PARTNERING FOR PROGRESS

ANNUAL REPORT 2016 - 17
HAND IN HAND INDIA
Hand in Hand India is a registered charitable trust, headquartered in Tamil Nadu. As a social development organisation, Hand in Hand India works to alleviate poverty through the integrated community development approach referred to as the five pillar programme. Hand in Hand India combines the key areas of women empowerment leading to job creation, child labour elimination, health, environment and skill building to address poverty.

The year 2016-17 saw the emergence of a new level of partnership in the sphere of corporate and community alike. Hand in Hand India actively involved in corporate engagements and contributed to elevating the social and economic status of the community, by linking the two under the umbrella of Corporate Social Responsibility. All the seven pillars of the organisation has taken the leap forward to partner with individuals and group organisations, in several aspects including digital empowerment, literacy programmes, ensuring round-the-clock medical care, aligning communities with the environment, enabling women independence and security through specialised skill training.

These projects highlight just a few of the innovations and partnerships formed therein spawned by the idea and know-how of our pillars and realised by the strength of our organisation. This strength enables us to break new grounds and set new records as we steadily pace towards progress and development.
### Milestones Achieved

<table>
<thead>
<tr>
<th>Environment</th>
<th>48,917 (in hectares)</th>
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<tbody>
<tr>
<td></td>
<td>Total land area covered</td>
</tr>
<tr>
<td></td>
<td>9.22 lakh</td>
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<tr>
<td></td>
<td>Trees planted</td>
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<thead>
<tr>
<th>Self Help Group</th>
<th>2.35 million</th>
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<tr>
<td></td>
<td>Jobs created</td>
</tr>
<tr>
<td></td>
<td>1.62 million</td>
</tr>
<tr>
<td></td>
<td>Microenterprises created</td>
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<table>
<thead>
<tr>
<th>Child Labour Elimination Programme</th>
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<tbody>
<tr>
<td></td>
<td>Children mainstreamed in schools</td>
</tr>
<tr>
<td></td>
<td>1136</td>
</tr>
<tr>
<td></td>
<td>Number of child-friendly panchayats</td>
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<thead>
<tr>
<th>Skill Development &amp; Technology Centre</th>
<th>8.96 lakh</th>
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<tr>
<td></td>
<td>Beneficiaries provided e-literacy training</td>
</tr>
<tr>
<td></td>
<td>1.28 lakh</td>
</tr>
<tr>
<td></td>
<td>Women provided skill training</td>
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<table>
<thead>
<tr>
<th>Health</th>
<th>8,327</th>
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<tbody>
<tr>
<td></td>
<td>Children brought out of malnourishment</td>
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<table>
<thead>
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<th>Village Uplift Programme</th>
<th>334</th>
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<tbody>
<tr>
<td></td>
<td>Villages covered under the programme</td>
</tr>
<tr>
<td></td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Villages covered through CSR initiative</td>
</tr>
</tbody>
</table>

OUR WORK

- **Vision**: To alleviate poverty through job creation and integrated community development
- **Mission**: To work for the economic and the social empowerment of women, and thus of the society, by creating enterprises and jobs
- **Goal**: To create 5 million jobs by 2020

**To alleviate poverty through job creation and integrated community development**

**To work for the economic and the social empowerment of women, and thus of the society, by creating enterprises and jobs**

**To create 5 million jobs by 2020**
OUR GLOBAL FOOTPRINT

PRESENCE IN INDIA

- TAMIL NADU
- ANDHRA PRADESH
- PUDUCHERRY
- MAHARASHTRA
- WEST BENGAL
- GUJARAT
- KARNATAKA
- TELANGANA
- ODISHA
- MADHYA PRADESH
- RAJASTHAN
- UTTER PRADESH
Hand in Hand India has always believed in charting its own destiny and creating new and imaginative paths to achieve its goal of touching as many poor lives as possible making use of every resource be it the government, the corporates, financial institutions or the local bodies. Hand in Hand India believes strongly in transparency in all its operations, highest governance standards, clear non-negotiables in every pillar of its activity and supplementing the work of organisations with similar goals rather than trying to duplicate. The current year has been a great year of achievements and accolades; the organization touched the lives of 2.9 million people all over India and Kampuchea through its five-pillar programme and extended its activities almost everywhere. Working for children got a fillip with the government entrusting two large Kasturba Gandhi Balika Vidyalayas to be run by us and Hand in Hand India being tasked to sensitise departments like the police on child rights and evaluating the work of more than 500 child care homes. The residential and transit schools run by us continue to be the models for the programmes showcased by the relevant government agencies repeatedly.

We continue to be strong players in the Self Help Group movement; the total number of groups formed reached 1.17 lakh comprising of 1.5 million poor women. Total assistance from Hand in Hand India, Belstar and the banks to the groups touched INR 31,615 million. New initiatives for microenterprises have been launched. Our SHG members are turning into sustainable social entrepreneurs. Hand in Hand groups weathered the issues relating to demonetisation and defaults were very less compared to other organisations thanks to the strong people connect of Hand in Hand. We moved strongly on financial

Message from Our Adviser

I started my career managing big global corporations consisting one million employees. During those times, we not only organised workshops and built offices for commercial use but also constructed small hospitals, schools and sometimes even living quarters for our staff. We employed around 350,000 people in the developing world and I realised that practically all problems there were, existed due to poverty. I visited India for the first time during a trip to Mumbai in 1968 and saw extreme poverty up close.

However, gradually, I realised that entrepreneurship was a far superior solution to just “giving” when it came to lifting people out of poverty in a sustainable way. In 2000, I gradually phased out of my various company chairmanships in order to use my time and money to stimulate entrepreneurship. In 2002, Hand in Hand was registered as an NGO, and in 2004 Dr Kalpana Sankar assumed the position of CEO and started an unprecedented expansion. The rest is history.

In the beginning, the charity world looked at Hand in Hand’s rapid growth with astonishment, but also with scepticism – stretching from Tamil Nadu to the middle and Northern India and then to other countries. To date, more than two million family enterprises have been created or strengthened. Furthermore, over 50,000 medium-sized businesses have been established. 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.

Words from the Managing Trustee

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When living standard improves, people become receptive to send their children to school, something we have helped achieve for 3 lakh children

Dr Percy Barnevik

Do not go where the path may lead; go instead where there is no path and leave a trail

Ralph Waldo Emerson
I am delighted to see the consistent growth of Hand in Hand India. While many factors drive growth leading to sustainable development, the key contributors are Public Private Partnership and innovation.

In the era of globalisation, everything is fast changing and so is customer expectation. Hand in Hand India is focused on the way ahead to stay relevant to the client’s felt needs and strives to innovate its products and services. Through innovation, we bridge gaps across our projects and ensure the best outcomes. This innovation drive is integrated with introducing technology as an enabler. To quote a few instances in innovation & technology, SHG members have been trained to use the mobile phone and they have been facilitated to do their “B2B transactions” through SMS, mobile app and e-portal. Hand in Hand India believes in partnership with community, corporates, individuals as well as institutional donors and government. The participation by the government enables large scale replication once the pilot is proved sustainable. In the years ahead, Hand in Hand India will adopt the strategy to focus on the twin engines of growth viz. innovation and Public Private Partnership and will reach out to the under served territories.

I would like to record my sincere thanks to Dr Kalpana Sankar, our Managing Trustee, for her guidance and support. I also thank our esteemed Board of Trustees, donors, bankers, staff and all other stakeholders.

Dr N Jeyaseelan
Group Chief Executive Officer, Hand in Hand India
Growing up with five siblings, Master Shakthi was forced to drag his feet on the sun-baked roads to sell fancy wares, in order to support his family. Hailing from the Narikuravar community, a tribe infamous for child marriages and consumption of powdered tobacco, Shakthi’s family lived a hand to mouth existence.

Treading on Road Less Taken

Rural Rice Store Gets Digital Fillip

Lakshmi, hailing from a family of traditional rice traders from Kancheepuram in Tamil Nadu was forced to take up the family business. She was grappling with a paltry income and had to eke out a living by selling 50-75 rice bags a month and. However, Lakshmi’s collaboration with Hand in Hand India’s Rural Women’s Initiatives for Self-Sustained Enterprises project helped her route orders through the phone after she registered on the Agri Value chain portal under the project. She now sells 1000 bags per month, reaping a profit of INR 50,000.

The Good Samaritan

Suresh a resident of Padinelli village in Kancheepuram, had aided the completion of the Anganwadi centre and how? The Anganwadi centre in his village was stalled for over six months. Suresh, an HRPC member through the assistance of Hand in Hand India threatened to file an RTI enquiry on the reason for stalled construction status of the health facility. This moved the officials to wrap up the work in just a week. Today, Suresh is taking up several other social causes with the authorities.

Hand in Hand India’s Residential Special Training Centre (RSTC) provided Sakthi the opportunity to study and dream like other children his age. However, the 12-year-old yearned to draw his friends out of their wretched lifestyle and motivated 25 such children from his village to join the RSTC and grow in its nourishing environment. Sakthi aims to ensure that all children, not only from the Narikuravar community but from around the world attend school and have a fair chance to succeed in life. Sakthi has also been nominated for the International Children’s Peace Prize, 2017 for his phenomenal attitude and significant achievement.
The role of education in national and societal growth necessitates a constant upgrade of the programmes, in line with the learners’ societal and personal needs. According to Education for all – Towards Quality with Equity report of Ministry of Human Resource Development, the annual average dropout rate in primary education has declined from 9.1 percent to 4.7 percent between 2009-10 and 2012-13. The dropout rate, though on a decline, continues to remain a major challenge.

Education is a powerful agent of socio-economic development, particularly among the scheduled tribes. Hand in Hand India, in alignment with this motto, draws drop-out students from tribal pockets to the residential and non-residential special training centres. This is possible through the constant effort of the field staff and motivators who introduce change in the community through counselling.

Hand in Hand India operates seven Residential Special Training Centres (RSTC) supported by Sarva Shiksha Abhiyan (SSA) – a government-run initiative, working in the states of Tamil Nadu and Madhya Pradesh. The latest addition to the RSTC fold is two Kasturba Gandhi Balika Vidyalayas (KGBV), residential upper primary schools, targeted at girls belonging to disadvantaged communities.

Hand in Hand India operates two KGBV residential schools at Moolanur village and Kundadam blocks in Tiruppur. The facility houses 200 girl children between the ages of 6 to 14 years. These institutions are functional in academically backward blocks, in areas where schools are far away. The distance poses a threat to the safety of the girls, often dissuading them from continuing studies.
Private schools that once provided quality education are losing out to stiff competition. Educational institutions have become money spinners and quality education has taken a backseat. Hand in Hand India, however, has a larger problem to tackle - that of educating dropout children and those engaged in child labour. Motivating and counselling students to leave their ‘income generating’ jobs to continue studies is no easy task!

The Child Labour Elimination Programme of Hand in Hand India has added another feather to its cap, as it has been chosen as the resource institution to train government functionaries on the laws and regulations of child rights and child protection. Over 1000 government teachers, including Revenue Inspectors, Tahsildars, Police Officers, members of the Village Administrative Office were provided training under this initiative.

Hand in Hand India is proud to have partnered with several government agencies, corporates, both in India and overseas by forging CSR partnerships. The developmental initiatives undertaken through the CSR partnership with Eicher Group Foundation bears testimony to the positive impact that the project has had on the students at the Government High School in Annai Sivagami Nagar at Tiruvotriyur. The school was devoid of basic infrastructure, posing a serious threat to the security of the students. Scholarships for higher education were awarded to deserving students from underprivileged families.

Hand in Hand India has also teamed up with Asian Paints to augment the learning environment at two government schools in Echoor and Aranari panchayats by setting up a science laboratory and a Simplified Activity-Based Learning (SABL) classroom equipped with state-of-the-art infrastructure, and a library.

Increased community awareness and participation, coupled with curricular reforms, and a rights-based approach are key to transform the education system and reduce dropout rates with improved retention in primary and elementary education.

Corporate businesses have begun to take a more target-driven approach in their Corporate Social Responsibility programmes and are seeking to impact areas, which correlates with their own business goals. Educational outreach efforts have the capability to make a real and lasting difference in the entire community.

Light at the End of the Tunnel

Fourteen-year-old Nithya from the Kasturba Gandhi Balika Vidyalaya (KGBV) at Kundadam near Tirupur in Tamil Nadu, is like any other girl of her age, but for her turbulent past. Losing her mother at a very young age, Nithya was left to the care of her father, a daily-wage labourer. With each passing day, their condition deteriorated and a day’s meal was hard to seek for the duo. Nithya eventually dropped out of Kovai Naidu Higher Secondary School.

Unable to handle the indifference, she dropped out of Kovai Naidu Higher Secondary School in Grade 7 to start working in a weaving mill earning INR 100 a day. At this point, the mobilisers of Hand in Hand India identified Nithya and convinced her to continue her education at KGBV, but she shied away from going back to school, mired by her past. Hand in Hand India did not relent and approached Nithya’s father, who agreed to send her to the KGBV. After months of counselling and motivation, Nithya has been enrolled in Grade VIII at the KGBV. “I am now pursuing my dream to become a District Collector”, confides a happy Nithya, with a cheerful smile.
Watering the Thirsty Drylands

The marginalised people are highly dependent on the environment and the Natural Resource Management pillar aims to nip it in the bud by preserving the resources. This is where the need for conservation mechanism including watershed management comes to the fore. Read on to find out NRM’s unique effort to replenish water bodies through this novel initiative.

During the Tamil Nadu floods in 2015, the state experienced 82% deficit in its reservoirs. The collective water storage in 27 reservoirs had depleted by nearly 100 thousand million cubic feet, raising concerns over drinking and irrigation needs in the coming months. The startling number of farmer suicides soaring to 200 in the state, had raised eyebrows. But percolating deep into this social evil is the lack of monsoons coupled with a huge water shortage.

The Natural Resource Management pillar in collaboration with JSW and National Bank for Agriculture and Rural Development (NABARD) had initiated Gonur Watershed Project in Salem, Tamil Nadu in the year 2013. It was the first time in Tamil Nadu, where an external agency had come forward to partner with NABARD, in developing a comprehensive micro-watershed to recharge groundwater table and higher productivity. Aligned to this goal, 40 NGOs were trained on watershed management. Decades of groundwater abuse, populist water policies, and poor water management have turned vast swaths of India into a dust bowl, driving distressed farmers to suicide. Both Central and State governments are taking corrective measures to deal with the situation. Salem is one of the drought-prone districts of Tamil Nadu. Poor soil and water management aggravated the problem resulting in low farm productivity. Gonur receives an average annual rainfall of 975.2 mm. For the past 17 years, the rainfall is uneven, resulting in poor harvests. The Gonur Watershed Project is designed to facilitate soil and water conservation.

Several interventions were carried out as part of the first and second phase of the project including field bunds, water absorption trenches, well recharge pits, agroforestry, horticulture and biomass plantation. As a result of the project interventions, the watershed retained most of the rainwater during monsoons through ponds, wells, and farm ponds thereby recharging the groundwater table. During the second phase, over 65 hectares of land have been covered across seven villages, benefiting 162 farmers.
Eco-livelihood in the hills

WADI, the tribal development project (Wadi meaning small orchard in Gujarati) operational in Pachaimalai hills aims to restore livelihood through improved food security. Use of two-wheelers is the only means of transport for people living in Muthukumaran hills and the absence of mechanic shops gives a tough time to commuters as well. The mechanical repair training imparted to tribal men has not only provided a stable job opportunity but also addressed a geographical barrier persisting in the hills. Another training to uplift the livelihood of the tribal population is furniture-making from Lantana Camara, the infamous weed shrub. Villagers have been trained to make crafts and furniture from its branches. This training has enabled rural artisans and forest communities to earn a livelihood from a widely available weed. It has led to a spike in income of these farmers and contributed to an increase in productive work days by 40-50%, arresting seasonal migration.

Gonur Ryots Give Techno Twist to Red gram Cultivation

The Gonur watershed project has led to a steep decline in the rate of migration during the non-production season, thus giving a boost to agriculture production. The farmers who erstwhile used to grow paddy on their fields have taken to sowing Red gram, an important commercial crop for dryland farmers. Through the transplanting technology has impacted their lives and production, in large measure. The crop, a leguminous plant, is capable of fixing atmospheric nitrogen and thereby restores nitrogen content in the soil, making it suitable for rainfed conditions. Due to early sowing, the damages caused by pod borer insect can be avoided; drought resistance develops; wider spacing allows enough sunlight to reach the leaves thus reducing competition for water and nutrients. This results in considerable seed saving as only 2 kg of seeds are required per hectare against 10-12 kg per hectare in normal practice. The yield is 15 to 30 percent higher, as compared to direct sowing method. Currently, this technology has been adopted by over 100 farmers in about 40 acres in Gonur watershed.


Tackling the garbage menace, the Solid Waste Management pillar creates the model path for clean cities of tomorrow

Urban India is the world’s third-largest garbage generator with 1.41 lakh metric tonnes of municipal solid waste created every day, according to a 2014-15 Central Pollution Control Board report. The collection, segregation and scientific disposal of all this waste can be a herculean effort for civic bodies and, according to the Ministry of Urban Development, is one of the biggest challenges that India’s cities face. Lack of source segregation remains a challenge for solid waste management across communities in India. Although India is one of the world’s largest generators of waste, only a shocking 27 percent of it is treated. Hand in Hand Inclusive Development and Services, a not-for-profit company, a group entity of Hand in Hand India established to deal with the waste menace in the community, strives for maximum waste recovery through composting, recycling and reuse, and minimises wastes being dumped in landfills. At its helm is the Solid Waste Management (SWM) programme’s source segregation concept, which acts as the pivot for execution and sustainability. Source segregation provides a platform for active community participation, over which the system is built. Besides, the programme also offers continuous employment to individuals from socially and economically marginalised sections of the society. With a successful track record in the implementation of solid waste management projects in Yanam and Rameswaram, the team has expanded this initiative to Gujarat.

Expanding the reach

A case in point is Sriperumbudur. The mushrooming industrial hub, through the introduction of an effective municipal solid waste management programme, has ensured efficient handling of 11 tonnes of waste generated per day. The waste collection mechanism set up in Sriperumbudur speaks leaps and bounds about the success model of sanitation. This was possible through a tripartite partnership among Hand in Hand Sweden, Hand in Hand India and Friends Affiliation for Social Service, who came
together to initiate the Forum Syd’s Rights Way Forward Project, in Sriperumbudur Town Panchayat. It focusses on rural communities experiencing environmental degradation and unsustainable use of natural resources. The community-level support is garnered by another project partner, Friends Affiliation for Social Service (FASS), which supports in mobilising the community members, conducting meetings with stakeholders and capacity building of the community through training, while Hand in Hand India is responsible for the project implementation and monitoring. Fifty green friends (members engaged in the door-to-door waste collection) manage the collection and processing of wastes from over 7,000 households. A well-planned Resource Recovery Park, the backbone of the waste clearance system, spread over 10 acres segregates 25 tonnes of waste.

Karaikal Connect

Taking a cue from Recycle for Life Project successfully implemented in the coastal town of Mamallapuram near Chennai, Hand in Hand India made a concerted effort in replicating the project in Karaikal town. The project has drawn accolades from government officials including Puducherry Lt. Governor, Ms Kiran Bedi, Hon. Chief Minister and Ministers, Secretary, Director of Local Administration and the Collector of Karaikal, besides enabling a behaviour change in the community. Every household has been provided with a bin for biodegradable waste, non-biodegradable waste and a bag for recyclable waste.

Breaching Boundaries

Cutting-across geographical boundaries, the SWM model has been adopted in Talodra and Dadheda in the Bharuch district of Gujarat. The project, supported by FICCI (Federation of Indian Chamber of Commerce & Industry) kicked-off with four green friends and has handled nearly 400 kg of waste/day.

It Takes Two to ‘Mango’

Similar to the much-touted La Tomatina Festival in Spain, Karaikal town of Puducherry celebrates the ‘Mangani Thiruvizha’(Mango festival) every year. The religious fete saw the participation of nearly 2.50 lakh devotees this year, raising an urgent need to tackle the enormous amounts of waste generated during the event. Working towards this goal, awareness rallies were organised and handouts encouraging devotees to discard the wastes in garbage bins were distributed. The waste collection group, along with Hand in Hand India’s Green Friends, followed the holy cavalcade and collected a record 72 tonnes of wastes generated during the three-day festival. Prior planning and execution coupled with proactive action by the Hand in Hand India team ensured cleanliness of the streets of Karaikal within hours of the procession garnering appreciation from residents and stakeholders alike. Nearly 72 tonnes of waste was efficiently handled by the Hand in Hand India team, through the timely and concerted effort of Hand in Hand India’s green friends, 75 NSS and NCC cadets, and 20 local volunteers.

Overarching Success

In a novel initiative launched by the Pallavaram Government High School in Chennai and supported by Mitsubishi Elevators India Limited, a Zero Waste Campus has been initiated. As part of this, a biogas plant has been installed on the school campus to process 250 kg of food waste generated every day.
In a bid to achieve the goal of universal health coverage, there is a need to increase service delivery and, in particular, improve access to health services among the poor and difficult to reach population. To make the best use of scarce resources, the state should incorporate low-cost, high-benefit interventions in their health investment. Health camps are one of the strategies adopted by both government and non-government organisations. The startling number of children falling sick owing to lack of adequate nutrition and poor sanitation is rising every passing day. According to government sources, in India 45 children die every hour due to respiratory infections, one child dies every two minutes due to Diarrhoea and annually about 2 million children under 5 years of age die due to preventable diseases.

An emerging body of scientific studies suggests that 162 million malnourished children under the age of five are suffering more due to poor sanitation than lack of food. Owing to the growing menace of open defaecation, children are exposed to a bacterial brew that sickens them and leads to malnourishment. Besides improving the national school food programmes there is an increasing need to provide healthcare services in the schools and remote villages.

In spite of the presence of government medical care terminals in the villages such as PHCs and sub-centres, a large chunk of the rural population still refrain from visiting the doctors at regular intervals. Though a lot of policies and programmes are being run by the Government, the success and effectiveness of these programmes are questionable due to gaps in human capital.
Adhering to the logo of reaching the unreached, Hand in Hand India aims to provide support to such healthcare initiatives by organising medical camps in schools and villages. In most of the cases, the hospitals are located far away. In this context, the medical camps are useful in detecting the problems and providing immediate solutions.

As of August 2017, Hand in Hand India has conducted 5,501 camps benefiting 4.97 lakh beneficiaries. The services being provided at subsidised rates draws the beneficiaries to avail medical care through the general and specific camps. At this point, the collaboration with private medical care entities plays a pivotal role in providing treatment at the doorstep. Some of our well-known tie-ups include Sankara Nethralaya, Pondicherry Institute of Medical Science, Arvind Eyecare Hospital, Karpaga Vinayaga Institute of Dental Sciences, Kanchi Kamakoti Child’s Trust, and various government hospitals.

The specialised health camps have doctors including Dentists, Ophthalmologists, Gynaecologists, Orthopaedicians besides general physicians and pharmacists. These camps focus on preventive healthcare programmes through Information, Education and Communication and Behaviour Change Communication. A good mix of preventive and curative care through the medical camps goes a long way in achieving the Sustainable Development Goal of ensuring healthy lives and promoting well-being.

M-Healthcare at hand

Several organisations are working alongside the government and NGOs to help relieve the burden on the public health system using mobile technology. India has over 900 million mobile phone users. A toll-free 24/7 helpline number initiated by the Tamil Nadu Government, is being incorporated into the project to spread the word about Dr. Muthulakshmi Reddy Scheme, under which, the beneficiaries, pregnant women can claim a sum of INR 18,000 up to the first two deliveries. Hand in Hand India has created awareness on the scheme for over three years and helped nearly 1800 ANC women to avail the benefits of institutional delivery and early childhood care.

Straight from the Heart

Seven-year-old Raju was an active child, whose bright smile did not give the slightest clue about the grave health issues he faced. During one of Hand in Hand India’s medical camps at the primary school in Kalivanthapattu in Maraimalai Nagar, Raju was observed to have irregular breathing and his nails had turned bluish-green. Raju was then referred to the Children’s Hospital in Egmore, Chennai, where they found he had a block in his arteries, preventing proper blood circulation. Raju’s parents now faced a tough situation as he required an open heart surgery. As daily wage labourers, they lacked the funds to proceed with the surgery and struggled to come up with a feasible solution. The private hospital then suggested Ekam, a non-profit foundation that works to address the healthcare needs of unprivileged children. With Ekam’s assistance and significant online donations, a sizable portion of Raju’s surgery cost was met. Hand in Hand India has helped and continues to help several children like Raju through timely diagnosis, hand-holding and referrals to government and private hospitals for further treatment.
Skill and knowledge are driving forces of economic growth and social development for any country. The strong push for skill development in India has resulted in a fast-evolving landscape propelled by game-changing reforms and policy measures under the banner of Skill India. According to a report Overview of India’s Evolving Skill Development Landscape brought out by the British Council, India adds 12 million people to its workforce every year, with as many as 711 million people in India in the working age group of 15-59 years requiring additional or new skills.

The Government of India launched the Skill India campaign in 2015 to train over 40 crore people in India in different skills by 2022. Scaling up its operations to build a solid foundation in the area of skill development, Hand in Hand India’s Skill Development & Technology Centre (SD&TC) programme, is an attempt to bridge the digital divide among rural women entrepreneurs through one of its flagship programmes with Vodafone Foundation and Indus Towers.

Under this initiative training is being provided to 50,000 rural women entrepreneurs on using a smartphone through a multilingual mobile app – SamVaad, literally meaning dialogue. Training is imparted by community trainers using tablet phones preloaded with the app. A distinct feature of the app is its interactive interface and offline access.
The training has helped women entrepreneurs in rural areas grasp the functionalities of a smartphone in their local language, providing easy comprehension. It has also helped them practice the skills learnt in promoting their enterprises thereby generating additional revenue.

**Be job-ready**

The number of corporates taking up learning and development initiative has grown by leaps and bounds. Hand in Hand India took the lead in one such initiative, supported by its CSR partner Salcomp Manufacturing India Pvt Ltd, a leading name in mobile accessories industry.

In a bid to improve the skill sets of women shop floor employees under Salcomp’s livelihood enhancement programme, Hand in Hand India established a beauty & wellness training centre in Sripurumbudur. Ninety women enrolled for the training.

The growing demand for beauty & wellness services prompted Hand in Hand India to establish a beauty and wellness training centre equipped with modern facilities at Thiruvaluvar, with the support of Salcomp Manufacturing India Pvt Ltd. This centre throws the door open for women, aspiring to become entrepreneurs or work at beauty salons.

Creating sustainable livelihood opportunities for rural women, by tapping on the wealth of natural resources, the SD&TC pillar of Hand in Hand India launched the project in Kayathar in Tuticorin, Tamil Nadu. Kayathar is a drought-prone area with limited livelihood options except for seasonal agriculture. Hand in Hand India launched a banana fibre basket production unit at Kayathar under its CSR project in partnership with Ericsson India Pvt. Ltd, a telecommunications giant. The unit provides training on banana basketry to 50 rural women to create a viable livelihood option. Bengaluru-based Greenkraft Producer Company Limited absorbs the trained rural women as their full-time employees and engages them to produce banana fibre products and sells through their e-commerce portal.

**The digital & community nexus**

Armed with the vision of digitally connecting Hand in Hand India’s project villages through broadband internet, and to promote e-governance the organisation has initiated Citizens’ Centres in every village. The services being provided in the centre range from e-learning to e-governance. The Forum Syd supported Citizen Centre at Uthamaresi, leads by example. It is equipped with uninterrupted internet facility and electronic learning tools, providing the digital connect to 800 households. The children from village schools are now learning at par with their city-bred counterparts and can apply for govt documents from their village itself.
Development of a nation lies not just in its GDP growth, but ushers a series of progressive reforms that resolve the prevalent social injustices being faced by the society and equipping self-employed women with information, knowledge, technology. Over the last year, a major focal point of Hand in Hand India was to ‘digitally’ empower women.

With technology and digitisation rapidly invading every facet of life, it is vital that the rural communities are not left behind. Hand in Hand India collaborated with National Bank for Agriculture and Rural Development (NABARD) & Kancheepuram District Cooperative Bank to conduct a series of training programmes to spread awareness on digital payments and advantages of a cashless economy among the rural communities across 13 blocks of Kancheepuram district. Over 1500 women were trained on smart banking and digital payment, helping them transition through the demonetisation phase that crippled India recently.

On road to digital empowerment

Despite efforts from all quarters, 2 billion people globally are still excluded from formal sources of financial services. In the context of India, digital financial inclusion is still a work in progress. As per the 2015 Financial Inclusion Insight survey, 49 percent of Indian adults are digitally included - i.e. have digital access to a financial account. Digital modes of enhancing financial inclusion for women by targeting Self-Help Groups (SHGs) holds the potential to accelerate and promote digital financial inclusion in India.

Hand in Hand India, through a strategic partnership project with PSIG and SIDBI, has trained 28,000 rural women in Madhya Pradesh. Under the project, a cadre of 40 master trainers was created and trained on integrated issues of financial literacy, financial services and women empowerment across 13 districts. Over 29,735 persons comprising 28,571 women and 1,164 men have successfully been trained in 1179 training programmes, across the 13 districts.

Rise of the rural businesspreneur

A large number of SHG women in rural areas depend on agriculture and are subject to climatic vagaries. This leads to a pressing need to diversify their livelihood and develop non-farm income-generating activities. Through a strategic partnership project with Vodafone Foundation and Indus Towers - Rural Women’s Initiatives for Self-sustained Enterprises (RISE) to bring markets to its SHG women entrepreneurs,
Hand in Hand India trains the women on SMS marketing, topped with an e-commerce RISE mobile application, and an e-commerce portal to transact business. The SMS alert system phase was followed by the development of a mobile B2B marketplace through the “buyer” and “seller” mobile applications facilitating SHG women entrepreneurs to transact among them.

The Learning Curve

Empowering poor women through the job creation model forms the core of partnership and knowledge transfer project among Lakarmissionen, Hand in Hand Sweden and Hand in Hand India, which aims to create jobs for 20,000 women from ultra-poor and poor families by organising them into 1500 SHGs, providing capacity building training, skill building & literacy training and access to credit. The project covers Dewas and Dhar districts and select blocks of Indore in the Indian state of Madhya Pradesh, and Kancheepuram, Villupuram and Trichy districts in Tamil Nadu.

Disaster mitigation through livelihood support

The devastating floods of 2015 in Tamil Nadu left a trail of disaster with numerous lives lost, families displaced, properties destroyed, crops damaged and leading to spread of diseases. Disaster rehabilitation through skill training and enterprise development forms the foundation of the project Hand in Hand India signed with The Coca-Cola Foundation. The project entails the restoration of livelihood to 2000 flood affected families by rebuilding businesses and livelihoods through skill and enterprise training at 10 blocks of Tiruvallur and Kancheepuram districts.

Fostering functional literacy

Hand in Hand India has mobilised hundreds of marginalised women into SHGs in the rural hamlets of Rajasthan and Odisha. These areas were characterised by extreme backwardness and poor women literacy. This compelled Hand in Hand India to take corrective action through the partnership project with GSRD Foundation, that has empowered 2500 SHG women though adult literacy programmes and imparted vocational training to 2200 women over a two-year period.

Spinning the Yarn of Success

Jeeva, the owner of Praveen Thread Assembling Unit and the leader of the Magizhampoo SHG hailing from Kancheepuram, has been a weaver all her life. She was already in the weaving trade when she decided to quit her business and take over a thread-assembling unit to supply to tailors and manufacturers around Tamil Nadu. She has employed four other women in the thread-making venture. Over a span of five years, she has 8 machines and produces an output of close to 7,500 tubes of thread per day. She has liaised with agents from Cuddalore, Pondicherry, Vandavasi, and Thiruvallur who regularly take orders from her. Running a thread-assembling unit goes beyond just making the thread tubes. Ever since she joined the SHG, Hand in Hand India has been assisting her with loan facilities. The team currently procures 100 colour cones. They dream of expanding to an array of 4,000 colours. Jeeva’s business is a success story. She earns INR 1,00,000 a month of which she makes a profit of INR 40,000 per month. Going forward, she wants to liaison directly with boutiques in Chennai and export thread tubes.
Rural India is the lifeline of India’s culture and eco-diversity. With the switch from urban to rural, people are moving back to farming for a healthy lifestyle and relocating their base from cities to villages to move away from the hustle and bustle.

Such being the case Hand in Hand India’s Village Uplift Programme (VUP) aims to give a boost to the villages as the next best destination. The Village Uplift Programme conceived by Hand in Hand India was envisaged to bring holistic development to one of the nation’s most deprived – the rural community. It has been a decade since the Village Uplift Programme has implemented several projects, a unique mix of each of the other five pillars. What makes it so unique is the malleable nature of the programmes, which offers an assortment of several interventions to the donors to make their choice.

A unique feature of the VUP is that individuals, corporates, governments, and NGOs – all are welcome to adopt a village and support in its make-over, in close association with the community. Hence, the transition is not imposed and culminates as a result of conscious community effort.

As we take a look back at how we have impacted the community and the environment in the last decade, we realise how during each of these ten years, we have created a societal or institutional level change. The journey was etched with two backward villages of Muttavakkam and Kilsirunaiperugal of Kancheepuram block in 2007.

The project, launched in a grim environment, had several challenges to face including tackling the high turnout of child labour, as children were engaged as weavers in yarns and the pathetic situation of women, who were deprived of financial independence. Strengthening on-farm activities was given weightage and cattle treatment camps were organised with the concept of in-situ insemination, as part of which the beneficiaries did not have to take the animals to the hospitals and could get them treated in the camps near their dwellings.
As one of the pioneers of the concept of artificial insemination, the VUP pillar of Hand in Hand India swiftly launched veterinary camps. Partnership with government further leveraged the programme. Around this time, another feat was achieved by the VUP pillar way before the CSR Act came into force. The early association with Nokia and Salcomp in 2008 had paved a new collaboration with corporates, of which the latter, Salcomp, is still actively associating with Hand in Hand India. J K Tyres, PPG Asian Paints, Eicher Group Foundation, Trelleborg Sealing Solutions, Cognizant Foundation are some of the other corporates that have been added to our list.

Shifting its focus to children’s education, Child Learning Centres (CLC) were launched in the year 2009, in collaboration with the CLEP pillar. The CLC gains prominence in the light of the prevailing high-level of illiteracy among the target community and the then students, who were mostly first-generation learners needed handholding support.

The first taste of success for the VUP pillar was in the year 2010 when 100 plus panchayats covering 59000 households were added to the list. In order to give a fillip to the village infrastructure, the Citizen Centre was launched by the VUP pillar in collaboration with the SD&TC pillar. A key propellant for this move was the government schemes, which were not reaching the people. In a bid to make the government schemes available and accessible to people, the e-governance programmes aimed to link government benefits and schemes. The Citizens’ Centre served as a platform to provide digital literacy and computer education to women and youth in the villages.

Drifting focus on the need to promote environment and pitching the cause of planting more trees, horticultural plants were distributed to the target community. As part of the drive mass awareness on cleanliness, installation of dustbins was organised, besides encouraging the villagers to set up kitchen gardens and vermicomposting near their house. However, in 2012, with the launch of government’s village adoption scheme more villages were brought under the ambit of the VUP pillar.

In a bid to expand the project, there was a gradual shift to the Northern states. This included the impoverished states of Madhya Pradesh, Odisha and Rajasthan. A significant move in 2013 was NABARD Farmers’ Club, a landmark initiative, which was kick-started by VUP pillar. The club was an attempt to show how the farmers’ community could be mobilised to get a good turnover. The federation concept was introduced through this system as part of which the farmers’ body could now be linked to the local cooperative society. A major innovation has been brought about in native chick rearing through the introduction of solar-based incubators aimed to increase egg production in a shorter time span. Each year stimulated the VUP pillar to take up a new challenge and work to address it. Moving forward, new frontiers of investment and growth are being explored to ensure robust development of the operation team and adequate reach to the target beneficiaries.

Fishing Her Way Out of Destitution

Bhuvaneshwari lost her husband when she was barely 25 years old and took to fish farming through the Cognizant Foundation supported project implemented by Hand in Hand India. Mother of two sons, the 45 year old used to eke out a living by selling the farm produce, which used to hardly bear any returns. However, things started looking up after she received fish farming training and was given 2500 fishlings and today each of them weighs around 2.5 kg. “I can sell the fish for INR 130 each and generate good revenue,” she adds.
The digital trend has been expanding considerably over the last few years. Several projects of Hand in Hand India have seen some form of digitisation. Supporting them in this transformation is the IT team that has created unique apps and portals to support the pillar operations.

The receipt generation software is one such change that has greatly benefitted the SHG programme. Manual receipts have been replaced with computerised receipts across several branches which can now store member data and monitor loan repayment. The main advantage of the software is the ability to record data in real time and provide an accurate picture of a client’s financial status. This data can be developed into a comprehensive database for further analysis.

The IT team has developed an online e-commerce portal, developed for the project supported by Ericsson India Pvt Ltd, to enable our SHG women to market their products online. Through the vendor portal, the women entrepreneurs are able to upload their products for purchase. Named ‘Kaushal’ or ‘skill’, the portal is a tribute to the skill and care with which our rural entrepreneurs make their products. With a strong e-commerce trend developing in the country, it is imperative to increase the digital connect.

Vodafone Foundation & Indus Tower supported RISE project specifically targets this, through the Buyer and Seller Apps designed for women entrepreneurs to help them in selling their products online.

The buyer app, designed by our in-house IT team was developed keeping in mind the rural women entrepreneurs’ grasp of technical knowledge. Through a simple user interface, the app allows the SHG women to enter details of their products for sale. With many new developments taking place across our projects, the IT team’s timely support has been invaluable in ensuring project progress.

Periodic monitoring and evaluation techniques are key to critically gauge the need and outreach of social interventions. Technological facelift given to the M&E department has brought about swift data recovery and offline access. The introduction of i-form, a new software has brought about a major change in the way we approach and analyse different data across pillars.

Adopting to a new style of reporting viz the spot reports, in particular, is paving the way for clean and specific analysis as compared to the previously used analysis methods of lengthy reports, which marred the significant points of evaluation. Upon completion of an evaluation, a short report containing the salient findings are sent to the respective pillar heads for immediate action. These crisp and quick updates have proved highly effective in implementing key changes. The Monitoring and Evaluation team in partnership with the IT department have been making use of this software for gathering on-field data. In the past, paper-based surveys were put to practice, owing to the lack of reliable internet connectivity and inability to use online surveying tools.

However, now with the emergence of the i-Form builder, data is collected offline and stored in databases for further analysis. The big positives of the i-Form are time efficiency and quality assurance. Paper surveys take anywhere between a few days to a month to convert into digital databases, the i-Form cuts this time down to a day or two while maintaining the quality of data, as paper survey conversions are prone to a higher margin of error.

A recent experience from a survey conducted in the Health Pillar with the i-Form yielded rave review from the surveyor:

“Tablets are cutting costs, improving time efficiency, reducing the possibility of error and help us maintain our environmentally conscious values.”
With the constant growth and expansion operations in our organisation, the need for a skilled workforce, who are able to tackle challenges, is also increasing. Applying the best mix of policies and practices, the HR team ensures a productive workplace and constantly takes strides to understand the vibe among the employees.

Recently, an Employee Satisfaction Survey was conducted amongst the top and middle management employees revolving around issues such as work-life balance and alignment with the organisation. The results from the survey were positive, aligning with the goals of the organisation. In partnership with the IT team, the HR Portal has been launched to avail services and register employee grievances, resulting in a cut down on paper usage and response time. Alongside the HR portal, the administration portal has also been launched, which has eased the procedures for booking a conference room or ordering lunch. The administration team has also made significant strides in streamlining their procurement processes, establishing a quicker response. This system has now been replaced with yearly contracts for repetitive work with vendors. A large number of manual purchase orders have been eliminated. These small and certain changes are steadily shaping the way we conduct business.

Digital technology is steadily transforming the face of development communication. Digital media has taken the world by storm. Short video formats on social media have become the most effective method of telling stories online. Increasing usage of social media and crowdsourcing platforms have become the order of the day. Capturing the attention of the audience within a limited timeframe is key to maximise reach. Toeing on these lines, the communications function of Hand in Hand India made efforts to develop compelling content, designs, and documentaries vividly capturing project interventions for donors and partners. The visual communications team filmed a documentary on the CSR partners of the organisation and relationships with various institutions and agencies of repute. Short films on Hand in Hand India’s interventions across its programme areas were developed, to share project impact with our donors and partners, garnering their appreciation. HANDPRINTS, Hand in Hand India’s monthly e-newsletter saw a rapid increase in the number of subscriptions - the newsletter is widely read by our partners, supporters, and well-wishers as it showcases our monthly achievements in a crisp, easy to read interface. Promoting Hand in Hand India’s initiatives at the grassroots received a shot in the arm through its Facebook page.

Communications also went a step further in creating booklets, presentations and collaterals encapsulating the impact of project interventions across the five-pillars. Stories of empowerment at the grassroots, woven as case studies, helped capture real-time impact in the lives of the people. Tailoring communications to suit local contexts and rural settings on one hand, and delivering it in a compelling format without losing out on the emotional and social connection to partners and donors has graduated communications to the next level.

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Partnerships & Alliances (P&A) form an important part of our organisation’s efforts in achieving our goal of creating jobs and alleviating poverty. With specific focus given to Corporate Social Responsibility under the Indian Companies Act of 2013, the pool for project funding has widened significantly and Hand in Hand India’s P&A team works to attract such funds to further our activities.

While our partnerships with different corporates continue to grow year on year, the challenges we face continue to grow as well. In many of our new partnerships, we have diversified the kind of projects and problems we focus on, to truly capture the needs of both the donor and the communities we serve.

Creating specific, tailor-made projects provides us with new opportunities to expand our activities. One specific area we are developing is the ‘corporate-community connect’. Through this, we invite employees from our donor organisations to volunteer their time in specific project activities.

BNP Paribas GSO is one such example, where the company as a strategy is promoting volunteering among its staff and provides time for their staff to contribute to the rural poor. Through their partnership with Hand in Hand India, BNP Paribas GSO’s employees participated in the construction of a bore-well recharge pit in collaboration with Hand in India’s staff. A team of 40 to 50 volunteers provided a day’s work to fill boulders into the recharge pit. PPG Asian Paints’ Sustainable Smart Village Uplift Programme aims to transform the Mambakkam village in various ways. The senior leadership team and employees of PPG Asian Paints participated in painting the school along with stakeholders of the panchayat and Hand in Hand India’s leadership.

Following the success of these programmes, a dedicated Employee engagement programme has been developed to ensure the volunteers connect with the rural community.

To the Festival of Giving and Gaining
Daan Utsav initiative was organised at VA TECH Wabag, Chennai as part of which products of our SHG women entrepreneurs were sold to mark the International Day of the Girl Child. All proceeds went towards educating girls, reaffirming our goal of job creation and poverty alleviation. Similar events have been planned for other organisations to raise awareness about the plight of the girl child and in putting an end to child labour.

Creating the Right Community Connect
Hand in Hand Cambodia was established in 2014 with the view to provide a good standard of living for subsistence communities in rural Cambodia. While growth continued to take place, poverty continued to persist in the lives of many. To combat this, Hand in Hand Cambodia decided to focus on two areas, finance and job creation. The SHG model was successfully piloted among Cambodian Rural Development Team, Hand in Hand India and SHG Finance Plc covering nine districts in the provinces of Kratie and Stung Treng. In 2016, the SHG Finance formed 39 new Self-Help Groups edging closer towards our goal of 300 SHGs between 2017 to 2020. Skill training such as pig raising, poultry raising, mushroom cultivation, rice intensification systems and tailoring are also provided. A total of 2623 families have now been trained in capacity building for management and technical services, equivalent to 12,648 jobs. The SHGs consist of 2623 members, 87% of which are women. The total savings among the SHG rose by 35% from 2015. The variety of training provided have helped to increase the savings by the SHG members. The training focuses on group dynamic, financial management, leadership, bookkeeping and microenterprises. The SHG Finance Plc Program is brewing hope into the lives of many families in rural Cambodia through their dedicated approach to lift them out of poverty. Through continued efforts, we hope to reach out to more families and help them out of poverty and lead towards progress.

Cameroon

Mrs. Toch Bontheum lived with her family of five in Kbal Chou village, in Kratie. Her husband, a farmer, was a wage labourer to support the family. When Ms Toch learned about the Self-Help Groups in 2013, she enrolled in a group and was chosen as the group representative. Her role involved group management, financial management, and acting as a group facilitator. She saved 5,000 Riel to 10,000 Riel monthly. Later, she began her small household tailoring enterprise and now earns 300,000 Riel to 400,000 Riel/month.
SWITZERLAND

FOR THE CAUSE OF CHILDREN

We extend a warm welcome to Mr Arndt Soret, the new CEO of Hand in Hand Switzerland, a lawyer by profession, has dedicated his professional life to the digital world. He first visited India in 2013, after his term with the United Nations - headquartered in New York. “Last year, whilst on ‘mission’ in Switzerland, I had a tram accident that sent me immediately into a coma and on to its consequences.”

Since then, it has been an experience with all that comes with it, light, voices, beautiful images etc…”

It was that day and today, he continues to work passionately to serve the community.

Over the past three years, three niche partnerships have been levered to support projects in India. Going with Hand in Hand India’s principles to ensure there are child-friendly and child labour free villages, Humanium, a child rights-based organisation has partnered to support a programme in the residential special training centre in Madhya Pradesh. Through this partnership, 50 children will be provided rights-based education and motivation such that they can be successfully mainstreamed into high-schools, and ultimately graduate to gain skills to be employable. In addition to their support for children, Humanium, backed by Erbacher Foundation, has funded an initiative to promote sustainable organic farming technology in three villages in Tamil Nadu. In a bid to enhance drinking water availability in Kaliyanoor village of Kancheepuram, HiHSA has struck a partnership with One Percent Fund for Development. Through this, 250 households in this rural village will benefit. The donor is known for its short-term impact based project funding, and ultimately graduate to gain skills to be employable. In addition to their support for children, Humanium, backed by Erbacher Foundation, has funded an initiative to promote sustainable organic farming technology in three villages in Tamil Nadu. In a bid to enhance drinking water availability in Kaliyanoor village of Kancheepuram, HiHSA has struck a partnership with One Percent Fund for Development. Through this, 250 households in this rural village will benefit.

Hand in Hand Switzerland Association (HiHSA) works as a fund-raising, communication and marketing arm for Hand in Hand India. The organisation, based out of Altendorf, Switzerland, has grown rapidly since its inception in 2013, forging partnerships with like-minded institutions in Europe. Specifically supporting projects related to climate change and children education, the Association works closely with implementation partner Hand in Hand India to alleviate poverty and open avenues of opportunity for those in dire need in India.

On January 28, 2015, I had a chance visit to the Poongavanam Residential Special Training School, run by Hand in Hand (HIH) India (with part support from the Government). It is around 5 km from the temple town of Kancheepuram, Tamil Nadu. The 100 children in the school between the age of 6-14 years were basically child labourers and migrants, who were trying to catch up with education and their lost childhood. The welcome was boisterous as they sang Tamil songs of hope and a joyful future. Through the Founder Trustee of HIH, I ventured to talk to the children. Each child has a unique story, very different from our own ideas about such stories.

These children have had brutalised childhoods in the recent past. I held their hands, they were as hard and rough as an ancient rock. When you have worked in brick kilns, the hands cannot be otherwise. Their individual stories are waiting to be listened to.

The most enduring aspiration for many of the kids is TO BE A TEACHER. Their teachers have become their first role models for they never had anyone else to look up to. The spark within them to be teachers thus appeared naturally. Their urge to learn is immense. I visited their small library which had a very few books. Holding hands of the children, thespark within them to be teachers thus appeared naturally. Their urge to learn is immense. I visited their small library which had a very few books. Holding hands of the children, I felt both sad and sanguine.

As I left the school, I was thinking about how to apply balm on their bruised little hands. Instantaneously, a thought flashed through me that the library needs more books. HIH runs 8 such schools with nearly 550 kids. Can we set up decent libraries for and in these schools? A friend reminded me of Paulo Coelho, “And, when you want something, all the universe conspires in helping you to achieve it.”

My friends and colleagues are an integral part of my Universe. I wrote to 34 friends and colleagues. Most of them contributed. A list of books was carefully prepared in consultation with a few teachers and child psychologists. Every night these days before they sleep a Good Night Talk is arranged in all the hostels.

Books In Bruised Hands

Manas Ranjan Mohanty, GM Human Resources, Reserve Bank of India shares his experience during his visit to our residential schools.
A Cut Above the Rest

Meet the eight shining heroes, who have been recognised for their outstanding contribution at the field level in their area of work.

S Ponvizhi, Assistant Nurse
S Ponvizhi has garnered praises from seniors and patients alike. She heads health camps and has shown immense dedication.

Suganthi, Horticultural Officer
Suganthi has been recognised for her efforts to educate the farmers on organic farming and support in marketing.

Muthulakshmi, Mobiliser
Muthulakshmi has mobilised 18 SHGs and motivated 48 households to build toilets.

Rekha Dawar, Mobiliser
Rekha from Rajasthan supervises 3 Anganwadis. She counsels women and children and has brought 22 children out of malnutrition.

Divya C, Motivator
Divya has encouraged 80 households to practice waste management in Madagadu ward. Her rousing popularity in the community has been appreciated.

Kala, Credit Officer
Kala has affected the increase of SHGs in her block from 20 to a 103 SHGs, consisting of 1300 members.

Selvam and Gunasekaran, Cultural Trainers
The duo has been creating awareness on the perils of child labour through folk art. Their efforts have brought back dropout children to school.

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## CONSOLIDATED STATEMENTS
### HAND IN HAND INDIA / SEED TRUST CONSOLIDATED FINANCIAL STATEMENT

### BALANCE SHEET AS AT MARCH 31, 2017

(All amounts are in Indian Rupees unless otherwise stated)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>March 31, 2017</th>
<th>March 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trust Funds and Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trust Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Corpus Trust Funds</td>
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<tr>
<td>Initial Contribution</td>
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<td>7,127</td>
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<td>Corpus Fund</td>
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<td>44,41,73,162</td>
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<tr>
<td>Interest on Corpus Funds</td>
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<td></td>
<td>66,06,43,898</td>
<td>70,82,98,302</td>
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<td>b. Surplus in Income and Expenditure Account</td>
<td>7,16,55,719</td>
<td>7,02,80,960</td>
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<td>c. Grants</td>
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<tr>
<td>Capital Grants</td>
<td>21,86,73,785</td>
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<td>Revenue Grants</td>
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<td>46,32,08,321</td>
<td>42,83,80,997</td>
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<td><strong>Total (a+b+c)</strong></td>
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<td>1,20,69,60,259</td>
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<td><strong>Non Current Liabilities</strong></td>
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<tr>
<td>a. Long Term borrowing</td>
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<td>32,89,45,469</td>
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<td>b. Long term provision</td>
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<td>3,59,42,975</td>
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<td><strong>Total</strong></td>
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<td><strong>Current Liabilities</strong></td>
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<tr>
<td>a. Sundry Creditors</td>
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<td>b. Other Current Liabilities</td>
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<td>c. Short Term provision</td>
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<td><strong>Total</strong></td>
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<td><strong>Total (A+B)</strong></td>
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<td>1,88,60,03,799</td>
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**Assets**

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<tr>
<th>Particulars</th>
<th>March 31, 2017</th>
<th>March 31, 2016</th>
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</thead>
<tbody>
<tr>
<td><strong>Non Current Assets</strong></td>
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<tr>
<td>a. Fixed Assets</td>
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<td>Tangible Assets</td>
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<tr>
<td>Intangible Assets</td>
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<td>Capital Work-in-Progress (Building)</td>
<td>37,67,024</td>
<td>50,01,67,908</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>21,86,73,785</td>
<td>18,73,54,927</td>
</tr>
<tr>
<td>b. Long term investments</td>
<td>55,15,77,978</td>
<td>60,94,06,324</td>
</tr>
<tr>
<td>c. Long term Loans &amp; Advances</td>
<td>13,76,04,347</td>
<td>63,69,27,985</td>
</tr>
<tr>
<td><strong>Total (a+b+c)</strong></td>
<td>90,78,56,110</td>
<td>1,43,36,89,238</td>
</tr>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Cash and bank balances</td>
<td>49,30,42,653</td>
<td>24,80,67,985</td>
</tr>
<tr>
<td>b. Short term Loans &amp; Advances</td>
<td>38,55,16,234</td>
<td>18,05,72,214</td>
</tr>
<tr>
<td>c. Other Current Assets</td>
<td>2,47,400</td>
<td>29,06,520</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>90,36,46,644</td>
<td>45,23,14,561</td>
</tr>
<tr>
<td><strong>TOTAL (A+B)</strong></td>
<td>1,81,15,02,754</td>
<td>1,88,60,03,799</td>
</tr>
</tbody>
</table>

The Financial Statements of Hand in Hand India and Socio Economic and Educational Development Trust for the year ended March 31, 2017 was audited by M/s. PKF Sridhar & Santhanam LLP, Chartered Accountants (ICAI Firm registration number: 003990/S/200018). The completed audited Financial statement can be viewed on our website.

## CONSOLIDATED STATEMENTS
### HAND IN HAND INDIA / SEED TRUST CONSOLIDATED FINANCIAL STATEMENT

### Income and Expenditure Account for the Year Ended March 31, 2017

(All amounts are in Indian Rupees unless otherwise stated)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Year ended March 31, 2017</th>
<th>Year ended March 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>34,82,60,388</td>
<td>38,18,39,711</td>
</tr>
<tr>
<td>Interest Income</td>
<td>21,07,53,444</td>
<td>15,46,91,646</td>
</tr>
<tr>
<td>Income from Solid Waste Management</td>
<td>1,45,000</td>
<td>11,14,594</td>
</tr>
<tr>
<td>Other Income</td>
<td>2,85,37,793</td>
<td>1,60,53,279</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>58,76,96,625</strong></td>
<td><strong>55,36,99,230</strong></td>
</tr>
<tr>
<td><strong>EXPENDITURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programme Expenses</td>
<td>48,80,64,973</td>
<td>45,16,29,535</td>
</tr>
<tr>
<td>Administrative and other expenses</td>
<td>3,59,04,201</td>
<td>3,55,00,790</td>
</tr>
<tr>
<td>Finance Cost</td>
<td>6,23,52,692</td>
<td>5,95,58,179</td>
</tr>
<tr>
<td>Depreciation / Amortisation</td>
<td>1,53,04,746</td>
<td>1,33,82,717</td>
</tr>
<tr>
<td>Less: Amortisation from Capital grants-being depreciation /Amortisation</td>
<td>(1,53,04,746)</td>
<td>(1,33,82,717)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>58,63,21,866</strong></td>
<td><strong>54,66,88,504</strong></td>
</tr>
<tr>
<td>Excess of Income over Expenditure before tax</td>
<td>13,74,759</td>
<td>70,10,726</td>
</tr>
<tr>
<td>Provision for tax:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Current tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Surplus carried forward to balance sheet</strong></td>
<td>13,74,759</td>
<td>70,10,726</td>
</tr>
</tbody>
</table>

Note: 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, 2017**

(All amounts are in Indian Rupees unless otherwise stated)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>March 31, 2017</th>
<th>March 31, 2016</th>
</tr>
</thead>
</table>

**Trust Funds and Liabilities**

**Trust Funds**

- **a. Corpus Trust Funds**
  - Initial Contribution: 1,000
  - Corpus Fund: 23,21,24,387
  - Interest on Corpus Funds: 9,31,51,816
  - Total: 32,52,77,203

- **b. Surplus in Income and Expenditure Account**
  - Capital Grants: 10,20,32,575
  - Revenue Grants: 20,63,69,334
  - Total: 30,84,01,909

- **c. Grants**
  - Capital Grants: 10,20,32,575
  - Revenue Grants: 20,63,69,334
  - Total: 30,84,01,909

**Total (a+b+c)**

- A: 67,57,68,101

**Non Current Liabilities**

- **a. Long term borrowing**
  - 30,28,88,320

- **b. Long term provision**
  - 2,65,33,440

**Total**

- B: 32,94,01,760

**Current Liabilities**

- **a. Sundry Creditors**
  - 1,55,44,123

- **b. Other Current Liabilities**
  - 23,16,59,483

- **c. Short Term provision**
  - 18,47,692

**Total**

- C: 24,90,51,298

**Total (A+B+C)**

- 1,25,42,21,159

**Assets**

**Non Current Assets**

- **a. Fixed Assets**
  - Tangible Assets: 9,97,68,987
  - Intangible Assets: 2,63,588

- **b. Long term Investments**
  - 23,96,96,490

- **c. Long term Loans & Advances**
  - 8,17,21,283

**Total (a+b+c)**

- A: 42,34,50,348

**Current Assets**

- **a. Cash and bank balances**
  - 44,51,78,591

- **b. Short term Loans & Advances**
  - 36,95,17,971

- **c. Other Current Assets**
  - 1,60,74,249

**Total**

- B: 83,07,70,811

**Total (A+B)**

- 1,25,42,21,159

The Financial Statements of Hand in Hand India for the year ended March 31, 2017 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.
### Income and Expenditure Account for the Year Ended March 31, 2017

(All amounts are in Indian Rupees unless otherwise stated)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Year ended March 31, 2017</th>
<th>Year ended March 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>1,01,41,583</td>
<td>3,78,45,794</td>
</tr>
<tr>
<td>Interest Income</td>
<td>1,91,67,668</td>
<td>1,13,60,332</td>
</tr>
<tr>
<td>Income from Solid Waste Management</td>
<td>1,45,000</td>
<td>11,14,594</td>
</tr>
<tr>
<td>Other Income</td>
<td>15,92,168</td>
<td>11,85,378</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>3,10,46,419</strong></td>
<td><strong>5,15,06,098</strong></td>
</tr>
<tr>
<td><strong>EXPENDITURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programme Expenses</td>
<td>2,55,43,077</td>
<td>3,85,86,728</td>
</tr>
<tr>
<td>Administrative and other expenses</td>
<td>35,64,741</td>
<td>64,58,162</td>
</tr>
<tr>
<td>Finance cost</td>
<td>11,81,414</td>
<td>54,44,625</td>
</tr>
<tr>
<td>Depreciation / Amortisation</td>
<td>27,35,530</td>
<td>18,23,265</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>3,02,89,232</strong></td>
<td><strong>5,04,89,515</strong></td>
</tr>
<tr>
<td><strong>Excess of Income over Expenditure before tax</strong></td>
<td><strong>7,57,187</strong></td>
<td><strong>10,16,583</strong></td>
</tr>
<tr>
<td><strong>Provision for tax:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Current tax</td>
<td>7,57,187</td>
<td>10,16,583</td>
</tr>
<tr>
<td><strong>Surplus carried forward to balance sheet</strong></td>
<td><strong>7,57,187</strong></td>
<td><strong>10,16,583</strong></td>
</tr>
</tbody>
</table>

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2017 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.

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**Socio Economic and Educational Development Trust**

**BALANCE SHEET AS AT MARCH 31, 2017**

(All amounts are in Indian Rupees unless otherwise stated)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>March 31, 2017</th>
<th>March 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Trust Funds and Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trust Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Corpus Trust Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initial Contribution</td>
<td>6,127</td>
<td>6,127</td>
</tr>
<tr>
<td>Corpus Fund</td>
<td>21,20,48,775</td>
<td>21,20,48,775</td>
</tr>
<tr>
<td>Interest on Corpus Fund</td>
<td>12,33,11,793</td>
<td>14,27,21,237</td>
</tr>
<tr>
<td><strong>Interest Income</strong></td>
<td><strong>1,91,67,668</strong></td>
<td><strong>1,13,60,332</strong></td>
</tr>
<tr>
<td>b. Surplus in Income and Expenditure Account</td>
<td><strong>2,93,66,730</strong></td>
<td><strong>2,86,09,543</strong></td>
</tr>
<tr>
<td><strong>Grants</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Grants</td>
<td>11,66,41,210</td>
<td>9,17,83,837</td>
</tr>
<tr>
<td>Revenue Grants</td>
<td>3,81,65,202</td>
<td>1,01,41,583</td>
</tr>
<tr>
<td><strong>Other Income</strong></td>
<td><strong>15,92,168</strong></td>
<td><strong>11,85,378</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>51,97,39,837</strong></td>
<td><strong>48,55,11,102</strong></td>
</tr>
<tr>
<td><strong>Non Current Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Long Term borrowing</td>
<td>2,00,00,000</td>
<td>9,50,00,000</td>
</tr>
<tr>
<td>b. Long term provision</td>
<td>69,98,343</td>
<td>76,45,395</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,69,98,343</strong></td>
<td><strong>10,26,45,395</strong></td>
</tr>
<tr>
<td><strong>Current Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Sundry Creditors</td>
<td>86,53,946</td>
<td>33,16,874</td>
</tr>
<tr>
<td>b. Other Current Liabilities</td>
<td>14,89,761</td>
<td>23,60,587</td>
</tr>
<tr>
<td>c. Short Term provision</td>
<td>3,99,708</td>
<td>4,53,168</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,05,43,415</strong></td>
<td><strong>61,30,629</strong></td>
</tr>
<tr>
<td><strong>TOTAL (A+B+C)</strong></td>
<td><strong>55,72,81,595</strong></td>
<td><strong>59,42,87,126</strong></td>
</tr>
</tbody>
</table>

**Assets**

| Non Current Assets | | |
| a. Fixed Assets | | |
| Tangible Assets | 11,28,74,186 | 4,45,57,349 |
| Intangible Assets | - | - |
| Capital Work-in-Progress (Building) | 37,67,024 | 4,72,26,489 |
| **Total** | **11,66,41,210** | **9,17,83,838** |
| b. Long term Investments | 31,18,81,488 | 32,92,67,276 |
| c. Long term Loans & Advances | 5,58,83,064 | 12,40,25,588 |
| **Total** | **48,44,05,762** | **54,50,76,702** |
| **Current Assets** | | |
| a. Cash and bank balances | 4,78,64,062 | 76,11,858 |
| b. Short term Loans & Advances | 1,59,98,263 | 3,30,65,037 |
| c. Other Current Assets | 90,13,508 | 85,33,529 |
| **Total** | **7,28,75,833** | **4,92,10,424** |
| **TOTAL (A+B)** | **55,72,81,595** | **59,42,87,126** |

The Financial Statements of Socio Economic and Education Development Trust for the year ended March 31, 2017 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.
PARTNERS & DONOR LIST

Hand in Hand International
Hand in Hand Sweden
ACC Limited
Apollo Tyres Ltd
Ashok Leyland
Asian Development Bank
Asian Paints Limited
BNP Paribas Global Securities Operations Pvt Ltd
BNP Paribas India Solutions Pvt Ltd.
B.S. Abdur Rahman University
Cantonment Board (St Thomas Mount and Pallavaram)
Computer Age Management Services (CAMS) Chennai Corporation
Cheyery SEZ Developers Pvt Ltd
ChildLine India Foundation
Chitlapakkam Town Panchayat
Cognizant Foundation
CREDAI Chennai
Dalma Bharat Group Foundation
Department of Tourism, Uttar Pradesh
Deshpande Foundation
Dimexon Diamonds Ltd, Coimbatore
Directorate of Rural Development
District Administration, Ramanathapuram
District Rural Development Agency, Kancheepuram
District Rural Development Agency, Tiruvalur
DWDA
Eicher Group Foundation
Emerald Jewel Industry India Ltd
Eriscon India Private Limited
Eurokids
Flextronics Technologies (India) Pvt Ltd.
Ford India Pvt Ltd
Forum Syd
FMO
Franklin Templeton International Services (India) Pvt. Ltd.
Give2Asia
GlobalGiving
Godhand Radhakrishnan, USA
Grundfos Pumps India Private Limited
Grupo Antolin India Private Ltd
GSRD Foundation
Gudalur Town Panchayat
Guduvanchery Town Panchayat
Hand in Hand Inclusive Development and Services
Hindalco Motor Industry Ltd.
Harvard Business School
Humanium, Switzerland
JK Fenner India Limited
JK Tyre and Industries Ltd
Jochnick foundation
JSW Salem Steel Plant
Karunamathampatti Town Panchayat
Kundrathur Town Panchayat
Lakarmisation
L&T Coimbatore Central Management
Larsen & Toubro Public Charitable Trust
L&T Rubber Processing 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
Mangadu Town Panchayat
Mangadu Town Panchayat
Mangadu Town Panchayat
Madurai Town Panchayat
Machilipatnam Town Panchayat
Malappuram Town Panchayat
National Bank for Agriculture & Rural Development (NABARD)
Narasimmanicken Palayam Town Panchayat
Nordjyske-Salcomp
Oil and Natural Gas Corporation Limited
ORG Marg Properties
Pallapalayam Town Panchayat
Panchayat Union - Nemelli
Periyarayakkampalayam Town Panchayat
Perungalathur Town Panchayat
PPG Asian Paints Pvt Ltd
Praveen Madhanagopal, Australia
Primark Betterlives Foundation
Radiohalpen
Rameswaram Municipality
Redhands Limited Australia
Renault Nissan India Private Limited
Rotary Club Madras South
Salcomm Manufacturing India Pvt Ltd
Sarkarsamakulam Town Panchayat
State Bank of India
Sir Ratan Tata Trust
Social Venture Partners
Sri Sai Trust
SRM University
State Balance Growth Fund
State Institute of Rural Development
Stiftelsen Svenska Journalen Lakarmisationen
Stiftelsen Voxtra
Sundaram Global Securities Operations Pvt Ltd
Sundaram Global Services
Sutherland Global Services
SVP Philanthropy Foundation
Swed Fund
Tambram Municipality
Tamilnadu Energy Development Agency
Tamilnadu Pollution Control Board
Tamilnadu Slum Clearance Board
Tamilnadu Watershed Development Agency
Tata Consultancy Services
The Coca Cola Foundation
Thirukazhukundram Town Panchayat
Thiruvennamalai Town Panchayat
TRIUM
Trelleborg Sealing Solutions (India) Pvt Ltd
Turbo Energy, Thiruporur
UBS Optimus Foundation
UNICEF
Uthiramerur Town Panchayat
VA Tech Wabag Ltd
Varanasi Municipal Corporation
Vestas Wind Technologies India Pvt. Ltd.
Veerapandi Town Panchayat
Velankanni Town Panchayat
Vallalar Town Panchayat
Vivekananda Kendra, Kanyakumari
Vodafone Foundation & Indus Towers
Walajabad Town Panchayat
Water.org
Wipro Private Limited
Wind World (India) Power Development Pvt. Ltd.
Dr. Venil. N. Sumantran
Mr. Sasikumar Gendham
Ms. Miho Koikayashii
Ms. Geeta Padmanabhan
Mr. G Sekar
Prof. Karen Kayser
4 Friends
A & P Barnevik
Adam och Victoria Gillberg
Ahlberg Family
Aidan Clegg - Mtn Climber
Ake Bonnier
Aleris Holding AB
Alexander af Jochnick
Alf Svensson
Altor AB
Altor Equity Partners
Anders Andersson
Anna Wranghede & Family
APC Logistics
AQ Group
Arla Plast AB
Atea
Axel Bohman
Axel Johnson
Axmark/Walilstedt
Bafemackan AB
Baltic Gruppen
BDO AB
Bengt Amlöf
Bengtsson byn
Bergsaker AB
BJF Boras
Björn Froling
Bo Soderberg, Ulla zachrisson
Bockajo/Centero/Jarmgrinden
Bohman family
Bokwall-Nordiska BOB
Bonna AB, Sweden
BoRås Industri/Handelsklubb
Bruce Grant
BTS
Bygg-Gota
Bylund & Lindstrom family
Bylund and Bohman
I would like to thank you all for your significant support and dedication.
The Nari Shakti Pursaksar, 2016 is a series of India’s national honours conferred on women for their exceptional achievement. Dr. Kalpana Sankar was honoured with the award by the former President, Pranab Mukherjee for her outstanding achievement in the field of women empowerment. We congratulate Dr. Kalpana Sankar on her achievements.
Amuthasekaran Nachiappan Trustee
Senior Vice President - SHG, Training, MED, Hubs, SWM/IT at Hand in Hand India. Mr Nachiappan’s experience spans education, monitoring, evaluation and grassroots activities. He has worked on watershed management, renewable energy for rural areas and rural development.

S Chandra Sekar Trustee
Mr Chandra Sekar has more than 25 years of corporate experience. His career graph includes stints at AF Ferguson, Cooper & Lybrand, and National Finance Company – Oman. A visiting faculty in several B-Schools, Mr Chandra Sekar has had diverse exposure in team management

K. Thiyagarajan Trustee
Mr Thiyagarajan has over 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

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

S. Chinnappan Trustee
Mr. Chinnappan has vast experience in gender issues, microfinance and SHGs, and is the Founder of the Tamil Nadu-based NGO Kalvi Kendra. He also edits Muttram, a government-sponsored monthly magazine for SHGs. 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 counsellor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance

Arun Kumar Gopalaswamy Advisory Trustee
Prof Arun Kumar Gopalaswamy is currently Professor, Department of Management Studies at IIT, Chennai and an adjunct faculty at School of Management, AIT, Thailand. Apart from teaching and research, Prof Arun conducts workshops and authors books

N. Srinivasan Advisory Trustee
Formerly Chief General Manager of NABARD. Mr. Srinivasan is an expert in microfinance and livelihood development. He has worked with the World Bank, IFAD 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

Dr. H Sudarshan Advisory Trustee
Dr Sudarshan is a social worker who has for over 30 years work experience. 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)

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

Dr. K. Thiyagarajan Managing Trustee
Dr Sudarshan has been involved in the women’s self-help group movement in Tamil Nadu for over two decades. She is a double doctorate in Women’s Studies and Physical Sciences and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. He also edits Muttram, a government-sponsored monthly magazine for SHGs. 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 counsellor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance

K. Thiyagarajan Trustee
Mr Thiyagarajan has over 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

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

M. S. Sundararajan Advisory Trustee
M.S. Sundararajan was previously the Chairman & Managing Director of Indian Bank. His core expertise lies in investment banking, project finance, corporate restructuring, and capital markets. He won the Golden Peacock Award on behalf of Indian Bank in October 2009

Arun Kumar Gopalaswamy Advisory Trustee
Prof Arun Kumar Gopalaswamy is currently Professor, Department of Management Studies at IIT, Chennai and an adjunct faculty at School of Management, AIT, Thailand. Apart from teaching and research, Prof Arun conducts workshops and authors books

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

Dr. H Sudarshan Advisory Trustee
Dr Sudarshan is a social worker who has for over 30 years work experience. 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)

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 counsellor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance

K. Thiyagarajan Trustee
Mr Thiyagarajan has over 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

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

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HOW TO GET INVOLVED

Our activities have expanded rapidly over the past few years and so has the need for funding and support. If you would like to help us with funds or by volunteering, we welcome you to join us...

Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, using mainly local employees and over 50,000 volunteers, has helped us to keep our costs very low. We have also limited our overhead costs to 8-10 percent in India.

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

HAND IN HAND INDIA

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

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST

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

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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; the shortlisted interns will be interviewed by the project head. Interns are expected to bear the entire cost for boarding, lodging and transportation.

Spread the word & stay updated:

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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 and resource agencies for their commitment and hard work.

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