the needs of the tribal, rural and urban communities and is working to implement projects and services that best meet the requirements of the community.

BRIDGING THE INFRASTRUCTURE GAP

A targeted approach makes for judicious use of resources and addresses specific problems rather than applying a 'one shoe fits all' method. Hand in Hand India did an initial scoping study to understand what was lacking in terms of health

facilities in Cheyyar, a semi-urban region. Upon collating the results, the lack of a sick newborn care unit (SNCU) in the Cheyyar Government Hospital of Thiruvannamalai District,



surfaced. Normally, each district would have at least one of these specialised cells. The lack of this facility in the Cheyyar Government Hospital meant that patients would be forced to travel almost 50 km to Chengalpet, Thiruvannamalai and Vellore amongst other nearby towns to access neo-natal care. The cost and time taken to travel to the right hospitals could mean the difference between life and death for newborns. UNICEF's World's Children Report 2009 states that approximately 80% of maternal and infant deaths could be averted if pregnant women and newborns had instant access to healthcare services. Hand in Hand India modelled the SNCU at the Cheyyar Government Hospital on the SNCU at Tirupattur Government Hospital in Vellore, in tandem with UNICEF norms. The SNCU in Cheyyar Government Hospital was constructed with the support of CSR funds and of the local government.

The SNCU is a new addition to the Cheyyar Government Hospital and stands out from the rest of the

buildings with four trained doctors and 10-12 nurses round the clock. The rooms are fully equipped with highly advanced technology, having the ambience of a private hospital. The critical component, continuous supply of oxygen is ensured through a detailed piping system on the walls. The infants, normally between ages 1 day to 1 month are monitored and attended, round the clock, by nurses and doctors. Mothers are present close by in the waiting room and check on their babies every hour.

The unit has been functional since March 2016, and has seen a lot of activity, with the average number of visits ranging between 40-45 times a month. Previously, in the hospital, the number of cases being referred to other hospitals was quite high due to lack of equipment and space. Recently, however, there has been a steady drop in referrals-out and increase in referrals-in, which is a big win for the unit.

Apart from treating the infants for illnesses, nurses and doctors also provide awareness on caring for their child during the initial few days, giving them leaflets with information on feeding, signs of illnesses and so on. Jagadishwari and Durga are two young mothers who have just had their first child and are visiting the facility to have their newborns looked after. The young mothers are very happy with the services.

"The doctors and nurses here are very good. They ensure that our babies are well attended to. The rooms and facilities are also very clean. If not for this unit, we would be forced to go to Chengalpet. This is a much more convenient location for women like us from Cheyyar. Overall, we've had a very positive experience."

The neonatal care unit receives support from the government through funds for maintenance of equipment. For small building repairs and so on, the unit manages to provide for its own expenses. In

terms of staffing, new staff have been employed to be present round the clock at the unit.

TOTAL SANITATION & INFRASTRUCTURE

Hand in Hand India believes in initiating and sustaining rural development through integrated Community Development Projects. One of the indicators of a developed community is the health of the people and efficiency of healthcare systems. Hand in Hand India understands that duplicating government systems and building parallel structures is not sustainable in the long run, hence the focus on filling the gaps in the government initiatives.

There is wide disparity between the urban and rural regions in India, in terms of facilities in healthcare and awareness amongst people. Hand in Hand India works on improving both these factors and boosts the general health in the rural areas. Raising awareness on prevention and changing attitudes and behaviours is the key focus of the health pillar.

Lack of personal hygiene and poor sanitation is the cause for over 50% of health issues in the rural areas. Water-borne diseases are the cause for 80% of the communicable diseases in rural areas and some of the major causes for contamination are open defaecation by the villages and poor drainage systems. This leads to various communicable and water-borne diseases due to contamination of water sources, skin infections and urinary tract infection, especially amongst the women.

RATIONALE OF THE PROJECT

Close to 8.4 million people die annually in India, of which nearly 0.78 million deaths are related to water, sanitation and hygiene problems. Diarrhoeal diseases are a major contributor, causing 0.4 million deaths. It is critical to have a society with least incidence of

Acute Diarrhoeal Diseases (ADD) as they are the major cause of ailments among the poor, impacting their productivity and ability to earn income. ADD is caused due to consumption of unsafe drinking water contaminated by sediments, effluents, indiscriminate disposal of wastes, and faecal coliform. Both surface and groundwater are contaminated by these elements. Surface water sources are affected to a larger extent. Faecal coliform is found to be a major contaminant in water, because of the practice of open defaecation.

CURRENT SANITATION SITUATION

The State and Central governments provide subsidies to encourage construction of individual household toilets and community toilets. In Tamil Nadu, a special scheme was introduced a decade ago, to provide sanitation-related infrastructure facilities through the Integrated Sanitary Complex for Women and Children (ISCWC) in panchayats for poor communities, who did not have land holdings to construct individual toilets. Hand in Hand India has worked closely with the government to renovate and maintain the ISCWCs. With facilitation by Hand in Hand India, the user group of ISCWC has been able to mobilise a corpus fund and working capital for maintenance, caretaker wages and other bills. In addition to this regular maintenance, training and advocacy on women's personal hygiene and sanitation have been provided to complete the circle. A total of 22,258 SHG members are responsible for the maintenance of the complexes in their locality, a true sign of ownership and willpower to bring about positive change.

TRIBAL TAKEOVER

Lalitabai, a 28 year old young mother from a village named Patadi situated 30 kilometers from Nalcha block in tribal Madhya Pradesh was pregnant for the third time. Due to work stress and family responsibilities, she had become very weak towards the last weeks of her pregnancy. The situation worsened when she suddenly started bleeding profusely with contractions. Clueless about what to do next, her brother contacted the Hand in Hand India Mobilizer who rushed to the village and found her to be critical. Though he made every effort to get medical help (108) it was not successful and she gave birth to a lifeless child at home. The episode did not end there as Lalita's health started deteriorating. The Mobilizer rushed to Bagdi PHC, convinced the staff and brought the ambulance (Janani Express) along with a staff nurse. She was rushed to the PHC where the Medical Officer expressed his inability to provide her with the needed medication due to lack of advanced facilities at PHC and referred her to the District Hospital. With proper care and attention received there she was revived. Further diagnosis revealed that her HB was only 04 at that point of time. Immediately two bottles of blood were arranged by the Mobilizer and two weeks later she was discharged with an advice of intensive care. The medical team appreciated the support of Hand in Hand India Mobilizer and the family members expressed their gratitude with tears as even though the child could not be saved, Lalita was still alive!

Hand in Hand India's interventions have created a high impact in the field of health, education and livelihood. Health interventions have covered 149

villages under the health and education programme. Malnourishment and Anaemia are the major issues that have been addressed.

Major components of the health initiative in Madhya Pradesh include training and advocacy. Over 1000 women from 50 villages have been selected for training in personal hygiene, maternal and child health, nutrition, anaemia and community health. While the training aims to improve women's health and create awareness, their primary aim is to create an everlasting impact by uplifting women's status in the society. Malnourished infants and children are identified and provided with nutritious food supplements. Severely malnourished children are referred to the Nutrition Rehabilitation Centre. Hand in Hand India monitors the health of these children even after the referral. Advocacy and sensitisation of stakeholders prove to be crucial in sustaining efforts in the tribal regions. Through regular training and meetings, elected representatives are sensitised and motivated with IEC material to ensure that every woman and child in the village is nourished and healthy. Hand in Hand India's relationship with village stakeholders, health institutions, health workers and the government has led to a sustainable model of providing basic access to health services to tribal communities in Madhya Pradesh.



HIH INDIA TAKES TO THE ROAD LESS TRAVELLED: A KALVARAYAN HILLS INTERVENTION

In 2012 Hand in Hand India with support from Ford India, started a project to fill in the gaps in maternity and child health in Kalvarayan Hills in Tamil Nadu. The project was aimed at providing affordable healthcare for tribal communities and creating awareness on accessing the various health services.

Owing to the remote location of the village, government health services were unable to penetrate the area. Hand in Hand India held discussions with the government officials and rolled out the plan for a vehicle that could operate on all terrains in Kalvarayan Hills. The Ford Endeavor was thus rolled out with the collaborative efforts of Hand in Hand India and Ford India.

The vehicle provides free pick-up and drop services from the area to the medical centres and back. This has greatly improved the number of institutional deliveries and pregnancy monitoring

in the area, with the number of home deliveries gradually dwindling. The vehicle has facilitated 112 institutional deliveries till date. It is an incredible shift considering the fact that most women had their first delivery at home.



TN 19 A 7671



SKILL DEVELOPMENT & TECHNOLOGY CENTRE

WOMEN GIVEN SKILL
TRAINING



1,20,075

FARMERS GIVEN SKILL
TRAINING



5,277

YOUTH GIVEN SKILL
TRAINING



4,531

SKILL TRAINING
CENTRES

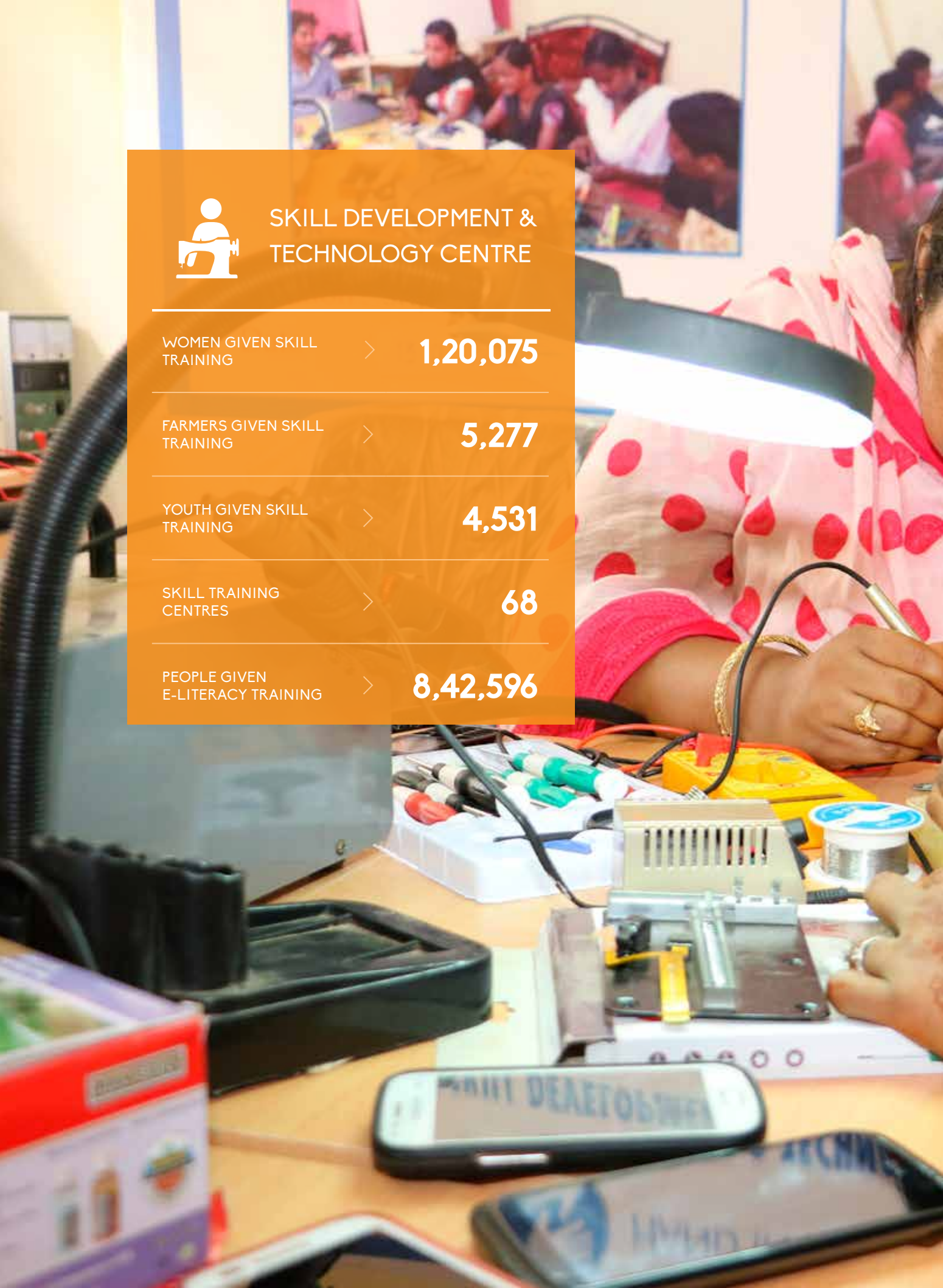


68

PEOPLE GIVEN
E-LITERACY TRAINING



8,42,596





Empowering through Skill Development

In the contemporary era of knowledge economy, 'Information is power' but in rural India, the poor still lack access to elementary information services. In addition, there is a skill gap leading to a majority of the employable population being unemployed or under employed. As a strategic step to address both these issues, Hand in Hand India's erstwhile Citizen Centre concept was redesigned as Skill Development and Technology Centre with an aim to create information-literate and skilled rural fraternity. With the prime objective of "bridging the skill deficit among women, youth and farmers for creating sustainable livelihoods by enhancing their entrepreneurship", employability and productivity, the pillar aims to reach 200,000 beneficiaries by 2020.

SKILL DEVELOPMENT PROGRAMME

Holistically understanding the gaps in the skill training initiatives across the country such as capacity and quality of training, training outputs, insufficient focus on workforce aspiration, market-oriented approach, ensuring better employability, lack of assessment, certification and common standards. Hand in Hand India aims at fulfilling these gaps through its training interventions, not only among the rural women but also among the youth and farmers. As a timely recognition NSDC has approved Hand in Hand India as one of their partners and awarded a Certificate of Partnership on April 1, 2016. Training is currently provided in the sectors of Agriculture,

Livestock, Apparel, Handicrafts & Handlooms, Beauty & Wellness, Electronics, Automotive and IT & ITES.

Creating opportunities through partnership with National Skill Development Corporation (NSDC): Since 2003, skill training has been a top priority for Hand in Hand India. This concept, however, has grown in focus, strategic intervention and scale. Hand in Hand India's skill training and employability mission has been strengthened through the collaboration with NSDC. As part of this project, Hand in Hand India will be instrumental in training and provide employment to 50,000 women and youth across five states, over the next ten years (2016-26).

TECHNOLOGY CENTRES

Technology Centres are built around the concept of improving access to information and communication, pivotal for the economic and social empowerment of the underprivileged. The social component of this initiative focuses on promoting

the lower rung of demography in the villages. Each Technology Centre is equipped with computers for training the local population primarily adolescent boys and girls by charging a nominal fee; providing related services such as photocopy, scanning, photography; library and to promote various government welfare schemes. These centres assist the local communities to file e-petitions with the government. Additionally, the Centres are used as forums for conducting meetings, counselling sessions, discussions and deliberations on issues of local importance. Currently, both the components are being implemented in Tamil Nadu, Puducherry, Karnataka, Madhya Pradesh, Rajasthan, Odisha, Andhra Pradesh and Maharashtra and will be extended to the Indian states of West Bengal and Bihar. Over the last few years, Hand in Hand India has exclusively focused on youth-based and fee-based skill training programmes, both of which stem from the regular training programmes.



REACHING OUT TO THE YOUTH

It is estimated that by 2020 around 500 million people in India will be in the working population bracket, the largest in the world. Currently, more than 80% of youth have not completed school, so it can be inferred that these youth, unless given vocational skills, will neither have the competency to work as a skilled workforce, nor will they work long enough as casual labourers as they quickly fall prey to addictive habits. Through similar experiences, Hand in Hand India has realised that school dropouts are mired in economic as well as social poverty. Social poverty is the absence of a social support system and the presence of the right atmosphere to enable these children to improve themselves.

The Skill Development & Technology Centre initiative of Hand in Hand India has provided a 'second chance' to out of school unemployed youth to enable them to earn a decent living. By providing vocational training and life skills, Hand in Hand India aims to turn the less privileged youth into an asset for their family. With the help of livelihood training and livelihood support, the paradoxes confronting the livelihood space for youth are addressed. 'Livelihood Training' aims at solving the problem of school dropouts and unemployed without marketable skills. This training enables them gain expertise in skills in smartphone servicing, home appliance servicing, LMV

Driving, computer and laptop servicing for boys and courses like tailoring, data entry, beauty therapist, embroidery etc for girls through better training infrastructure and innovative formats. Livelihood support is provided by creating opportunities in the organised sector by facilitating placement to those youth through placement assistance. Over the past one year, more than 2500 youth have been reached through our various training initiatives. Of these, approximately 70% are gainfully employed either through a wage or self-employment. To strengthen this, Hand in Hand India spends dedicated time and resource and has tie-ups with many small and large companies -from retail outlets to spas and beauty parlours, computer hardware companies and mobile phone service shops to larger corporates such as TVS and Sutherland Global Services.

INTRODUCTION OF FEE-BASED TRAINING PROGRAMMES

Until this year, training was offered free of cost to encourage participation and reach out to a larger population. Over time, a fee-based methodology has been evolved under which a fixed programme-based fee is collected from the beneficiary. The idea behind launching the fee-based programme is to reach out to the right trainees who will have undiminished commitment throughout the training program and will exhibit greater seriousness

in the learning process. SD & TC has trained over 12,000 beneficiaries in the year 2015 -16, out of which one-third enrolled themselves in the fee-based training programmes during the pilot phase.

MARKET TIE-UP

An important shift in strategy by Hand in Hand India, was to foster an entrepreneurial spirit amongst women rather than merely suggesting job placements. Distance and difficulty in travelling to the workplace along with socio-cultural beliefs such as 'a woman's presence is essential at home' are factors that have led to this shift. Curating a demand-driven training course and curriculum, establishing the right market linkages and identifying the potential training are a few of the steps taken. The focused training programme aims to assist trainees who want to start their own business and who will create jobs not only for themselves but also for others. The programme is interactive, and participants are taken through topics such as identifying the business opportunity, setting up the business venture, running it efficiently, maintaining books of accounts, marketing, understanding the concept of break-even point, the importance of quality control, delivering their product or service on time, etc. The programme also takes participants through the process and sources of raising finances / loan to start a business.



ON THE ROAD TO SUCCESS

Here's the story of Navin, a school drop-out, who through his grit secured a job with a reputed IT major, bracing barriers within and without.

One look at Navin, and you will judge him as a reserved boy ; however, on interacting, you will realise that beneath the reticent boy is a storehouse of determination and confidence. Navin led a modest life with both his parents employed at a city college and his brother working with a reputed MNC. His parents expected that Navin would follow his brother Praveen's footsteps. Unfortunately, that did not happen. Soon Navin got dissuaded and cleared his Grade X board exams with a passing percentage. Further, the sight of his brother slogging out to clear his Grade XII board exams – escalated his fear and the mere thought of appearing for another board exam sent shivers down his spine. His family tried to convince him to complete schooling, but he had already decided to drop out.

In 2014, after board exams, Navin enrolled for a Diploma in Electronics & Communication at Central Polytechnic College Chennai and after completion of the course, he joined the production team of the tower base unit at Nokia Networks with a pay of INR 6000. Three months later, an apprenticeship offer from Schneider Electric with a salary of INR 8500, came through and he willingly agreed. All was going good yet Navin felt that the lack of communication and the inability to speak English greatly deterred his career growth.

It was at this point that his cousin, a member of Hand in Hand India's Self Help Group, told him about the month

long Data Entry Operator Skill training course in Chromepet. With renewed vigour, Navin instantly enrolled in it.

"My trainers Ramya and Swathi are my driving force. They taught us the usage of advanced MS Excel tools. Besides, they also honed my English speaking skills."

Interview etiquette including mock interviews and the basics of grammar and vocabulary were taught. Participants were also trained on attending to customer service calls and using chat services to respond to customer queries. During the skill training, Navin received an interview call from Nokia Networks as a Logistics Coordinator at a salary of INR 12,500. "I learnt to use Pivot table, V-Lookup and other functions in MS Excel during the training – this, coupled with my English speaking skills helped me clinch the job at Nokia" he beams.

Navin is now busy checking supply and logistics of tower units, maintaining in/out registers and generating weekly and monthly tracking reports using MS Excel. He is now upgrading himself by learning SAP. What's more, he's also applying for part-time jobs in data entry so that he can effectively utilise his time after his working hours and supplement his income.

MR.SERVICE



HAND IN HAND INDIA

MR.SERVICE



MR.SERVICE

SKILL DEVELOPMENT & TECHNOLOGY CENTRE

Smartphone Service Technician



Low
Data

A man in a black t-shirt and glasses stands in a classroom, holding a small electronic component. He is addressing a group of seated students. The room is filled with electronic equipment, including soldering irons, heat guns, and various components on tables. A large banner for 'HAND IN HAND INDIA SKILL DEVELOPMENT & TECHNOLOGY CENTRE Smartphone Service Technician' is visible in the background.



POWER COUPLE: SARALA & RAJENDERAN

Sarala & Rajenderan are first generation entrepreneurs, gleaming with joy as footfall increases in their new mobile service shop. Take a look at how Hand in Hand India has empowered them with the right skills to take their passion to new heights .

Although Sarala is a homemaker, she doubles as a bank correspondent for Central Bank of India and nurtured a desire to start her own enterprise. Similarly, her husband, Rajenderan was a driver for over 20 years and wanted to kick-off his business. Soon after, the couple had established their own store, HRS travel and Mobile in Mambakkam catering to tours and travel services and sales of mobile phones. Located in a busy area of Chennai, a majority of their earnings currently comes from cell phone accessory sales and recharge of cell phones. In order to give a facelift to their venture, the couple registered for the Cell Phone Service training offered by Hand in Hand India in May 2016. During the month-long training, they learnt about hardware and basic mobile phone repair. Soon after the training, they added a mobile phone service component to their business. They now effectively handle issues with mic, sound system, motherboard and screen with a quick turnaround time and receive

about twenty customers a day for all their services. The couple earns a profit of INR 8000 a month. On being asked about the impact of the training on their business, Rajenderan responds, "I was quick to pick up mobile phone repair concerning IC, speaker mic and charging pin. I want to learn more about software". Sarala on the other hand wants to expand her venture and incorporate Xerox and DTP services as she finds them most in demand in the locality. She also wants to teach Tamil typing to students. Rajenderan wants to expand to a car/bike repair outlet and the Hand in Hand India team is encouraging him to take the training for the same from Hand in Hand India.



ENVIRONMENT

HOUSEHOLDS COVERED
UNDER WASTE
COLLECTION



4,48,185

NATURAL RESOURCE
MANAGEMENT
PROJECTS



65

AREA COVERED
(HECTARE)

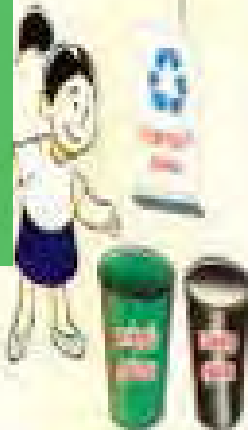


45,667.29

www.hihindia.org

044 42318457

சுற்றுச்சூழல்





Recycle for Life: A story of achieving 100% source segregation of waste

PROBLEM

Domestic, industrial, commercial, agricultural are a few types of waste generated in urban areas as a result of economic development, urbanisation and improved living standards in cities (Gupta, Yadav, Kumar, 2015). Accumulation of such wastes, in public spaces, due to lack of proper disposal mechanisms in urban and rural areas leads to a spiral of environment and health issues. A vicious circle of environmental degradation right from contamination of groundwater to spreading of greenhouse gases entails when waste is not properly segregated managed and disposed of.

APPROACH

Hand in Hand India's Solid Waste Management (SWM) intervention has been working towards cleaning, segregating and effectively managing waste since 2007.

Processing of compost, generation of biogas in select locations, setting up of community safe drinking water plants, environmental advocacy and environmental study tours for school students are some of the other activities that are currently being taken up as part of the programme. Hand in Hand India works in a partnership model with local bodies such as town panchayats and municipalities.

SCALE AND REACH

What started off as a single project in Mudichur has now mushroomed into project interventions in seven districts in Tamil Nadu and one project each in Andhra Pradesh and Puducherry. The graduation is captured not only in terms of geography and size of operating regions but also by the fact that Hand in Hand India has been recognised by Public Sector Undertakings such as Airport Authority of India

(AAI), Bharat Heavy Electricals Ltd (BHEL) and Oil and Natural Gas Corporation Ltd (ONGC) to either implement projects or to run awareness campaigns on Swachh Bharat Abhiyan.

With a long-term objective to reduce environmental degradation caused by improper disposal of solid waste, the Solid Waste Management interventions of Hand in Hand India have expanded rapidly over the last eight years. They have not only expanded in terms of a number of geographies but also in terms of the size, type of communities and geopolitical situations.



Model – Recycle for Life

Hand in Hand India's Recycle for Life project was launched with a vision of 100% source segregation of waste. Despite efforts to ensure segregation of waste at source through advocacy and live in-person segregation by Green Friends who collect the waste, only 25% of the waste that comes to the compost pit is segregated. Bringing out a behavioural and attitudinal change in people such that they understand the impact of improper waste disposal is particularly a challenge. Nevertheless, the challenge was taken head on through the Recycle for Life initiative. A pilot programme in 800 households in Mamallapuram proved successful, with 75% of waste being segregated at source and an enthusiastic participation by the members of the household.

The success of the pilot motivated Hand in Hand India to team up with Mamallapuram Town Panchayat and to obtain funding support from Sweden-based Postcode Lottery. Together, they launched the 'Recycle for Life' in Mamallapuram town in

December 2014. Under the project, every household in the area was provided with green coloured bins (for biodegradable waste), black coloured bins (for non-biodegradable waste) and a large white bag (for recyclable waste). The community was sensitised on the types of wastes, its adverse effects on the environment and the benefits of source segregation through a motivator, who was engaged for every 800 households. In addition, motorised waste collection vehicles were used to gather waste and were custom-made to transmit prerecorded messages and songs on the importance of source segregation of waste. Using the motorised vehicle instead of the regular tricycle model itself was a technological graduation for the intervention.

Biodegradable and non-biodegradable wastes are collected everyday, while recyclable waste is collected once a week. The project has achieved 75% source segregation among target households and 80% diversion of waste from reaching the landfill as of December 2015. The

biodegradable waste food generates power to illuminate street lights. The achievement was largely due to constant advocacy and active participation of target households and emphasis on the importance of source segregation for effective solid waste management. The Resource Recovery Park at Mamallapuram is now a 'Key Resource Centre' for awareness and knowledge dissemination on solid waste management.

CONCLUSION

The graduation from working closely with town panchayats to municipalities is a key indicator of the scale in which the operations are expanding. A profession that deals with waste is usually looked down upon. But, Hand in Hand India's team thinks otherwise.



DREAMING OF A GREEN RAMESWARAM

Rameswaram, a holy city, known for the famous Lord Shiva temple by the waterfront, is home to 45,000 residents and has a huge floating tourist population that bustles with activity at the crack of dawn as scores of devotees from around the nation throng this city throughout the year to perform traditional rituals and bathe in the holy sea. Hand in Hand India's Green Friends are always on their toes to preserve the environmental aesthetics of this holy land. This is the story of Hand in Hand India's commitment to the cause of reducing environmental degradation due to improper waste disposal mechanism.

Owing to Hand in Hand India's presence and achievements in the waste management sector, the Solid Waste Management and the Recycle for Life projects were replicated in Rameswaram Municipality in February 2014. The Green Rameswaram project was initiated along with Rameswaram district administration, Vivekananda Kendra, Rameswaram Municipality and Hand in Hand India. Given the obstacles in

implementing a waste management initiative in such places with volatile populations, the Green Rameswaram project is proving to be a success. Several pockets of the city are dotted with attractive dustbins created as part of Recycle for Life that encourage even tourists to segregate and dispose waste. In addition, the behaviour change efforts by HiH India's Green Friends to sensitise the local residents about segregation of waste is a commendable achievement.

From an initial pilot phase consisting of just 2 wards and few streets in Rameswaram, the project now covers 10 wards and 5000 households through support from Rameswaram Municipality, Swedish Postcode Lottery and Vivekananda Kendra. By December 2015, the project achieved 70% at source segregation among target households and 80% diversion of waste reaching the landfills. In addition to these achievements, in February 2016, Oil and Natural Gas Corporation (ONGC) as a part of its CSR funds, gave support to infrastructure development and project implementation



in four wards of the municipality in Phase 1. Being recognised by a Public Sector Undertaking such as ONGC in a niche area and succeeding such that a Phase 2 is in the pipeline is a testament to the dedication, passion and hard work of the team.

In October 2015, Hand in Hand India ventured into the Union Territory of Puducherry and implemented its first project in Yanam Municipality. The town has about 13,000 households and generates 15 tonnes of municipal solid waste everyday. Currently, Hand in Hand India is piloting the Recycle for Life project in 800 households.

FLOOD RELIEF EFFORTS:

Nature had taken its own course during recent monsoons in Chennai. Subsequent floods left an adverse imprint on an individual as well as community level. Garbage menace exacerbated the situation to an unprecedented scale where a disease outbreak looked like an imminent threat. But, even this catastrophe couldn't shake the perseverance and never-say-die attitude of Hand in Hand

India's Solid Waste Management team. Even though the Resource Recovery Park in Mamallapuram was submerged in the floods, with all the machinery and vehicles completely damaged, the SWM team performed door to door collection of wastes through hired vehicles. To process the waste, a makeshift arrangement was made at a nearby location. "It was very difficult to sweep the roads since roads were flooded with garbage and carcasses of dead animals. Also, we had to remove fallen trees and trunks along the way. Moreover, almost all the streets were flooded up to 4 feet", said K Banumathi, a Green Friend from Mamallapuram. The Green friends of Perungalathur and Mudichur (the worst affected places) braved the odds and ensured the continuous execution of the project. This shows that our Green Friends will go to any length to safeguard and inspire communities to show the right attitude towards our environment. In a nutshell, the recent flood has taught us a priceless lesson that "we become what we repeatedly do".



Development of a Seed to a Banyan Tree

"It has been observed that our ancestors lived in a healthier environment than what we live in today despite the available amenities and technologies. All aspects of life are polluted – air, water, land and even the food we consume. In olden days, the food was hard to earn but easy to digest, now it is easy to earn but hard to digest our food! Every new invention now points us back to where we originated from and to a natural way of life!"

Natural resources form the main source of livelihood directly or indirectly for a majority of the rural poor. As Hand in Hand India works closely to address poverty and create livelihoods, the organisation identified that restoring the depleted natural resources would be a unique intervention to enable communities to uplift themselves by going back to their roots. The ten-year journey since 2006 that originated with water conservation and agriculture enterprise development programmes has come a long way. The programme that started off as a seed has not only established its roots but has

blossomed into a Banyan tree by becoming a resource centre to many organisations working in the space of natural resource management and livelihood development.

In 2006, agriculture development programme opened up opportunities for local farmers through vegetable cultivation training, direct market linkages and subsidised agriculture credit facilities. Supplementing agriculture development with watershed management proved to be a game changer in 2007. This novel model encompassed a larger scale covering a watershed area along with

an integrated development approach in which all aspects of development, conservation of soil and water, which remains at the base for agriculture, plantation of trees, the creation of agriculture allied livelihood or augmentation of the livelihood of the landless were included.

The pilot initiative in Arapedu in Kanchipuram district was received with enthusiasm and interest from the local community. The results of the intervention that led to positive impact were visible as groundwater and surface water levels had increased through new ponds. These immediate



effects generated demand in the nearby villages and multiple such programmes were then replicated.

Owing to the success of this intervention and to work with a smaller budget, the nano-watershed concept was initiated in 2008. As part of the programme, a huge watershed was hydrologically divided into smaller units and the project was implemented in the villages within the smaller units. A total of ten such nano-watersheds were developed covering three micro-watershed units.

The years 2009 and 2010 saw a major breakthrough with the large-scale initiation of the Organic Farming and Agriculture Development (OFAD) Program. The programme aimed to ensure a sustainable future for agriculture, while promoting organic farming which is profitable for the farmer and affordable for the end customers. An organic farming group was formed and large scale collective organic farming practices were initiated. After specific training and handholding support for organic farming, the output reflected that the net profit for organic produce was higher than conventional cultivation methods. The organic farming groups

came together to form district-level producer organisations, who have in turn come together to form a national level producer company, Indian Natural Farmers Producer Company Limited, in 2015.

The Green Livelihood Development initiative, which includes enterprises was scaled up in the year 2011 and 2013. Several livelihood initiatives were kicked off such as beekeeping, mushroom cultivation, input production for organic agriculture and commercial cattle rearing. In addition, community drinking water projects were initiated to ensure the provision of adequate and safe drinking water for the needy villages. The project was expanded to dry zones of Madhya Pradesh and some villages in Tamil Nadu, where the impact was evident. Studies showed that due to this initiative, the water supply has gone up and the number of productive man-hours increased leading to higher income or educational level of the villagers.

The next phase of growth in 2014 and 2015 was the establishment of the Tribal Development Programme (WADI). Working with tribal communities is a challenging task,

owing to their mindset and behaviour patterns. Despite difficult conditions, Hand in Hand India initiated three Tribal Development Projects with funding support from NABARD in Tamil Nadu. Further, giving a thumbs up to Hand in Hand India's collaborative approach, NABARD recognised Hand in Hand India as the resource agency for training NGOs on soil and water conservation and livelihood development in Tamil Nadu. As on March 31, 2016, around 65 NGOs working with NABARD have been trained by Hand in Hand India.

What started as a simple journey to improve agricultural practices amongst local farmers has blossomed into working in organic farming and creating livelihoods for farmers and tribal communities living in challenging terrains. Covering all aspects of food security, water conservation and livelihood development, Hand in Hand India has truly graduated over the last ten years from being an amateur to an expert in these fields.





THE HILLS ARE ALIVE, WITH A HELPING HAND FROM NABARD

It is barely 2pm when we are midway through our hike uphill. Thunder roars above us, the clouds are dark and ready to pour. The terrain is hard, steep and we break into a sweat. We reach atop a hillock to see a middle-aged woman's (Chandra w/o Pichaikkaran) farm. Her dog welcomes us with a bark as we approach the neatly contoured land with rows of cashew, coffee, mango and exotic pineapples. Her farm area is awe inspiring. Cultivation of such crops in inclined terrains is no easy task. But this is the way of life for the men and women in Pachamalai. This is the story of their lives and how Hand in Hand India along with NABARD is equipping them with skills and opportunities that will last a lifetime.

NABARD set up a Tribal Development Fund in 2003-04 with an initial corpus of INR 50 crore and an objective of creating models of integrated development for tribal families through WADI and implementing need-based, alternative sustainable livelihood activities. Hand in Hand India has been chosen the implementation partner for NABARD'S Pachamalai Integrated Tribal Development Project. NABARD has provided funding assistance for a period of six years.

The project targets 1,330 households in the region and the project plan includes soil and water conservation and horti-forestry plantation support for tribals residing in remote areas. Besides, other sources of livelihood such as piggery, cattle rearing, vermicomposting etc are taught to the tribal community. The tribal community doesn't mind spending enormous amounts on a village festival but hesitates to take a loan (with interest) for building a water

conservation pond or a well. Thus, bringing about a behavioural change in these communities with fixed lifestyles is challenging.

The tribal communities of Pachamalai live in rough terrain and are cut off from urban facilities like infrastructure and communication. With poor access to health, education and safe drinking water, people heavily depend on farming for sustenance and usually harvest only rain-fed crops. In particular, Cassava, commonly known as Tapioca, a highly resilient crop is grown in this region. However, during the off-season, farmers leave to neighbouring States including Kerala lured by better pay. This migration of farmers can be checked by adopting horti-forestry. It involves planting different varieties of crops including cashew, mango, silver oak and coffee.

The WADI project in Puthur needs a special mention. Most of the plots here are lined with silver oaks as they have the capacity to grow quickly and provide shade. The bark is ideal for the growth of pepper vines – a simple and quick source of income. Alternate rows of mango and cashew plants are neatly arranged on contoured land. As part of the soil conservation work, field bunds and tree bunds were formed to stop leaching of eroded topsoil from the field. Another interesting innovation, added by the team, as a part of micro irrigation initiative was fixing an earthen pot that allows for slow and continuous percolation of water into the soil area surrounding the plant. Two years into the project, the mango plants are slowly growing, but the cashew has started to give initial yield.

The farmers are warned against harvesting fruits, as it does not grow to its optimal size. The farmers are

also shown a sample cashew crop (variety VRI-3) where the ideal fruit size has been reached. This is almost three times the average size of cashew that is being produced by the farmers.

Farmers who have shaded areas of land with woods have been encouraged to grow coffee. Coffee plantations usually take about three to five years to mature, but once they do, the yield lasts them a good 15 years. Apart from agricultural activities, the NRM team has trained the local villagers on bee keeping and piggery. They have also provided revolving fund loans for purchase of cattle for the production of milk. A recurrent problem for the villagers is the lack of procurement agencies, be it for their cashew or the milk produced by the cows.

Pachamalai is an agro-biodiversity hotspot with rich natural resources. Before the project was initiated, the team faced resistance from the governing authorities, given its challenges in terms of terrain and people. Bringing about behavioural change requires dedicated staff, perseverance and time. Each NRM staff member displayed each of these characteristics. To live in an alien terrain and to be accepted by people who are very different and to successfully implement a project in Pachamalai is no easy feat. The WADI project with NABARD truly resonates with the pillar's mission of establishing sustainable livelihood development. The local community is grateful to the support yielded by the Hand in Hand team.



VILLAGE UPLIFT PROGRAMME

ACTIVE VILLAGES



109

HAND IN HAND INDIA - VUP
ஒருங்கிணைந்த கிராம முன்னேற்றத் திட்டம்
Model Azola Unit



Sustainable Smart Villages – A non-traditional approach to eradicating poverty

The road to ending poverty is fraught with challenges. As the name suggests the 'poverty trap' is inescapable without access to the right kind of incentives. The Millennium Villages is a demonstration project of the Earth Institute at Columbia University, the United Nations Development Programme and Millennium Promise aimed at proving that its integrated approach to rural development can be used to achieve the Millennium Development Goals. The Millennium Villages Project provides services such as health, education and business opportunities so that communities can be enabled to move out of the poverty trap. The Millennium villages have been an inspiration to bring about the end of poverty in developing and under-developed countries.

Drawing parallels to the Millennium Villages project, Hand in Hand India has structured their flagship Village Uplift Program (VUP) to target the needs of the village by way of providing access to healthcare, education, business opportunities and other amenities that might be missing. This helps the local community to foster economic growth and improve their livelihood. The project lasting around two years provides a timeline within which the desired goals of the VUP are met, and the same is monitored for a project period of two years.

Several villages under VUP are located in the interior pockets of various areas. The cost of providing services in such remote areas is high hence the Sustainable Smart Village (SSV) cluster approach was implemented. The SSV came through the creation of village clusters. The services



were expanded to four or more villages in the same area. Not only did this turn out to be cost effective, it also allowed for the delivery of advanced schemes that could be applied to more than one village.

Through the SSV model, the process of addressing issues in several villages is easier, when compared to the VUP model. This is achieved through a collaborative effort by other villages, in comparison to a VUP. This makes for an excellent model of collaborative development. Furthermore, through a cluster approach, it is easier to reach a wider range of participants, making social mobilisation hassle-free and spreading greater awareness on key topics such as health, education and new income-generating initiatives.

In a nutshell, from an economic perspective, as the level of technology in the form of deliverables increases, the economy will grow as the population adopts new skills and techniques through technological assistance. Technology is the main driver of economic growth and development. As the SSV model follows

a similar approach, it is evident that they are achieving greater success in their clusters. One such cluster is Avalurpettai in Villupuram district.

The Balwadi in Parainpattu has been refurbished with colourful walls adorned with pictures of animals, fruits, numbers and letters to foster an environment of learning. A group of women in one of these Balwadis explained their difficulties with no access to regular healthcare, education or income-generating activities. They point out the specific difficulties they faced, highlighting the problems in the village and how Hand in Hand India and the Panchayats have come together to solve these problems. "We never knew about anaemia or diabetes. Learning about these kinds of diseases has been an eye-opener. Hand in Hand India has also helped us grow vegetables and fruits that can help us to control these health issues."

Charging a fee of INR 20 per visit, the Kai-Raasi clinic in Avalurpettai has benefited several people as the women chime in time to time with anecdotes of their own or their relatives' experiences

in the clinic. “I have been facing trouble with my ears for several years and had to travel to Pondicherry for the check-up at quite an expense. It was at the Hand in Hand’s health camp that I was detected with the issue and underwent the surgery at a hospital in Pondicherry. The surgery was completely free and as the only earning member in my family, this was a huge weight off my shoulders,” says Vanitha, with tears in her eyes.

One of the bigger problems in the villages is education. A constant worry shared by parents is the concern for their child’s whereabouts after school hours. By instituting tuition classes and computer classes, this has eliminated the worry greatly. “My son wasn’t very good at writing or learning. The introduction of the evening tuition classes has really benefitted him. I am able to see a marked improvement in his writing and learning capacity. He is very enthused about his studies and goes to the tuition classes with great zeal.”

The computer classes and transit school classes are held at the Multipurpose Technology Centre or MTC based out of Avalurpettai. There are a variety of training courses and regular workshops available at the MTC too. The women speak of a number of training courses they have undertaken from rearing cattle and poultry to jewellery making and computer training. The dairy and poultry training, in particular, has helped them set up side-businesses to gain additional income. In the nearby Kodambaddi village beneficiaries Kasima and her husband, shared about their cattle rearing venture. “Apart from providing training on how to care for the cattle and poultry, the Hand in Hand team assisted us with the right market linkages and improving milk quality through training on the growth of enriching feed like Azolla. Veterinary camps once in four months help assure the health of the cattle.”

Kasima and her husband also undertake integrated farming methods, particularly

vermicomposting. The cyclical process of providing feed and subsequently using cow dung as vermicompost truly makes it a sustainable process. Kasima is a member of an SHG group and acquired loans to supplement the expenses on her cattle.

As part of our models, it is a regular practice for women in SHGs to acquire loans and set up or further their businesses. In Parainpattu, Banumathi and Kuppu, both SHG members, run shops funded by the loans acquired from their SHGs. Banumathi has taken loans worth INR 10,000 to set up five shops in the village that sell grocery items like soaps, spices, powders and other eatables. Her monthly income is close to INR 6000. Similarly, Kuppu, who runs a chicken shop, has taken loans worth INR 10,000 to set up her business. While the fluctuation in prices of chicken does not provide much certainty as a monthly income, she claims that she makes around Rs.1000 per day.

Adjacent to the shops of these two beneficiaries, Neilmadhi runs a small tailoring shop. She had acquired a loan of INR 10,000 through her SHG to purchase a tailoring machine. Earlier, she used to earn about INR 200 in a day, now after a child, she makes around INR 100 a day. She also makes significant savings at INR 1200 per month. Kasima’s son from Kodambaddi acquired training on fish farming and has used a part of the loan his mother acquired, to finance the purchase of fish eggs and feed for his fish farm as well as towards expanding the fish pond. A part of the loan also goes towards maintenance of their groundnut shelling unit. Kasima’s son tells us that the Hand in Hand team regularly visits the fish pond and provides assistance on breeding and pond maintenance.

The Citizen’s Centre located in the Thalagunam village is lit up with several paintings and posters spreading awareness on various issues. Equipped with computers for public use, the room is centrally located for ease of access.

The Citizen Centre’s in-charge talks about the various activities undertaken there, ranging from computer training to small awareness programmes. A stone’s throw away from the Citizen’s Centre is the village school. The student retention rates have gone up after the RO purifier has been installed in the schools. The computer classes and Activity Based Learning classes have promoted a higher quality of education and student retention rate. The tuition classes have helped students who struggle to read and write in specific subjects, with separate classes for different levels of writing and reading ability, amongst students.

The Multipurpose Technology Centre is being operated at Avalurpettai. Muthu, a teacher, provides insight on the Transfer School and other activities at the MTC. The students who come here are often short of confidence due to negative experiences. The primary task is to rebuild their confidence by preparing them for the training and making them re-appear for the exams. This system has worked very well, as there are no repeat failures or drop-outs. New additions like the hole-in-the-wall computers have added an interesting element of learning for these students, adding to their computer learning and English vocabulary. The MTC is also the hub for various training seminars. Agricultural, health and education seminars, workshops, training are all provided here. There are even opportunities to make field visits, organised by the MTC. With ample facilities and space, the MTC provides the perfect space for initiating long-lasting change through awareness.

The transformation from a VUP to SSV has brought about significant changes to the local communities. While the path to becoming fully sustainable is challenging, even for urban cities, this cluster approach is a step in the right direction and will pave the way for growth and development.

CAPTIVATING CAMBODIA



Established in 2014, Hand in Hand Cambodia aims to improve the living standards of subsistence communities in rural Cambodia. The mission of the organisation has a specific focus on economic and social empowerment of women, and thus society, by creating enterprises and jobs, in line with Hand in Hand India's goal.

Hand in Hand Cambodia has partnered with like-minded NGO Cambodian Rural Development Team (CRDT) to explore the possibilities of joint initiatives in job creation through financial inclusion and integrated community development.

As of March 2016, 223 SHGs have been formed of which 87% percent comprise women. The repayment rate is 97.1%. Hand in Hand Cambodia's training and motivation has led to a great sense of solidarity, cohesiveness and trust amongst themselves. This inclusiveness amongst groups has allowed for a voluntary savings component, highlighting the maturity in the lifecycle of SHGs. The training provided has materialised as good rotation of

savings amongst the group and orderly bookkeeping. The internal loan disbursal has touched a figure of 282.469 Riels, proving that the original savings corpus has been rotated to the tune of 1.85 times!

Hand in Hand has motivated SHG women, trained to become entrepreneurs and facilitated credit support, which resulted in promotion of 2479 enterprises and 9916 jobs have been created in different fields such as tailoring, cooking, piggery, bee keeping etc, proving the positive impact of livelihood training given by Hand in Hand. The women have become empowered financially and socially. Differential lending rates for their internal loans are being used by SHGs based on purpose.

While competition with other MFIs is stiff, Hand in Hand Cambodia's SHG model is unique with components of training, livelihood support and credit, hence attracting SHG members towards it.

PARTNERSHIP WITH A HUMAN TOUCH

Hand in Hand India has facilitated high impact short and long term projects for corporations, Foundations, individual philanthropists and public sector undertakings over the past year. The impact of these is immeasurable in smiles, happiness and gratitude. Read on to understand how Team Partnerships and Alliances have played a crucial role in fundraising in 2015-16.

The Companies Act of 2013 has introduced a plethora of provisions that aims to change the manner in which business operations are conducted in India. In harmony with the sentiment of 'giving back to society' prevailing all across the globe, the novel provision of Corporate Social Responsibility (CSR), redefines community development work in India. This provision has enumerated a structure by virtue of which corporates, who have crossed particular thresholds, would need to contribute towards socially responsible activities and causes.

Hitherto, while Corporates did contribute towards such causes, it was common for large entities to channelise the earmarked funds through their own foundations. Consequently, the residual amount for non-profit organisations was comparatively meagre and largely inadequate. Quite naturally, this new enactment has been welcomed by the sector.

Apart from the financial perspective, this law has opened up various other uncharted avenues, all of which will contribute in a major way in poverty alleviation and in an oblique manner, are leading to a rapid transformation of Hand in Hand India. From a macro perspective, the organisation is in a state of concurrent horizontal

as well as vertical re-engineering. This law now provides a platform to co-create, develop as well as nurture innovative ideas and models. Marrying the scale and technical knowledge brought in by Corporates, with the experience and customised strategy of Hand in Hand India is the key for this.

Just as each human being has unique features, desires and aspirations, similarly each donor also has unique requirements based on their vision, mission and social values. Flexibility and innovation to cater to the donors' requirement is now the buzz word. As a logical corollary, not only have existing programs been refined but simultaneously, innovative projects have been introduced, aligning with the aspirations of the corporate partners.

Hand in Hand India's operational teams have walked the extra mile to deliver in new geographies as well as new project types. Further, while all corporate donors look towards deep and long-lasting impact in the communities which they serve, Hand in Hand India has now introduced both long as well as short duration projects, thereby representing a paradigm shift.

This is especially the case in the comprehensive Village Uplift



Program (VUP) where a marked level of increased support from Corporates has been noticed. These crisp two-year programs have now undergone organic growth, changing the narrative to the concept of Sustainable Smart Villages (SSV). The impactful use of technology for education, water harvesting for drinking and agricultural purposes, e- literacy and solar lights etc are some of the innovations in an SSV. Thus the pristine VUP has a different orientation, focusing on specific areas where the Corporate's vision is more pronounced.

Last December, Chennai and adjoining localities witnessed one of the most devastating natural disasters in over a century. Incessant rainfall with flooding not only clogged roads but led to an increase in water levels to over 14 feet in certain pockets, leaving residents absolutely helpless. The rich and poor were both equally affected, proving that nature doesn't pick favourites after all!

While relief operations commenced soon after the rains subsided, rehabilitation efforts are still in progress, months later. Corporates have again lent a hand to bring back normalcy to those affected. 5 Five mega initiatives have been specifically undertaken for this purpose with project periods ranging from periods

of 9 nine months to 3three years.

Hand in Hand India played a crucial role in identifying the most affected areas where relief and rehabilitation have not reached to the desired levels and have looked at a holistic and sustainable upliftment process for these victims. Different types of programmes were designed to have a seamless merging of areas of most vehement requirement vis-à-vis the donors' focal points. Poultry farming leading to livelihood promotion, SSV with rebuilding dwelling units etc. are some of the areas, previously unexplored in a major way.

The new legislation has strengthened non-profit organisations in various other ways as well. The obligations upon the Corporates signify a need for greater accountability and transparency. This has naturally, led to scaling up of non-profits in these vital spheres. Emphasis is on timely, effective and empirical reporting, which has led to Hand in Hand India in further building upon the already firm foundations in this area.

Indeed, Corporate Social Responsibility has hastened the journey of Hand in Hand India in serving the people, and is now poised to be in the upper quartile of its growth trajectory

BACKSTAGE NUMBER CRUNCHING :- MONITORING AND EVALUATION

At Hand in Hand India, monitoring and evaluation frameworks form an integral part of all the pillar interventions. These frameworks have been developed over the last decade based on the experience gained from our key areas of operation and are incorporated when new interventions are designed and implemented. Monitoring systems are embedded in the intervention process to ensure achievement of objectives of specified quality and external evaluations are conducted to measure impact.

Our monitoring systems accentuate the quality of outputs and achievement of targets; our evaluations measure the impact of our work in the lives of the target beneficiaries. We challenge the assumptions in the theory of change of interventions; ensure rationale for interventions and the proposed delivery of benefits; provide regular feedback for making needed course corrections. External consultants are employed to measure impact using a variety of approaches.

As Corporate Social Responsibility becomes deep-rooted in India, the need to have evidence-based interventions and results is paramount. Toward this end, Hand in Hand India has strengthened its data analytics infrastructure and is working to develop

real-time management information systems.

The Indian government has launched several social welfare schemes such as the Pradhan Mantri Jan-DhanYojana (PMJDY), Skill India, National Rural Livelihood Mission, Swachh Bharat Mission and Sarva Shiksha Abhiyan (SSA) that are in line with Hand in Hand India's mission. Monitoring & Evaluation is working to identify geographies that will benefit from these schemes; it is also expanding the possible scope of existing program to align them in line with the objectives of the government while at the same time filling the gaps in the programs at the implementation level.

Dream to Reality

HAND IN HAND ACADEMY FOR SOCIAL ENTREPRENEURSHIP

On February 10, 2016, warm sunshine streamed through the many beautiful arches of Hand in Hand Academy for Social Entrepreneurship's campus at Kaliyanoor. The Academy was formally inaugurated by Dr Prof Bhaskar Ramamurthy, Director, IIT Madras in the presence of Dr Bruce Grant, Chairman Hand in Hand International, Prof Kasturi Rangan, Harvard Business School, Trustees and staff of Hand in Hand India. The inauguration of the Academy was at an opportune time, immediately following a successful Global Social Entrepreneurship Programme steered by Prof Kasturi Rangan of Harvard Business School. With a theme of 'building and sustaining high-performance social enterprises', the intense module had a total of 60 highly qualified participants. The participants were spread across industries including corporates, microfinance institutions, UN agencies, financial institutions, advisories, NGOs, education professionals and social entrepreneurs.

With the success of the Global Social Entrepreneurship Programme and to ensure alignment with the vision and mission of The Academy, partnerships with two reputed institutions were formed. Nurturing the dream to create entrepreneurs who have a balance of business acumen and entrepreneurship skills, the Academy has launched a one-year certificate program in Management Studies and Social Entrepreneurship in partnership with Entrepreneurship Development Institute of India

(EDI), a Government of India approved institution based in Ahmedabad. This program is being curated to serve those wanting to start their own business, improve their existing businesses or those who are looking to build careers in the development sector. The Academy has additionally partnered with Sri Chandrasekharendra Saraswathi Mahavidyalaya, Kanchipuram to conduct a six-month Certificate Programme in Banking. This course, ideal for graduates who want specialised training and skills in microfinance and banking technology will act as a springboard to a successful career in the banking sector. In addition to these courses, short term courses in specialisations such as monitoring and evaluation, CSR, microfinance, NGO management etc will be introduced. The Academy is also a certified test centre for Frankfurt School of Finance & Management, Germany.



Communications

KNITTING THE PILLARS

A major focus area of Hand in Hand India over the past few years was to strengthen its channels of communication across various platforms. Hand in Hand India's official Facebook page (facebook.com/hihindia.org) has garnered the attention of a cross-section of well-wishers all over the world with the number of 'likes' breaching the 10,800 mark! The page has vividly captured the interventions and impact of the organisation's efforts in community development through job creation.

HANDPRINTS, Hand in Hand India's monthly e-newsletter, a window to connect with its donors, stakeholders, corporate partners and well-wishers globally underwent a transformation to become a monthly newsletter showcasing the activities,

important partnerships, features case studies and achievements of the organisation. The content and layout were redesigned to capture reader attention and engagement. HANDPRINTS now also doubles up as an internal organisational communication booklet that helps its staff and other stakeholders keep abreast of the key accomplishments and interventions of the organisation every month.

Our organisation's 2016 diary was based on United Nations' Sustainable Development Goals (SDGs) and the various outreach programs of the organisation that align with it.

Hand in Hand India aims to create a footprint in the global arena by further developing these avenues of opportunity.



Hand in Hand Switzerland Association

EXPANDING OUR COMMUNITY

Hand in Hand Switzerland Association (HIH Swiss) was founded in June of 2013 and is one of the most recent additions to Hand in Hand India's Group Institutions. HIH Swiss was conceived as a functional unit to promote the Hand in Hand India brand globally and raise funds for group entities such as Hand in Hand Cambodia, Hand in Hand Myanmar and the recently launched Hand in Hand Sri Lanka.

Registered in Switzerland as a tax-exempt, non-profit association, HIH Swiss supports the vision of Hand in Hand India, to alleviate poverty through job creation and integrated community development. This is done through three main programs: Women Empowerment, Children's Education and Environment.

Since its inception in 2013, HIH Swiss has successfully built key strategic partnerships in each of its three program areas:

1) Women's Empowerment: A unique and multi-faceted project that addresses the twin issues of quality institutional support and building capacities of the caregivers, especially mothers in providing early childhood care received funding from UBS Optimus Foundation in 2015 following an in-depth study, consultative meetings and proposal submission. The project is being implemented by Hand in Hand India from 2015 to 2018.

2) Children: A partnership with Switzerland-based Humanium was formally established in July 2015. Humanium works to curb violations of children's rights along with HIH Swiss and has joined hands with the group to develop and promote projects in harmony with the visions of both organisations.

A comprehensive project addressing rescue, rehabilitation and educational mainstreaming of children engaged in child labour, and including training on child rights related topics, has been jointly designed through this partnership.

3) Environment: In December of 2015, with the support of Humanium and its partner, Erbacher Foundation, amongst other donors and well-wishers, a two-year Sustainable Organic Farming Technology project was launched in Tamil Nadu with the aim of maintaining the social, economic and ecological balance, and thereby contributing to sustainable development and reduction of negative external impacts on the environment particularly on agricultural land. This is to be achieved through organising and training farmers groups on organic farming techniques and providing market linkages to these farmers to help improve their economic condition.

In addition to these long-term strategic partnerships, HIH Swiss

has promoted the work of HIIH India and group within Switzerland through events and networking at platforms such as the Geneva Non Profit Network, The Indian Association of Geneva and Giving Women in 2015.

In November 2015, a sale of handicraft products, made by Hand in Hand India's Self Help Groups, was organised at the Diwali, Guru Purab, Milad-un-nabi and Christmas celebration of the Indian Association of Geneva. Guests who were present at the event in Geneva appreciated the handicrafts and this was an encouraging indication of the possible market for such products here in Switzerland. HIIH Swiss plans to explore future marketing possibilities for handicrafts made by Self Help Groups and hopes to be able to support these talented artisans and budding entrepreneurs in this way.

Harnessing the power of the web and social media to spread the word about the HIIH model and the inspiring stories from the field has also been a major focus for HIIH Swiss in the past year. In early 2016, a new website for HIIH Swiss was

launched, showcasing the work done by the group as well as achievements of the entity. With the development of a digital strategy for HIIH Swiss, an Instagram account, Facebook page and e-newsletter called Hand Post were also launched in this year.

Whilst building the website, an online fundraising effort was also initiated and HIIH Swiss was successful in being granted Charity status by PayPal which powers the donation portal. This means that donations can be made online through a PayPal account or with any major credit card directly on our website www.hihswiss.org and PayPal charges a reduced fee so that more of the donation amount can go towards the projects directly.

From forging partnerships, designing and managing projects to fundraising, networking and promotion, and going back to the classroom as well, it has been a dynamic year for HIIH Swiss! We thank all those who have been part of this incredible journey as we have gone from strength to strength, expanding the HIIH community across the globe.



PARTNERS & DONORS

Hand in Hand International
 Hand in Hand Sweden
 ACC Limited
 Apollo Tyres Ltd
 Ashok Leyland
 Asian Development Bank
 BNP Paribas Global Securities
 Operations Pvt Ltd
 BNP Paribas India Solutions Pvt
 Ltd.
 Cantonment Board St Thomas
 Mount cum Pallavaram
 Computer Age Management
 Services (CAMS)
 Chennai Corporation
 Cheyyar SEZ Developers Pvt Ltd
 ChildLine India Foundation
 Chitlapakkam Town Panchayat
 Cognizant Foundation
 CREDAI Chennai
 Dalmia Bharat Group Foundation
 Department of Tourism UP
 Deshpande Foundation
 Dimexon Diamonds Ltd.
 Coimbatore
 Directorate of Rural Development,
 TN
 District Administration
 Ramanathapuram District
 District Rural Development Agency,
 Kancheepuram

District Rural Development Agency,
 Tiruvallur
 DWDA
 Eicher Group Foundation
 Emerald Jewel Industry India Ltd
 Ericsson India Private Limited
 Eurkokids
 Flextronics Technologies (India) Pvt
 Ltd.
 Ford India Pvt Ltd
 Forum Syd
 FMO
 Give2Asia
 Global Giving Foundations
 Godhand Radhakrishnan, USA
 Grupo Antolin India Private Ltd.
 GSRD Foundation
 Gudalur Town Panchayat
 Guduvanchery Town Panchayat
 Hand in Hand Inclusive
 Development Services
 Hyundai Motor India Ltd.
 Harvard Business School
 Humanium Switzerland
 JK Tyre and Industries Ltd
 Jochnick foundation
 JSW Salem Steel Plant
 Karumathampatti Town Panchayat
 Kundrathur Town Panchayat

Lakarmissionen
 L&T Public Charitable Trust
 L&T Rubber Process Machinery
 Lotus Footwear Enterprises Ltd
 Madambakkam Town Panchayat
 Madhya Pradesh Paschim Kshetra
 Vidyut Vitaran Co. Ltd.
 Madhya Pradesh Madhya Kshetra
 Vidyut Vitaran Co. Ltd.
 Madhya Pradesh Poorva Kshetra
 Vidyut Vitaran Co. Ltd
 Madukkarai Town Panchayat
 Mahalir Thittam, TN Corporation
 for Development of Women
 Mamallapuram Town Panchayat
 Mangadu Town Panchayat
 Mondelez International
 Mudichur Village Panchayat
 National Bank for Agriculture &
 Rural Development (NABARD)
 Narasimanaicken Palayam Town
 Panchayat
 Nordsterjnan-Salcomp
 ORG Marg Properties
 Pallapalayam Town Panchayat
 Panchayat Union – Nemalli
 Periyanaayakanpalayam Town
 Panchayat
 Perungalathur Town Panchayat
 PPG Asian Paints Pvt Ltd

Praveen Madhanagopal, Australia	Tamilnadu Pollution Control Board	Ms. Geeta Padmanabhan
Primark Better Lives Foundation	Tamilnadu Slum Clearance Board	Mr. G Sekar
Radiohjalpen	TAWDEVA	Prof. Karen Kayser
Rameswaram Municipality	Tata Consultancy Services	Mitsubishi Elevator India
Redhands Limited Australia	The Coca – Cola Foundation	Private Ltd.
Renault Nissan India Private Limited	Thirulkazhukundram Town Panchayat	Oil and Natural Gas
Rotary Club Madras South	Thiruneeermalai Town Panchayat	Corporation Limited
Salcomp Manufacturing India Pvt Ltd	TRIUM	B.S. Abdur Rahman University
Sarkarsamakulam Town Panchayat	Trelleborg Sealing Solutions	
State Bank of India	Turbo Energy, Thiruporur	
Sir Ratan Tata Trust	UBS Optimus Foundation	
Social Venture Partners	UNICEF	
Sri Sai Trust	Uthiramerur Town Panchayat	
SRM University	Varanasi Municipal Corporation	
State Balanced Growth Fund	Vestas Wind Technologies Pvt Ltd	
State Institute of Rural Development	Veerapandi Town Panchayat	
Stifenselns Svenska Journalen	Velankanni Town Panchayat	
Lakaarmissionen	Vallalur Town Panchayat	
Stiftelsen Voxtra	Vivekananda Kendra,	
Sundaram Global Securities	Kanyakumari	
Operations Pvt Ltd	Vodafone Foundation,	
Sundaram Global Services	Indus Towers	
Sutherland Global Services	Walajabad Town Panchayat	
SVP Philanthropy Foundation	Water.org	
Swed Fund	Wipro Private Limited	
Tambaram Municipality	Mr. Sasikumar Gendham	
Tamilnadu Energy Development Agency	Ms. Mihoko Kobayashi	

KEY EXECUTIVES

	Name	Designation
Dr.	Kalpana Sankar	Managing Trustee
Dr.	N.Jeyaseelan	Group Chief Executive Officer
Ms.	Madhumathi C	Group Head HR
Mr.	Sandip Mookerjee	Deputy Chief Executive Officer – Partnerships & Alliances
Mr.	Amuthasekaran. N	Senior Vice President - Group Admin & Environment
Mr.	K. Thiagarajan	Senior Vice President - Building & Maintenance , Public Relations , Compliance
Mr.	Srinivas Krishnaswamy	Vice President – Academy and Monitoring & Evaluation
Dr.	Madhu Sharan	Vice President – North India Operations
Mr.	Krishnamoorthy.T	Vice President - SHG, Microfinance, MED, Spl Projects & Training
Mr.	K.S.Sudhakar	Vice President - CLEP, Health , SDTC & Communications
Ms.	Sahaana Sankar	Chief Operating Officer - HIHCSPL
Ms.	Veena SS Manian	Director – HR
Mr.	Badrinarayanan.V	Chief General Manager – SDTC
Mr.	Suresh Rajkumar.	Chief General Manager – Admin
Mr.	Meenakshisundaram C	General Manager shg & Microfinance Operations
Mr.	Parthasarathy R	General Manager finance and Accounts
Mr.	J. Antony Vincent Raja	General Managermicrofinance - SMBT
Mr.	P.K.S.Velmurugan	General Manager Finance And Accounts
Mr.	Dr. Joe. Y	General Manager VUP
Mr.	Santhus Gnanapragasam	General Manager Consultant, Training
Mr.	Narayanan H	General Manager Partnerships & Alliances
Mr.	M.Mageswaran	General Manager Natural Resource Management
Mr.	C.Jalasayanan	General Manager HR – SHG
Mr.	Raghuraman S G	General Manager IT & Systems
Mr.	Lokesh Kumar Ganapathy	General Manager Partnerships & Alliances
Mr.	Thondiraj	General Managerconsultant-SHG MF Operations
Mr.	Balu Swaminathan	Advisor Admin & PR
Mr.	Balasubramanian .S	Advisor Administration
Ms.	Sandhya Abraham	Director Consultant -Communications
Mr.	Swaminathan E	Deputy General Manager – CLEP & SDTC
Ms.	Sugantha Priscilla	Deputy General Manager Microenterprises
Mr.	A. Abdul Gaffoor	Deputy General Manager Special Projects
Mr.	V.Parisutham	Deputy General Manager Solid Waste Management
Mr.	Daniel Jesudason	Deputy General Managerbusiness Development Enterprise Development
Mr.	Babu K Y	Deputy General Manager Health
Ms	Princess Beula	Deputy General Manager Monitoring & Evaluation

	Name	Designation
Ms.	G. Kannan	Deputy General Manager Natural Resource Management
Mr.	R.Ganesan	Deputy General Manager Admin
Mr.	Maya Nirmala	Consultant R&D
Ms.	Benoy T D	Assistant Deputy General Manager MP Operations
Mr.	P.Joseph Raj	Assistant Deputy General Manager Special Projects
Mr.	Kumaar ST	Assistant General Manager Operations – SHG
Mr.	Ayyappan. CN	Assistant General Manager – Belstar – IT & Systems
Mr.	K.Sriraman	Assistant General Manager Solid Waste Management
Mr.	N.Aravindan	Assistant General Manager Human Resources
Mr.	Nagarajan. P	Assistant General Manager Accounts
Mr.	B.Arumugam	Assistant General Manager Portfolio Monitoring
Mr.	S.Joseph Kennedy	Assistant General Manager operations - SHG
Mr.	K. Devarajan	Assistant General Manager Operations - SHG
Mr.	Arun Katiyar	Assistant General Manager Operations – SHG Rajasthan
Mr.	A.Pream Anand Gnanasekar	Assistant General Managersmp & Training - CLEP
Ms.	Deepalakshmi	Assistant General Manager Communications
Mr.	Rajarethinam P	Assistant General Manager Consultant – Special Projects
Mr.	Ramesh Menon	Assistant General Manager SIDBI
Ms.	Priyanka Dale	Assistant General Manager Monitoring & Documentation
Mr.	Rahul Kumar Singh	Assistant General Manager SHG Operations North
Mr.	K Ranganathan	Consultant Visual Documentation
Mr.	R.Unnikrishnan	Chief Manager Gr CEO Office
Mr.	Abubacker Siddick	Chief Manager Natural Resources Management
Mr.	B.R.Robert Rajathilagam	Chief Manager Health
Mr.	B.Ravisankar	Chief Manager Village Uplift Programme
Mr.	Sparjan K	Chief Manager Village Uplift Programme
Mr.	N.Gopala Krishnan	Chief Manager IT Infrastructure
Mr.	John Britto M	Chief Manager Skill Development & Technology Centre
Mr.	Chandra Guptha B	Chief Manager Natural Resource Management
Mr.	Telesphore Lakra	Chief Manager Operations - SHG Odisha
Mr.	Madhan Charles Kant	Chief Manager Risk Assessment
Mr.	Ramasamy	Chief Manager Risk Assessment
Mr.	Ragupathy. N	Chief Manager Solid Waste Management
Mr.	Ravikumar. C	Chief Manager Solid Waste Management
Ms.	Anitha Rajan	Senior Manager CMT Office
Ms.	Ambika M	Senior Project Manager SVP Karnataka
Ms.		

AWARDS AND RECOGNITIONS

WOMAN OF EXCELLENCE AWARD

Bannari Amman Institute of Technology felicitated Dr Kalpana Sankar, Chairperson and Managing Trustee, Hand in Hand India with the “Woman of Excellence Award” for being a role model for women and in recognition of her outstanding accomplishments in self-help group movement, poverty reduction and job creation for the needy and downtrodden

WOMAN ACHIEVER AWARD 2016

Mega TV, a popular regional television channel honoured Dr Kalpana Sankar with the “Woman Achiever Award 2016” on the occasion of International Women’s Day

CERTIFICATE OF APPRECIATION

The District Administration of Rameswaram Municipality recognized Hand in Hand India’s contributions at Rameswaram and issued a certificate of appreciation during Republic Day Celebrations at the District Collector’s Office, Ramanathapuram. The Solid Waste Management Project at Rameswaram with the aim of 100% source segregation is supported by Postcode Lottery, Sweden under Recycle for Life Project and is being implemented in 10 wards of Rameswaram Municipality benefiting 5000 households and a population of 25,000.

ICTACT WOMEN SOCIAL ENTREPRENEUR AWARD

ICTACT Women Social Entrepreneur Award for the year 2016 was given to the Managing Trustee in recognition of the outstanding community commitment, service and dedication towards creating a larger impact in the society, specifically in the areas of education, skill development and labour elimination and microfinance.

HAND IN HAND INDIA / SEED TRUST CONSOLIDATED FINANCIAL STATEMENT

BALANCE SHEET AS AT MARCH 31, 2016

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	March 31, 2016	March 31, 2015
Trust Funds and Liabilities		
Trust Funds		
a. Corpus Trust Funds		
Initial Contribution	7,127	7,127
Corpus Fund	444,173,162	444,173,162
Interest on Corpus Funds	264,118,013	307,668,748
	708,298,302	751,849,037
b. Surplus in Income and Expenditure Account	70,280,960	63,270,233
c. Grants		
Capital Grants	187,354,927	129,107,543
Revenue Grants	241,026,070	172,455,335
	428,380,997	301,562,878
Total (a+b+c) A	1,206,960,259	1,116,682,148
Non Current Liabilities		
a. Long Term borrowing	328,945,469	206,208,676
b. Long term provision	35,942,975	33,152,908
Total B	364,888,444	239,361,584
Current Liabilities		
a. Sundry Creditors	18,198,644	2,557,428
b. Other Current Liabilities ¹	293,049,932	208,874,276
c. Short Term provision	2,906,520	-
Total C	314,155,096	211,431,704
TOTAL (A+B+C)	1,886,003,799	1,567,475,436
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	134,592,563	112,723,832
Intangible Assets	2,594,458	3,348,204
Capital Work-in-Progress (Building)	50,167,908	13,035,507
Total	187,354,929	129,107,543
b. Long term Investments	609,406,324	643,642,242
c. Long term Loans & Advances	636,927,985	514,614,690
Total (a+b+c) A	1,433,689,238	1,287,364,475
Current Assets		
a. Cash and bank balances	248,067,985	170,596,343
b. Short term Loans & Advances	180,572,214	90,030,129
c. Other Current Assets	23,674,362	19,484,489
Total B	452,314,561	280,110,961
TOTAL (A+B)	1,886,003,799	1,567,475,436

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, 2016

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2016	Year ended March 31, 2015
INCOME		
Grants	381,839,711	380,356,845
Interest Income	154,691,646	109,734,598
Income from Solid Waste Management	1,114,594	16,135,521
Other Income	16,053,279	11,191,742
TOTAL	553,699,230	517,418,706
EXPENDITURE		
Programme Expenses	451,629,535	429,871,602
Administrative and other expenses	35,500,790	27,397,643
Interest Charges	59,558,179	53,646,899
Depreciation / Amortisation	13,382,717	11,597,249
Less: Amortisation from Capital grants-being depreciation/Amortisation	(13,383,717)	(11,597,249)
TOTAL	546,688,504	510,916,144
Excess of Income over Expenditure before tax	7,010,726	6,502,562
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	7,010,726	6,502,562

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.

Management Accounts

HAND IN HAND INDIA

BALANCE SHEET AS AT MARCH 31, 2016

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	March 31, 2016	March 31, 2015
Trust Funds		
a. Corpus Trust Funds		
Initial Contribution	1,000	1,000
Corpus Fund	232,124,387	232,124,387
Interest on Corpus Funds	121,396,776	142,676,915
	353,522,163	374,802,302
b. Surplus in Income and Expenditure Account	41,471,417	35,477,274
c. Grants		
Capital Grants	95,571,090	812,11,938
Revenue Grants	230,884,487	134,587,554
	326,455,577	215,799,492
Total (a+b+c) A	721,449,157	626,079,068
Non Current Liabilities		
a. Long Term borrowing	233,945,469	106,208,676
b. Long term provision	28,297,580	26,736,447
Total B	262,243,049	132,945,123
Current Liabilities		
a. Sundry Creditors	148,81,770	15,30,096
b. Other Current Liabilities ¹	290,689,345	205,226,003
c. Short Term provision	2,453,352	-
Total C	308,024,467	206,756,099
TOTAL (A+B+C)	1,291,716,673	965,780,290
Assets		
Non Current Assets		
a Fixed Assets		
Tangible Assets	90,035,214	66,601,963
Intangible Assets	25,94,458	3,159,460
Capital Work-in-Progress (Building)	2,941,419	11,450,515
Total	95,571,091	81,211,938
b. Long term Investments	280,139,048	324,753,582
c. Long term Loans & Advances	512,902,397	379,424,624
Total (a+b+c) A	888,612,536	785,390,144
Current Assets		
a. Cash and bank balances	240,456,127	85,633,401
b. Short term Loans & Advances	147,507,177	84,110,042
c. Other Current Assets	15,140,833	10,646,703
Total B	403,104,137	180,390,146
TOTAL (A+B)	1,291,716,673	965,780,290

The Financial Statements of Hand in Hand India for the year ended March 31, 2016 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, 2016

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2016	Year ended March 31, 2015
INCOME		
Grants	343,993,917	343,243,980
Interest Income	143,331,314	103,113,405
Other Income	14,867,901	10,073,936
TOTAL	502,193,132	456,431,321
EXPENDITURE		
Programme Expenses	413,042,807	374,627,858
Administrative and other expenses	29,042,628	23,394,499
Interest Charges	54,113,554	53,592,104
Depreciation / Amortisation	11,559,452	9,728,912
Less: Amortisation from Capital grants-being depreciation/Amortisation	(11,559,452)	(9,728,912)
TOTAL	496,198,989	451,614,461
Excess of Income over Expenditure before tax	5,994,143	4,816,860
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	5,994,143	4816,860

The Financial Statements of Hand in Hand India for the year ended March 31, 2016 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, 2016

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	March 31, 2016	March 31, 2015
Trust Funds and Liabilities		
Trust Funds		
a. Corpus Trust Funds		
Initial Contribution	6,127	6,127
Corpus Fund	212,048,775	212,048,775
Interest on Corpus Funds	142,721,237	164,991,833
	354,776,139	377,046,735
b. Surplus in Income and Expenditure Account	28,809,543	27,792,959
c. Grants		
Capital Grants	91,783,837	47,895,605
Revenue Grants	10,141,583	37,867,781
	101,925,420	85,763,386
Total (a+b+c) A	4855,11,102	490,603,080
Non Current Liabilities		
a. Long Term borrowing	95,000,000	100,000,000
b. Long term provision	76,45,395.00	6,416,461
Total B	102,645,395.00	106,416,461.00
Current Liabilities		
a. Sundry Creditors	3,316,874	1,027,332
b. Other Current Liabilities ¹	23,60,587	3,648,273
c. Short Term provision	4,53,168	-
Total C	6,130,629	4,675,605
TOTAL (A+B+C)	594,287,126	601,695,146
Assets		
Non Current Assets		
a. Fixed Assets		
Tangible Assets	44,557,349	46,121,869
Intangible Assets	-	188,744
Capital Work-in-Progress (Building)	47,226,489	1,584,992
Total	91,783,838	47,895,605
b. Long term Investments	329,267,276	318,888,660
c. Long term Loans & Advances	124,025,588	135,190,066
Total (a+b+c) A	545,076,702	501,974,331
Current Assets		
a. Cash and bank balances	7,611,858	84,962,942
b. Short term Loans & Advances	330,65,037	5,920,087
c. Other Current Assets	8,533,529	8,837,786
Total B	492,10,424	99,720,815
TOTAL (A+B)	594,287,126	601,695,146

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2016 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, 2016

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2016	Year ended March 31, 2015
INCOME		
Grants	37,845,794	37,112,865
Interest Income	11,360,332	6,621,193
Income from Solid Waste Management	1,114,594	16,135,521
Other Income	1,185,378	1,117,806
TOTAL	51,506,098	60,987,385
EXPENDITURE		
Programme Expenses	38,586,728	55,243,744
Administrative and other expenses	6,458,162	4,003,144
Interest Charges	5,444,625	54,795
Depreciation / Amortisation	1,823,265	1,868,337
Less: Amortisation from Capital grants-being depreciation/Amortisation	-1,823,265	-1,868,337
TOTAL	504,89,515	59,301,683
Excess of Income over Expenditure before tax	1,016,583	1,685,702
Provision for tax:		
- Current tax		
Surplus carried forward to balance sheet	1,016,583	16,85,702

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2016 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.

TRUSTEES

HAND IN HAND INDIA

DR. KALPANA SANKAR

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 Managing Trustee of Hand in Hand India.

AMUTHASEKARAN NACHIAPPAN

Trustee

At present, the Senior Vice President (Admin & Environment) at Hand in Hand India, Mr Nachiappan'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.

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 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 & 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 Indian Bank in October 2009.

K.N. KRISHNAMURTHY

Advisory Trustee

Mr. Krishnamurthy is a former General Manager and Special Director in automotive major Ashok Leyland. With over 38 years of experience in the manufacturing industry, Mr. Krishnamurthy has also served with the Confederation of Indian 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), Mr.Srinivasan is an expert in microfinance and livelihood development. He has worked with the World Bank, IFAD and UNOPS on various projects. Mr Srinivasan is founder-member of Alliance for the Fair Microfinance, and chief author of the State of the Sector Report 2008 on microfinance.

SEED TRUST

DR.KALPANA SANKAR

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 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 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 at 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 Senior Vice President (Building & Maintenance, PR, Compliance) 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 Girijana Kalyana Kendra and Karuna Trust. Dr Sudarshan has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

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

INTERNS

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; selected applicants will be asked to submit a letter of intent and be interviewed by the Internship Manager; and finally the shortlisted interns will be interviewed by the project head. Interns are expected to bear the entire cost for boarding, lodging and transportation.

ACKNOWLEDGEMENT

Our endeavour to uplift rural communities has become a reality thanks to all our partners and well-wishers - Government, Corporates, Financial Institutions, Donors, Development Organisations, Educational & Research Institutions and Community Members - whose relentless support has helped us in creating livelihood opportunities for women, sending child labourers to school, provide job-oriented skill training to women, youth and farmers, ensure affordable basic healthcare services to remote pockets and provide sustainable communities for future generations through organic farming and solid waste management practices.

Special thanks to all our volunteers and staff for their commitment and hard work.

We thank Mr K.S Sudhakar, Ms Sahaana Sankar, Ms Deepa Lakshmi, Ms Shwathi Srinivasan, Ms Rajeshwari Swaminathan, Mr Nikhil Punnen Skaria, Mr Ranganathan, Mr Rajasuriya for their efforts in seamlessly knitting this report together.

Chennai Office:	Head Office:
Hand in Hand India	Hand in Hand India
New No.33, Old No.14, 48th Street	90/A, Nasarathpet village,
9th Avenue, Ashok Nagar	Opposite Pachayappa's Men's College
Chennai – 600 083	Little Kancheepuram – 631503
Tamil Nadu, India	Tamil Nadu, India
+91 44 – 4341 3200	Phone + 91 44- 6720 1000
Web: www.hihindia.org	Fax + 91 44-27269301
	Email: info@hihseed.org
	Web: www.hihindia.org

For further information please contact:
Sandip Mookerjee (sandip.mookerjee@hihindia.org)