

Gratitude & Resilience for a new world

2020—

2021



# ANNUAL REPORT



HAND IN HAND INDIA



# 2020 - 2021 ANNUAL REPORT

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This year, we are following the overarching theme of **‘Gratitude & Resilience’** as an ode to the difficult but successful year that 2020-21 was. The pandemic brought along with it a massive set of challenges. Despite these, work at Hand in Hand India continued. This is a testament to our committed team and the relationship formed with the communities we work with and the donors who have supported us. It would not be wrong to say that, Hand in Hand India has, wherever possible, ensured that all programmes continue despite the prevailing situation - adapting and restructuring interventions to continue to benefit the community at the bottom of the pyramid. This Annual Report is an ode to the work we have done this year and how we have proved to be resilient in times of crisis.



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# Hello. ~~~



# We are Hand in Hand India.

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

# 10 million jobs in India by 2025

## Our Goal

Hand in Hand India stands committed to addressing the key global challenge of poverty. With our unique 'job creation' model and five-pillar approach, we empower and create sustainable livelihoods for the rural poor, especially women. We work in 17 states of India and our model has been replicated in Afghanistan, South Africa, Switzerland, Brazil, Myanmar, Cambodia and Sri Lanka. Our working model uses an integrated approach that tackles social, economic, and environmental factors. This Annual Report encapsulates our work in the year 2020-21 across the areas of women empowerment, job creation, child labour elimination, access to healthcare, skill development, solid waste and natural resource management, and community-based village upliftment.



# Our Vision

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



# Our Mission

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



+ South Africa



+ India



+ Brazil



+ Switzerland



+ Sri Lanka



+ Myanmar



+ Afghanistan



+ Cambodia

## Global Presence



# Our Impact

- + Child labour elimination & education
- + Women empowerment & job creation
- + Health
- + Skill development & technology centres
- + Environment
- + Village uplift programme
- + COVID-19 impact

## Child Labour Elimination & Education

343,192

Children Enrolled  
in Schools

8

Residential Special  
Training Centres

4

Non Residential  
Special Training Centres

11

Transit Schools

30

Children Learning  
Centres





# Health

8,720

Medical Camps

14,413

Toilets Constructed

59,771

Women Covered Under  
Anaemia Control Programme

10,001

Children Brought Out  
of Malnutrition

# Women Empowerment & Job Creation

4,464,977

Jobs Created

219,789

SHGs Formed

2,520,633

Total Members

7,608.03

Total Credit Disbursed  
(INR Million)





# Skill Development & Technology Centres

153,889

Women Trained

8,756

Youth Trained

908

Enterprise Conversion/  
Job Placement for Youth  
under VUP-CSR

# Environment

638,860

Clean Households

24,370

Farmers Skill Trained

131

Natural Resource  
Management projects

30,310

Land Area in  
Hectares Covered



# Village Uplift Programme

455

Villages Uplifted

68

Current Village Projects

1,142

Child-Friendly Panchayats

## COVID-19

Impact of the COVID-19 relief during March-December 2020

74,416

Families Provided with Food Ration and Food Packets

60,280

Individuals Provided with Counselling

1,163,053

Masks Produced

28,300

Sanitiser Bottles Produced and Distributed

35,435

Medical Equipment Distributed



# Message from Our Managing Trustee

Dear Trustees & Well-wishers,

It is a pleasure for me to present Hand in Hand India's Annual Report for the period 2020-21. In early 2020, the Hand in Hand India team met in person for a strategic plan meeting. Little did we know that it would be the last time we would meet for an energetic and vibrant discussion. While the pandemic may have stalled some of our plans, we used the last year as an opportunity to create value through innovative and adaptive programmes. Tackling the pandemic while ensuring employee safety was our priority. We conducted periodic training on COVID-19 protocol for staff and clients and provided COVID-19 insurance coverage for the staff.

Aside from our regular activities, the team went beyond the brief to support with COVID-19 relief where required. With the generous support of CSR donors, Hand in Hand India has supported the distribution of 83,322 sanitary products, 42,203 food ration kits, 35,435 medical equipment, and 1,163,053 masks. We have trained 8,067 Self Help Group women in mask making and have provided an INR 1080 relief fund to 1500 Green Friends for their committed work during the pandemic.

Going beyond direct COVID-19 relief measures, the child labour elimination and education programme team, with guidance from the Government, has converted Poongavanam Residential Special Training Centre into a short stay home for children who have lost both parents to COVID-19. We have strengthened our partnership with Childline and the team has worked through

the pandemic preventing child marriages and helping children in distress. To help poor, illiterate and vulnerable patients navigate a large hospital space, we have set up health help desks at Kancheepuram, Chengalpattu, and Tiruvallur Government Hospitals. As timely support to women who have lost their livelihoods to the pandemic, we have trained them on alternate livelihoods and have helped promote their businesses through digital and social media marketing training. This digital boost has enabled women and families to make payments, earn additional income, and seamlessly access Government schemes. Agriculture has been one sector that has not been heavily affected by the pandemic, nevertheless, farmers have struggled to market their products and see profits. To address this, we have established an e-commerce platform to market farmers' produce. In solid waste management, we have scaled down some of our initiatives and are focusing on high-impact CSR projects.

This year, Hand in Hand Academy for Social Entrepreneurship, through a series of webinars, has disseminated knowledge on topics of relevance to a plethora of stakeholders. Hand in Hand Cambodia has ended the year on a positive note and looks to continue its livelihoods programme based on fund availability.

I thank the leadership team, senior management, and the entire staff for their positive attitude, commitment and teamwork during this entire year. They embodied the true Hand in Hand spirit of

passionate work! I sincerely thank our esteemed Board of Trustees for their time, unflinching support, and guidance through the year. A special thanks to Mr. M. S. Sundararajan for his guidance on best financial practices with maximum transparency and good governance.

The new financial year brings with it new challenges. 2020-21 has made us stronger and resilient. Our focus would be to design programmes that are meaningful in a post-COVID-19 era that align with Government priorities. We are confident that we will overcome the challenges with our trusted clientele, dedicated team, and guidance of our experienced Board.

**Dr. Kalpana Sankar**





# Message from the President(south)



Writing this annual note is a time for contemplation – to review the past, assess the current momentum and flow of work, and decide on the future pathway to achieving results.

During the last 12 months, the COVID-19 pandemic dented the livelihoods of our SHG members, but it also allowed us to realize the effectiveness of our programme logic – the job creation model. One of the most heartening insights gained during the COVID-19 pandemic was the ability of the model to build resilience among Self Help Groups. As the pandemic unfolded, we guided our SHG members to pivot their businesses to trades that witnessed higher demand, primarily hygiene products such as masks, sanitisers, and soaps. Many of these members earned INR 9,000 as monthly income as a result of these efforts. These difficult times provided a fillip to digital literacy, and our training programmes helped to increase the volume of digital financial transactions and become widespread among our SHGs. We trained more SHG women to leverage social media applications

to grow their businesses safely. We have focused on increasing coverage of social security schemes with emphasis on State and Centre health insurance.

We implement our projects in predominantly rural locations where the Village Uplift Programme works to bridge the divide that exists in terms of available opportunities – civic services, infrastructure, financial, digital, education and health. This is done through financial inclusion, digital training, access to government schemes, and creating market linkages. We also train youth on soft skills and prepare for corporate careers.

We expect the effects of the COVID-19 pandemic to linger until the majority of the population is inoculated and, until then, our focus will be to relentlessly support our SHG women with coping strategies to overcome the bad times. A particular initiative of interest is to establish and strengthen women-headed organisations underpinned on the founding philosophy of and the values nurtured by the SHG programme. We will also work on strengthening the enterprises' programme which shows promise of income generation for households left behind in a fast-changing world.

**Srinivas Krishnaswamy**

# Message from the President(North)



Dubois quotes, 'There is NO force equal to a woman determined to RISE,' and this phrase sums up our work with over 1.8 lakh SHG women across the States of Madhya Pradesh, Rajasthan, and Punjab in 2020-2021.

With acute job losses accompanied by huge reverse migration of menfolk of SHG households, the COVID-19 pandemic has pushed millions of our project beneficiaries into extreme poverty. All our efforts in the past year, therefore, have largely been directed towards providing all-around support to our SHG women to help build sustainable livelihoods to tide over the economic, social, and psychological hardships suffered in the ongoing pandemic.

An integrated approach of digital training to access online banking, social welfare, and financial inclusion services of the Government, skill training, credit support, market linkages and continuous mentoring has enabled us to create over one lakh enterprises for rural women, making some of them

the sole 'breadwinners' of their families. Ensuring last-mile connectivity, we worked closely with the Government to provide access to social security and financial inclusion schemes, COVID-19 relief measures of cash transfers and food rations to over 43,000 rural households, and COVID-19 and sanitization drives across 3,800 villages.

Building on social capital, our 217 strong cluster level networks of over 22,000 SHG women lobbied hard with the Government for better roads, water supply, and electricity for safe and improved community living. The CLNs also were a formidable force to organize market linkages, and digital marketing for enterprise development of women entrepreneurs. To develop self-reliant communities we undertook all-inclusive interventions of health, education, and livelihoods to create sustainable rural communities under the Village Uplift project.

My heartfelt gratitude to the North India State teams for their dedicated efforts, and to all the SHG women who took the reins of their lives in their hands to make a success of their being—a big salute!

**Dr. Madhu Sharan**



# Message from the Dy. CEO



2020-21 was probably one of the most challenging years that we have ever encountered. Our Education, Health and Natural Resources divisions faced fundamental questions – how do we keep the children, already in a precarious social and economic situation, in touch with education? How do we cater to the medical requirements of the poor and the needy? How do we ensure that the marginal farmer, who during the best of times faced insurmountable challenges in growing and marketing his products, is able to eke out his livelihood when vital inputs are not available to him and most of the nearby mandis are shut? While we may not have had all the answers, the “never say die” spirit with which the Hand in Hand team approached these problems spoke volumes of their commitment to the cause.

Some notable achievements as a result of our teams’ endeavors:

- 115 satellite teaching centres were formed reaching 1,555 children in TN and MP ensuring continued access to education.
- Our uninterrupted Childline 1098 service rescued and rehabilitated 609 distressed children and prevented 270 child marriages.
- The “Health Help Desk” at the Kancheepuram Govt. District Headquarter Hospital- a “patient-friendly” initiative benefitted 90,053 people.
- Supported District Health Departments in their fight against COVID-19 by organizing emergency medical equipment, and distributing safety gears, thus benefitting 500 Health frontline workers, 100 Police personnel, 4 Govt. Hospitals and 15 PHCs.
- Our Natural Resources Management division guided all the Farmer Producer Organisations to procure the farmer produce and reach open markets.
- Market Linkage and facilitation for 21 tons of paddy, 12 tons of watermelon, 25 tons of tamarind, 12.2 tons of castor, 2.6 tons of pepper, 2.1 tons of minor millets, 154 tons of mangoes, and 90 tons of other agriculture produce like flowers, vegetables, worth INR 10,252,810 were organized through various FPOs located in different regions of Tamil Nadu.

Huge thanks are due to our team for the courage they displayed during tough times while acknowledging the resilience shown by our communities in bravely facing up to this once-in-a-lifetime pandemic.

**N. Krishnan**





<div>#UpliftCommunities / <b>VUP</b></div> <div>U</div>	<div>#TrainToEmpower / <b>SDTC</b></div> <div>T</div>	<div>#GreenMission / <b>NRM</b></div> <div>G</div>
<div>#DedicatedService / <b>COVID-19 Relief</b></div> <div>D</div>	<div>#Innovation&amp;Determination / <b>VUP CSR &amp; P&amp;A</b></div> <div>I</div>	<div>#Relentless&amp;Passionate / <b>SHG</b></div> <div>R</div>
<div>#EducationBeyondClassrooms / <b>CLEP</b></div> <div>E</div>	<div>#TackleTheTrash / <b>SWM</b></div> <div>T</div>	<div>#AccessToHealthcare / <b>Health</b></div> <div>A</div>





The Natural Resource Management (NRM) Programme of Hand In Hand India was initiated in June 2006 with a focus on watershed development work in collaboration with NABARD. 15 years since, the NRM pillar is working with the vision of 'Promoting Sustainable Livelihoods by Conservation and Development of Natural Resource' and marching towards attaining water and food security in an era of climate change. The year 2020 - 2021 was yet another successful one with many milestones achieved and impact created in the lives of the rural and farming

communities. A total of 47 new and diversified projects in different areas starting with green environment, conversion of barren land, biomass generation, horticulture, agroforestry, drinking water facility, lifesaving irrigation, organic and green livelihood promotion were implemented.

## Our Presence



+ Tamil Nadu



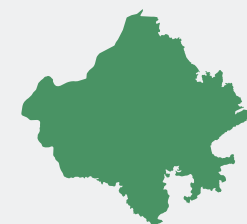
+ Karnataka



+ Madhya Pradesh



+ Maharashtra



+ Rajasthan



+ Gujarat



+ Haryana

## Milestones Achieved

47	NRM Projects
65,872 Ha	Total Area Covered
38,792 Ha	Area of Land Treated
112,965	Families Benefitted
97,422	Man-Days Generated
94 Ha	Life Saving Irrigation Created
12,267,794 Ha	Land Brought under Agriculture
1,865 Ha	Land Brought under Organic Farming
2,685	Farmers Enrolled for Organic Farming
312,290	Horticulture Plantations
337,211	Agroforestry Plantation
5,580	Farmers Trained in Farm Tech
16,028	Green Livelihoods Promoted
10	FPOs established with a total membership of <b>7,200</b> farmers



# Key Achievements

- Drinking water support for tribal community in Tamil Nadu and Gujarat
- Renovation of Oorani (drinking water pond) in the southern districts of Tamil Nadu
- Orchard plantation with the support of NABARD in the tribal regions of Tamil Nadu
- 10 FPOs were established with the total membership of 7,200 farmers
- Established full-fledged processing unit at Jawadhu hills
- Introduction of crop diversification through alternative cropping
- Water, Agriculture and Food Security in Ramanathapuram

## Our Resilient Adaptations

During the COVID-19 pandemic lockdown, emergency relief support was provided by the NRM team by supporting families with grocery kits that helped them meet their daily food requirements for at least a month. As a part of this initiative, 16,679 people in 11 districts of Chengalpattu, Salem, Kancheepuram, Vellore, Tiruvannamalai, Viluppuram, Cuddalore, Tiruchirappalli, Dindigul, Tiruppur, and Coimbatore were benefitted. The team distributed 3,526 numbers of food ration kits; 9,500 numbers of nutrition/ Immunity boosters (Kabasura kudineer/ Nilavembu powder), and 735 beneficiaries were given with counselling.

Owing to restricted transportation facilities, the farmers were experiencing a challenge in selling their farm produce to the market. Understanding the situation, the NRM division guided all the Farmer Producer Organisations (FPOs) to procure the farmer produce and reach the market on time, thereby benefiting the farmers and ensuring food supply to the public. Through our initiatives, the food and nutritional security of the poor families were ensured including children and women.



## Well Recharge Pit : Sustainable Support System for Water Harvesting

The Salem region of Tamil Nadu is notoriously known to be a drought-prone area. They mostly depend on groundwater for their agricultural and other basic needs but this over-dependency has led to overexploitation of the groundwater system. To help resolve this dependency, the NRM team arrived at a plan to create Well Recharge Pits that would enable an effective and sustainable recharge of the groundwater.

Well Recharge Pits are water conservation structures that harvest rainwater, filter the same, and then release it into the existing wells. This is a highly cost-effective technology as it uses the already established infrastructure of wells built over generations and turns them into recharge structures. The WRP method has proved to be rather successful in several

projects under the NRM pillar. This success rate led to an increase in demand and eventually led to the construction of 70 pits in drought-prone areas. This implementation has provided farmers with ample water for agricultural purposes, irrigation and also improved their livelihoods.



# Regaining Farm Land for Farming:

## Conversion of *Prosopis juliflora* Infested Barren Land to an Orchard

Bogalur and Mudukulathur blocks of Ramanathapuram were severely affected by the prevailing drought situation. This situation has been prevalent for the past 30 years and has led hundreds of farmers to quit agriculture and move on in search of other employment. The lack of farming in the lands had resulted in *Prosopis juliflora* (Ecologically sensitive thorny jungle trees) encroaching the area. These trees are very intrusive and tend to dominate every piece of land. They are also hard to remove. This tree had taken over most of the food-producing farmland and left the people with little to no source of livelihood or food security. The NRM team made every attempt to clear these thorny trees to create land viable for agriculture and livelihood. The promotion

of horticulture orchards through clearance of the *Prosopis* jungle was designed as a climate-resilient activity. Through this initiative, 100 acres of land have been restored in the first phase and the process of recultivating the barren lands has begun. We hope to restore the land of 500 more farmers in the upcoming years. The clearance of the *Prosopis* has restored the groundwater system and prevented soil degradation.



# Renovation of Oorani:

## A traditional drinking water system

An average person walks 6 km per day to access water in rural India. This distance causes physical exertion, leads to numerous health issues, drudgery and instils pressure on the family to allocate one person to fetch water every day. This walk is due to the lack of water in the localities mainly caused due to poor maintenance and non-conservation of the Ooranis (traditional water ponds). To improve the situation of the rural community and to eliminate the physical exertion, the NRM team opted to restore 10 Ooranis in the Kancheepuram, Ramanathapuram, and Chengalpattu districts of Tamil Nadu. These Ooranis can hold 20,000 cu m to 25,000 cu m of water, benefitting more than 3,000 families in the districts. The site-specific development interventions such as deepening, bund strengthening, supply channel clearance, construction of approach steps, renovation of filter wells, fencing, and construction of inlet/outlet

with silt traps were provided at different locations based on the demands. Additionally, solar lights were installed which ensured safe access during early mornings and in the evening. Plantation activity was also incorporated around the facility to increase the green cover, supporting the biodiversity and overall aesthetic of the Oorani.



## Case Study

# Integrated Tribal Development in a Green Pathway

## #GreenMission



The NRM pillar has been implementing Integrated Tribal Development projects in partnership with NABARD since 2014. Through this initiative, we have been ensured the implementation of 3,235 Mango + Cashew orchards and 1,027 Silveroak + Pepper orchards amongst the tribal communities inhabiting Jawadhu Hills, Pachamalai, and Paithur Goodamalai areas of Eastern Ghats. The locations are predominantly known to be rather remote, isolated, and underdeveloped.

One of the beneficiaries to have profited through this initiative is Raji from Kupsoor village in Muthukumaran hills. Raji was financially supported by NABARD to restore the well in his farmland and for the first time in many years, he was able to access water in his farmland. He had also

renovated and deepened the shallow well with the credit support received. The renovated well and the improved infrastructure tripled the proceeds from the orchard. His orchard earned him an income of INR 66,500 this year and yielded 1,800 kg mangoes and 25 kg cashews. We at NRM, are working towards providing more support to the Scheduled Tribe community who comprise 10 percent of the population in India.

## The Way Forward

Addressing climate change is the need of the hour and the NRM team has several plans in the coming years. We hope to implement Climate Proofing Projects with the support of NABARD; expand territorially in the North and North East of India as our work in Maharashtra, Madhya Pradesh, and Gujarat has been well received and successful. With climate change and its impacts becoming stronger over time, the NRM pillar hopes to work on promoting partnerships to address climate change at the grassroot level.







With a mission to create 10 million jobs by 2025, Hand in Hand India's Self Help Group (SHG) – job creation programme spreads across 6 states in India. We build our SHG members' social, financial, digital and entrepreneurial skills for enterprise development, financial security, and gender equality in society. Social mobilization has evolved over the years and today the scope of work includes, other than formation of SHGs, federating women into larger Women Headed Organization (WHO) such as Cluster Level Networks (CLN) and

Block Level Networks (BLN). These WHOs now play a critical role in women empowerment and livelihood creation. In most states, we connect women to crucial Government schemes so that they have more equitable access to resources to improve quality of life.

## Our Presence



+ Tamil Nadu



+ Madhya Pradesh



+ Rajasthan



+ Punjab



+ Bihar



+ Jharkhand

### Social Mobilisation

**219,789** SHGs Formed

**2,520,633** Members Enrolled in SHGs

**592** Cluster Level Networks (CLN) Formed

**60,384** Members Enrolled in CLN

**29,376** Members Enrolled in Block Level Networks (BLN)

**118,683** Women Trained in Financial and Digital Literacy



**20,302** Access to Government Schemes

**24** Block Level Networks (BLN) Formed

## Training

**2,565,491** Women Trained in SHG Management (M1, A & R and M2)

**460,080** Women trained in Business Development (M3 + Other Business Development related training)

## Skill Training

**153,889** Women Trained

**8,756** Youth Trained

## Enterprises

**2,578,531** Family Based Enterprises Created

### Our Resilient Adaptations

The pandemic brought along with it job losses and pushed several of our beneficiaries back into the vicious circle of poverty. We adopted new strategies to minimize the impact of the pandemic by diversifying livelihood opportunities, designing new loan products, and facilitating COVID insurance policy for the project beneficiaries. Increased use of digital technology was promoted for cross and peer-to-peer learning, and marketing purposes amongst the SHG members.

# SHG North Women Empowerment and Advocacy Initiatives

Our 216 strong Cluster Level Networks (CLN) of over 22,000+ SHG women lobbied extensively with the government officials of Madhya Pradesh for the implementation of better roads, clean and continuous water supply and electricity to improve their community living standards. The CLNs were also a formidable force in organizing market linkages and digital marketing for the enterprise development of women entrepreneurs.



## Peer-to-Peer Counselling

The SHG pillar staff of Madhya Pradesh and Rajasthan had open door conversations with our project beneficiaries to constantly keep them motivated in these unprecedented times as many faced anxiety and depression due to increased psychological and economic burden. Issues of cramped homes, job losses, reverse migration, domestic violence, and closure of schools created a terrible impact on the physical and mental health of our SHG women. Most women lost their husbands to the effects of the pandemic and had to fill in the footsteps of their husbands as the sole breadwinners of their families. They were burdened with multiple responsibilities of house work, child care and livelihoods promotion. Hence, mental health counselling provided them a safe space to unwind all their problems and speak their heart out or seek help when needed.







## Diversification of Enterprises for Alternate Livelihoods

To help SHG women rebuild their lives, a rapid response strategy for alternate livelihoods was devised that would lead to immediate income inflow into the households and help them recover from any economic setbacks. One of the first things we did was to liaise with the Government and local agencies to procure orders for the production of face masks, sanitisers, soaps, and PPE kits. This was a successful initiative as our women produced over 300,000 face masks and earned reasonable incomes.

Additionally, we focused on diversification of enterprises, both farm and non-farm based, by organizing need-based skill training, business management courses, access to credit, market linkages (including linkage with digital platforms), value chains, and buyback market linkages. We also promoted energy-based enterprises, Graduation of enterprises, digital training, and marketing interventions for our SHG entrepreneurs, all of which led to the creation of over 100,000 enterprises, helping them to sustain their families.

## Facilitating Income Generation & Improving Livelihoods

With numerous job losses and the financial strain imposed on the livelihoods of the communities, we supported the SHG members in the rural areas of Punjab and Rajasthan identify income-generating opportunities and methods. We also encouraged the women to access the relief measures and schemes introduced by the government to support those affected by the pandemic.

Through one such initiative, we supported the Abhinav SHG members of Rajasthan in launching their very own phenyl brand named, 'Abhinav Phenyl'. The group started with a small investment that was acquired through their savings. The group was trained by the Hand

in Hand India team to manufacture the phenyl. Through the training, the team also imparted financial management, branding, packaging, and marketing skills to the SHG members. Through all the training and skills learned, the women were able to successfully launch their brand which, due to its low price and good quality, has acquired a high demand in the market.





## Case Study

# Towards Energy Efficient Living

#Relentless&amp;Passionate



Gita Bai of Madhya Pradesh has been used to cooking on a Chulha for the better half of her life. She preferred to use an LPG connection only during emergencies as they are rather pricey for her. But this was before the Hand in Hand India team started motivating the SHG women through our Power to Empower project. The project aims to promote the adoption of efficient, clean, and sustainable energy alternatives. Through the training session provided by Hand in Hand India, Gita Bai started to gradually adopt a clean green source of cooking that transformed her life, and

saved her health and a ton of time. After being trained by Hand in Hand India on the benefits of using clean fuel for cooking, she partnered up with a vendor for purchasing an electrical induction stove. She invested INR 2,500 and bought the induction stove for cooking. This helped her in freeing up time to look after her dairy business as well. Her life now is easy, efficient, green, and self-sustaining.

# SHG South Development and Empowerment through Trainings

Basic training to SHG members on group formation, governance, management, and decision-making was provided to nearly 42,000 members. A new programme on business motivation and development was introduced for 4,500 SHG members who were keen on setting up enterprises. Advanced training was imparted to 1,300 women to primarily enhance their technical skills; 24% of these women went on to establish enterprises. We also provided skill training to the children of SHG members and helped them enhance their employable skills. We trained 866 youth, out of which 50 are now employed in reputable companies.



# Enterprise Creation

Enterprise creation was a thrust area in the last few years and nearly 148,100 family-based enterprises were established last year. FBEs are enterprises with a capital investment of INR 50,000, while 46 micro-enterprises with an investment outlay of more than INR 50,000 were established. 4 group-based enterprises in garment, dairy, scented oil, and herbal tea trades were formed and 2 value chains, one each in dairy and garment were also established.





# Cluster Level Networks and their Role in Community Development

Cluster Level Networks (CLN) are women-led federations formed at the local level to provide a common platform for SHG members to come together and build social networks, share experiences, voice problems to Government and other agencies, and even come together to establish businesses. CLN is a great platform to give a voice to the individual SHG woman, and leverage their network to build a collective strength that could address their common issues.



## Dr. Abdul Kalam CLN Paves the Way



Dr. Abdul Kalam CLN in Vembakkam, Walajabad, Tamil Nadu, consists of 10 SHGs with 160 members. Initially formed in 2019, the CLN addressed various issues in the community through active participation in Grama Sabha meetings. The activities include building of roads and houses, fixing street lights, installation of water pipes for continuous access to clean drinking water, renovation of schools and Anganwadis, and support with construction of homes for the Irular community who were living in huts by the lakeside by facilitating patta (record of rights). 19 such houses are being built with the support of government subsidies.

### Case Study

## The Super Employer

### #Relentless&Passionate

Yogalakshmi lived a very routine life. Wake up; tend to household chores from dawn till dusk while caring for the children. This was the life of Yogalakshmi from Tamil Nadu. Her entire life revolved around household chores while caring for her family and their only source of income was her husband's earnings. Yogalakshmi had tailoring skills and yet that was not enough as she lacked support and a confidence boost from her family members. Her life was upturned when she joined Vairam SHG under Hand in Hand India and garnered the support, training and confidence she was craving for. With a credit boost and Hand in Hand India team's support, she was able to start a garment unit and put her skills to work.

Yogalakshmi is now a super employer employing around 42 individuals at her garment unit. Yogalakshmi stated, "I was able to achieve my dream through the great support rendered by the Hand in Hand India team. Others may not be as lucky as me and this is why I strive to help those in need. I am proud and satisfied with the thought that I was able to instil a positive change in many more lives."





## Case Study

# Weaving Her Way to Success

#Relentless&amp;Passionate



Maheswari is one of the best examples we can provide to prove the fact that women can attain any amount of success through sheer hard work and perseverance. She and her husband, a daily wage labourer, ran an in-house gauze bandage thread weaving enterprise to earn extra money as it proved to be difficult to run the household on her husband's earnings. The business proceeds enabled them to hire more support. Business was good but Maheswari had a bigger picture in mind. She wanted to expand her enterprise and create a name for herself in the industry. To improve her skills and develop the business she joined Sakthi SHG under Hand in Hand India. Through the SHG's support, she acquired credit support which helped her improve business and build good contacts.

The networks she built through the SHG's support had certainly paid off, for now she receives high-value orders from a well-established private firm in Rajapalayam. Her monthly income has tripled since and she also employs six other workers. Maheshwari through her determination has not just improved her lifestyle but has played a pivotal part in enhancing the six workers' livelihoods as well.

## Case Study

# A Technological Advancement

#Relentless&amp;Passionate

Karthika was always intrigued and interested in her husband's mobile retail store. She wanted to learn more about the trade and invest more time and skills into the enterprise. Through the support of her Allimalar SHG members and Hand in Hand India team, she was trained in all the necessary skills the enterprise requires. To become a self-sustaining entrepreneur she acquired the skills of bookkeeping, budgeting, savings and decision-making.

enabled the couple to upgrade the store and open a small service center for repairs of TVs, Mobile phones, and more. With Karthika being hands-on in the business, the duo's profit margin has also increased considerably. They are now looking forward to upgrading the store with more advanced machinery and equipment for sales and services soon.

With the necessary knowledge in her grasp, she went on to acquire small credit support from the Hand in Hand India team. The loan acquired





### The Way Forward

As the pandemic is far from over and the impact of it will linger for several years, it is important to continue to focus on building resilience, social capital, and economic self-reliance of the SHG women by promoting enterprises, digital technology for upscaling livelihoods, financially inclusive services and better recovery systems to mitigate the impact of the COVID-19 pandemic.

Efforts will be made to promote self-reliant communities by working on integrated issues of health, education, environment and livelihoods promotion. Health and education will be the priority areas to combat the after-effects of the pandemic and build better futures.

Our dedicated efforts will be directed towards strengthening our CLNs and BLNs to be effective forums for women to advocate better community development, strengthen their agencies, and expand their mobility and decision-making abilities both within their personal and public (community and market) spaces.



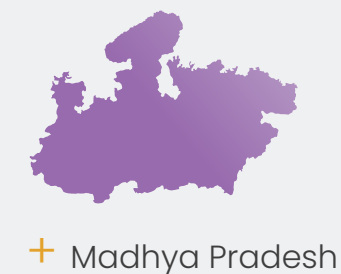
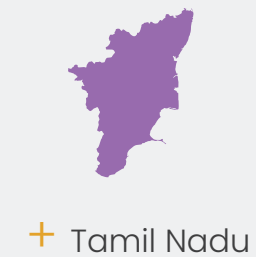




Access to healthcare is the broader goal of health intervention. Through our initiatives, the Pillar has reached out to over 2 million families across India. The model works primarily by bridging gaps in the existing healthcare network set up by the Government and ensuring access to Government Healthcare schemes. The focus areas of the health pillar are early childhood care, malnourishment,

maternal health, anaemia control, water, sanitation, non-communicable diseases, and remote access to health care.

## Our Presence



### Milestones Achieved

- 578** Medical Camps Benefitting **43,574**
- 12** Kairaasi Clinics conducted **559** Sessions benefitting **9,487** People
- 24,753** Supported through Individual Counselling
- 429** Group Meetings of Personal Hygiene & Health Benefits provided to **4,909** People
- 109** Mass Awareness Drives on Personal Hygiene and Health benefitted **8,869** People
- 527** Calls Attended through COVID-19 Helpline
- 16** Individual Household Toilets Constructed for ST Families
- 476** Women Supported for Anaemia Treatment
- 224** Children Recovered from Malnourishment
- 6,414** SHG Women Trained on Healthcare Interventions



## Our Resilient Adaptations

The health pillar's COVID-19 warriors were on the field and on their toes while fighting against the pandemic. The team distributed PPE kits to frontline workers, conducted medical camps through Mobile Medical Units (MMUs) to reach the remotest villages, and served underprivileged rural people who were cut off from the quality primary healthcare facilities due to lockdowns. The team also conducted awareness drives on COVID-19 protocols amongst the women and children of the communities. The team strived

to empower and enrich 1500 stakeholders that comprised of social workers, frontline workers, Anganwadi women, volunteers, and health staff on healthcare benefits, personal hygiene, and COVID-19 relief measures and protocols through online training/awareness/counselling sessions.

# New Initiatives Implemented

We supported the Government bodies with COVID-19 safety gears, COVID-19 screening camps, and vaccination drives. The field workers who were not aware of the operations of a smartphone were empowered through technology and are now admins of WhatsApp groups, sharing health awareness IECs with their community members and social workers. The team also helped people register for the COVID-19 vaccine on the Aarogya Setu App through mobile phones and other electronic devices. We set up a COVID-19 toll-free helpline number to benefit those with queries while raising awareness. We have responded and tended to 527 helpline calls. The helpline number was not just utilized for COVID-19 related queries but also for psychosocial support to those seeking help and to those who were overwhelmed with the pandemic's effects.



# Quality Primary Health Services

When people could not access hospitals, we took quality primary healthcare services to their doorsteps through Mobile Healthcare Units (MMUs). Through these MMUs we have successfully distributed 299 free eyewears, facilitated 13 cataract surgeries, and implemented 12 rural clinics wherein 9,487 beneficiaries were consulted through 559 sessions.

# Health Help Desk

A Health Help Desk at Kancheepuram Government District Headquarters Hospital was launched to help poor people navigate the hospital premises with ease. Through this first of its kind initiative, we supported 90,053 beneficiaries, facilitated 1,632 people with COVID-19 vaccination, and raised awareness about the CM Health Insurance scheme amongst 1,051 people. We also raised awareness on immunization and COVID Helpline-104 to 1,479 mothers and patrons while monitoring social distancing & encouraged people to adorn a face

mask at all times. The team assisted senior citizens and helped them reach concerned departments and doctors, and ensured the treatment is provided within a short time to reduce the risk of infection. Lastly, we assisted emergency patients with immediate medical care and attention by engaging the hospital staff. Following the resounding success of the initiative in Kancheepuram, the same has been replicated in Chengalpattu Government Medical College and Hospital.





## Case Study

# A Nutritious Plan that Saved a Life

#AccessToHealthcare



During a routine camp under the project “Promoting child-friendly and sustainable community” in Bihar, the Health team stumbled across a severely malnourished girl child, Anjali. At the time of identification, the child was dangerously underweight and was very critical. The poor financial stature of the family prevented them from providing proper nutrition or medical care for the child. Moreover, when the team reached out to the Nutrition Rehabilitation Center (NRC) in the subdivision hospital of Rajauli, we discovered that the center was closed due to the COVID-19 pandemic. This is when the team went above and beyond to help provide the girl a healthy and safe life. We reconciled with the NRC supervisor and as per his instruction had the child treated by a

private doctor in the vicinity. We ensured that Anjali received regular health check-ups and support every 14 days and provided health awareness counselling to the mother. The team regularly followed up on the child’s treatment and provided nutritious food to the family along with the doctor-prescribed medications. In 45 days, Anjali started to display a tremendous recovery. She is heading towards a healthy lifestyle and the parents are very grateful for our timely intervention.

## Case Study



## Educated, Confident and Unbothered!

#AccessToHealthcare

Lokeshwari, 15 years of age, lost her mother at the age of 14. Her father is a tailor. She gained some basic knowledge of hygiene and menstrual management from her mother. But it didn’t seem to be enough as she had no idea about the disposal methods. Lokeshwari used either a cloth napkin or sanitary napkins but was unmindful of the frequency of changing the absorbent. She admitted candidly to the team that she would often throw the disposables out of the window or into the toilet. She shared that many girls at the school opted for these methods. The lack of awareness and the poor Menstrual Health Management (MHM) facilities at Government schools caused a lot of problems to the girls. The girls would not wash their hands with soap after the change and would not share their plights of pain with others. But through the Hand in Hand India MHM project awareness programme, conditions improved impressively.

The school now has two incinerators that are used for disposal; the girls are aware of the safe disposal methods and follow hygienic menstrual practices. Lokeshwari has also started to raise awareness about menstrual hygiene to her friends, family, and even her father. Opening up to her father has proved that she is not ashamed but rather proud of her learning on health and hygiene. The role of behavioural change and advocacy goes a long way in ingraining best practices as proved by Lokeshwari and her classmates.



## The Way Forward

The future is very unpredictable but the health pillar always strives to be one step ahead. The future as with everything else is digital. In the pipeline, we aim to deliver the best health services to hard-to-reach communities through telemedicine services. We have plans to set up a participatory mobile radio platform with the objective to create awareness on health aspects. This initiative will impart the following changes; increased awareness on health issues and behavioural changes among the community members on health aspects. We hope to provide COVID-19 prevention awareness & ensure maximum reach

of COVID-19 Vaccination Awareness. We strive to continue our support to the Government bodies by upgrading Government Health Centers, medical equipment and safety gears, and implement numerous medical camps and Kairaasi clinics. We also aim to expand the Health Help Desk initiative to North India.





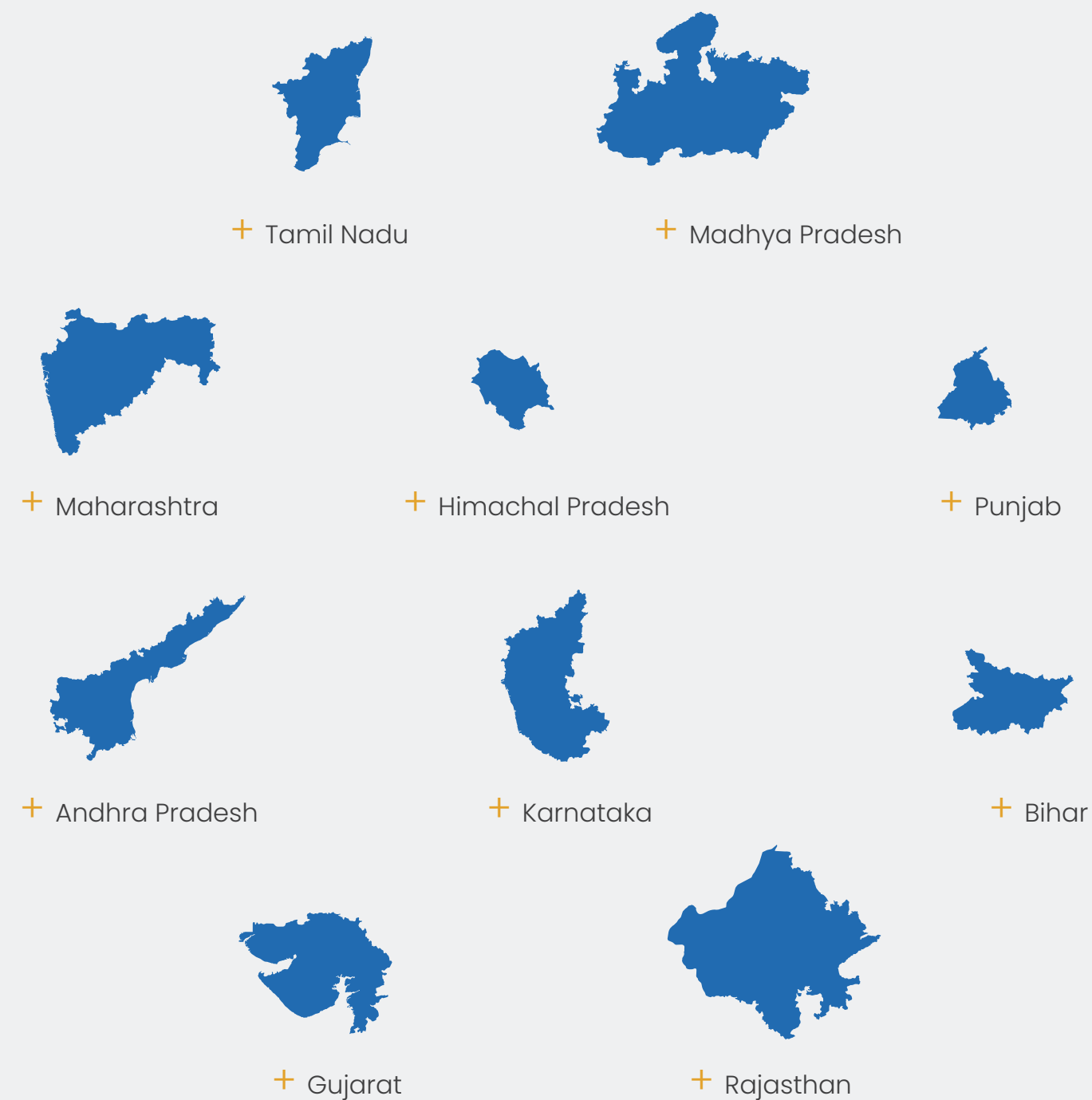


The Skill Development and Technology Centres Pillar evolved in 2015 from our earlier Citizen Centre programme with the purpose of *"bridging the skills deficit gap among women, youth and farmers for creating sustainable livelihoods by enhancing their skill levels and creating better entrepreneurship through micro/social enterprises and employability"*. A total of 8,470 women and youth were trained in FY 2020-21 on a pan-India level.

The pillar has added new skill training programmes including retail sales, customer relationship,

telesales, microfinance, making of scented lamp oil, instant food mix, dish wash gel, herbal spice tea, fish compost, phenyl, sewing machine repair and service, CCTV installation, drone operations, computer, office applications, etc. The pillar has many more in the pipeline and hopes to have them implemented in the upcoming years in synchronization with market assessments to ensure there is employment post-training.

## Our Presence





## Our Resilient Adaptations

Due to the National Lockdown that was induced in March 2020, all of the offline classes and centres were forced to shut down and this imposed a great challenge for the pillar's function. Numerous attendees struggled to make ends meet as their skill-building programme was cut short and they had no jobs in hand. The rural women were forced to return to the old conditions of depending on their husbands for livelihood. Hence to reduce the impact of the lockdown and the pandemic, the SDTC team took matters into our own hands and learned to adapt and invent new methods.

The SDTC pillar introduced virtual training for the youth under customized modules on Retail Sales and Customer Relationships. The team also

implemented short-term training on scented lamp oil making, instant food making, dish wash gel making, and phenyl making to stay in sync with the current times and to also generate a nominal income for those who lost their livelihoods. The SDTC pillar conducted a workshop for the Assistant Beauty Therapist (ABT) aspirants, and training on income generation, shop registration, and the availability of government schemes was provided.

## Our Work



# Virtual Training for Youth

Due to the COVID-19 pandemic lockdown, most of the training was stopped as restrictions were imposed by the government. During this time, SDTC conducted two different virtual training programmes for youth. The core idea behind the training was to empower unemployed youth, especially the sons/daughters of rural SHG women.



# Multi-Skill Training Center

Due to the COVID-19 pandemic, most of the members lost their livelihood as there wasn't any other alternative option available. Our standalone skill training centres were running with inadequate participants which brought more expenses than normal time. Against this backdrop, we started a multi-skill training centre; here about 4 skill trainings on Beautician, Aari Embroidery, Tailoring and Computer applications were conducted together at one common centre effectively and efficiently to minimize expenses and increase revenue for the pillar's sustainability.



# Agricultural Practices through Drone Sprayer Technology

Special training on drone sprayers was imparted to the farmers of Molasur GP. During the training programme, farmers were taught how to operate the drone and they also learned about the benefits through the usage of this smart technology. The drones are capable of flying 50 to 100 m above the ground, and spray small quantities of the pesticide on targeted spots on the farmlands. Through this technology, farmers can save both time and money.



# Herbal Need of the Hour

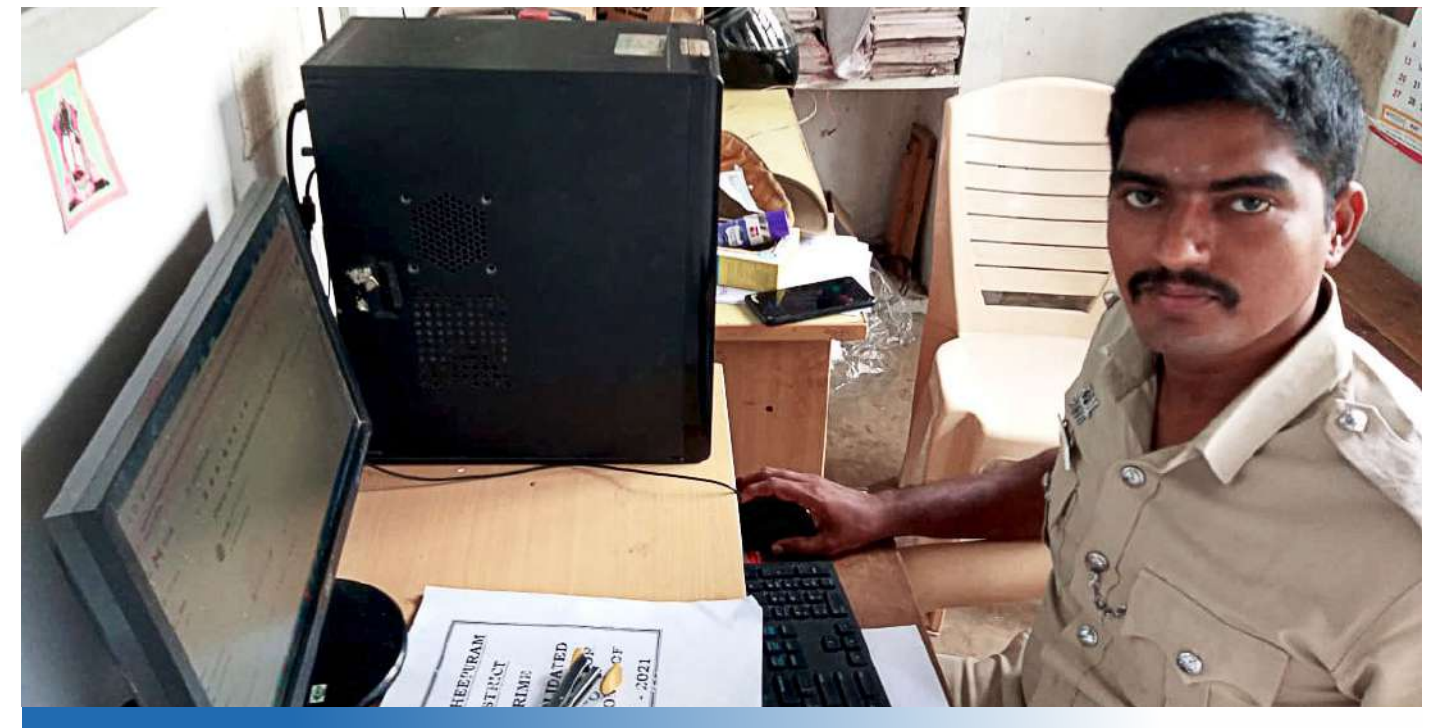


Understanding the need to consume more immunity-boosting food, the SDTC pillar implemented a new initiative of introducing Herbal Spice Tea powder. Unlike other tea powders available in the market, the Herbal Spice Tea comes with a blend of ingredients such as raw tea powder, green cardamom, dried ginger, dried rose petals, dried tulsi leaves, black peppercorns, ashwagandha, Glycyrrhiza glabra, cloves, cinnamon, nutmeg and fennel seeds that help in boosting immunity. In 3 months, a total of 80 kg of Herbal Spice Tea has been sold for INR 44,000. This income was distributed among three members engaged in the group enterprise of women who created and sold this product.

## Case Study

# Enriching the Youth in the Country

#TrainToEmpower



*"Learning Basic Computer Course has sharpened my knowledge and eased my work", thanks to Hand in Hand India!"* says Kamalraj with a grateful heart.

A family situation led Kamalraj to quit school at 11th grade but his determination led him to join the Tamil Nadu Police department as a constable. Yet, his lack of education in computer skills caused him some troubles as the police job demanded him to operate and work in computers often. This skill would enable him to apply for higher positions within the department. So he reached out to Hand in Hand India and took up the basic computer skills course offered. Post completion, Kamalraj's demand has increased in the department, for everyone reaches out to him for any computer requirement. He is now an indispensable asset and

his skill has boosted his confidence.

Hand in Hand India's Skill Development pillar aims at bridging the gap between skills and employability among youth, women, and farmers.



## Case Study

# An Augmented Confidence

#TrainToEmpower



*"The training conducted by Hand in Hand India has helped me boost my confidence because of which I am now able to excel at work", expresses Gayathri.*

Gayathri was just like any other college-going student who aspired to reach heights of success. She was known to be a very shy girl who lacked self-confidence. All this changed when she enrolled in the virtual skill training course on Telemarketing, Retail Sales, and Customer Relationship jointly conducted by Hand in Hand India and Matrimony.com. The course turned out to be an eye-opener for Gayathri as she was able to unearth her hidden talents. Through the course, she gained self-confidence which enabled her to speak boldly

in front of a crowd. The constant support and encouragement helped Gayathri perform well in the interview conducted by Matrimony.com where she bagged a great job offer!

## The Way Forward

SDTC plans on targeting more SHG women to train them in a virtual mode through technology-based skill training, enhancing short-term skill training which would support them in supplementing their income. The pillar will work in close synergy with corporates to provide tailor-made skill training to suit the market requirements and will work closely with Academic Institutions and Hand in Hand Academy for strengthening skills of youth.

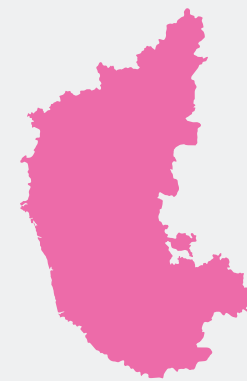




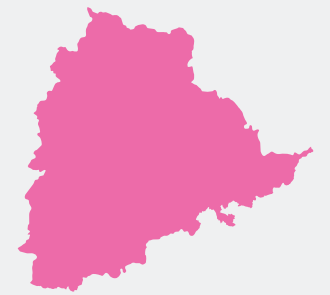


The role of partnerships and alliances is ever critical in today's world where building lasting relationships is a key to success. Acting as a segue for fundraising initiatives and project implementation, the dynamic team plays a critical role in sharing Hand in Hand India's impact.

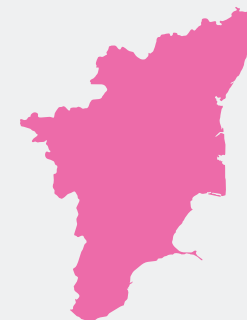
## Our Presence



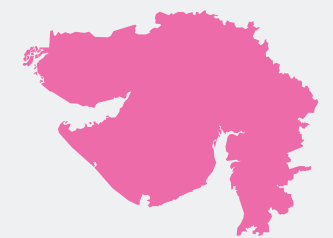
+ Karnataka



+ Telangana



+ Tamil Nadu



+ Gujarat



## Our Resilient Adaptations

Quality educational interventions with need based assessment and innovative learning methods at schools were the first step we took to tread against the pandemic's effects. We were able to establish child friendly learning classrooms in 4 Government schools in Karnataka, which benefitted 417 students.

Since Door-to-Door Behaviour Change Communication (BCC) activities was not possible due to COVID-19 restrictions, prerecorded audio messages were played by 80 speakers installed across Gujarat's villages, advocating and promoting the community members to maintain a clean, safe and healthy environment and urging

them to not dump garbage near the school zones. This became a part of daily activity and results were visible within six months. Hand in Hand India also signed an agreement to carry out CSR activities that would provide COVID-19 support interventions with the Rachakonda Police Commissionerate in Hyderabad, Telangana.

# Garbage Vulnerable Hotspot

The commuters of Moraiya village in Gujarat would regularly in the morning before heading off to work drop off their trash in the designated vulnerable spot, how the spot gained its title, no one could tell. But the major issue of the spot was its location—right in the vicinity of the local Government school. The garbage would not only impose a foul stench in the school but it would also clog the drains and sewage resulting in overflow. The unsanitary nature of the situation caused numerous ailments to the children and the water pollution could also lead to water-borne diseases such as cholera, typhoid, and dysentery.

The P&A team stepped upfront to help improve the sanitary and health conditions at the school. With determination, support from school management, and rigorous BCC activities, the community members and the commuters were approached and instructed to direct all litter into a trash bag. They were asked to hand the garbage over to

the Green Friends and not to dispose of it out in the open space adjacent to the school gate. This intervention helped the prevention of waste dumping at street corners, open spaces, and drainage lanes.



# The Green School Initiative

In consonance with the aim of Sarva Shiksha Abhiyan (SSA) that hopes to convert all schools into green schools, we at P&A played our part in ensuring that the Akhod Primary School in Gujarat also adopts this initiative and is awarded the green certificate. To achieve the certification, the school faculty and children had to overcome and complete numerous parameters under the categories of water, air, land, energy, and waste management.

Development Officer (BDO) of Vagra Block upon a visit to the school was very satisfied with its work and issued a certificate of appreciation for the initiative. The school now is 100 percent energy efficient with a 7.5 kWh back-up of solar power; a see-saw pump is used to harness groundwater; it possesses a tree canopy, a green children's play area and plantation. The students and teachers have also successfully created a kitchen garden and a herbal garden.

Before the pandemic, an environmentally friendly team comprised of the school's pupils was formed to take responsibility, monitor, and maintain the parameters required for the certification. This team was supervised by the school's teachers. The Block



# Reverse Osmosis Unit

The Mahadevapura Government Higher Primary School, Karnataka had no in-house drinking water source for the children and the faculty. To attain clean drinking water the faculty and the community members had to walk close to 2 km, this walk-up indirectly affected the health of the people in the village. Hence with the help of our CSR partner, we were able to support the school with a 50 LPH RO Plant. This plant would cater to all the needs of the school and there would be no



walking or drudgery involved.

Aside from the RO plant, the school was also equipped with a smart classroom and computers. All the classrooms in the school were renovated, the library was stocked up, and the science lab was equipped with new and crucial instruments that would enhance the knowledge of the children. This improved infrastructure and the availability of clean drinking water increased the number of student enrollments by a total of 71 this academic year, and the Headmistress is hopeful of engaging and having more children interested in attending school with these improved facilities.



## The Sustainable Invention

Our team trained the communities of Akhod Gram Panchayat in Gujarat on ways to convert biodegradable wastes into manure; a sustainable and environmentally friendly option. The community was facing a problem in segregating the non-biodegradable waste, and a solution or a method of recycling was not easy to come by.

To address this issue, an innovative, first of its kind solar energy based semi-automatic waste disposal mechanism was launched by the SWM team. The Swachh Centre at Akhod Village Panchayat, an energy-efficient waste management initiative, was envisaged to save energy. Majorly powered by solar energy, the centre has a room with a dedicated area for a baling machine and a shredding machine that runs on solar power. The centre includes a storage space for stacking the recyclable material and the end compost product after sieving and packing.



### Case Study

## The New Collection Officer

#Innovation&Determination



*"As a painter, my husband worked on a contract basis in Chennai and earned a meager amount. Our combined income didn't meet the family's needs. But the training programmes organized by Hand in Hand India to create a dairy enterprise motivated me to take over. I readily volunteered and stepped out of my village to attend the training at Madurai, which was the first step for many such events" S.Sulochana, Vaippanai.*

Sulochana attended an Enterprise Development Training during the launch of the Child-Friendly Village (CFV) Project. She further obtained a business opportunity from an established dairy conglomerate where she attended three days of training programmes on milk procuring, storing, and accounting. A milk collection unit, milk analyzer, weighing machine, solar backup power supply, and cattle feed were set up for Sulochana with the support of the company. The training and the support provided the empowerment and confidence Sulochana was striving to achieve.



## Case Study

# Healthy and Confident Valliyammal

#Innovation&amp;Determination



Valliyammal, a 16-year-old that hails from Pandur, Tamil Nadu lives with her family of four. She was diagnosed anaemic with a 9.6 g/dL Hb count, during the Anaemia camp.

Due to this, she suffered from menstrual problems and was referred to a gynaecologist for consultation. Later she was diagnosed with uterine fibroid and was advised to take an iron-folic tablet and tonics. She received the IFA plus tablets from the Anganwadi daycare centre and was also

supported with a kitchen garden so that she could gain access to an iron-rich diet. After six months, her health status improved with her Hb count at 13 g/dL and a reduction in her uterine fibroid.

Valliyammal is very grateful for the timely help. She is currently pursuing a BA in Political Science (first year) as a healthy and happy woman!

## E-Learning in the Rural Communities

Due to the COVID-19 induced pandemic, the schools remain closed. To ensure the education of the students continues, the government utilized various mediums like Television and Smartphones to deliver the lectures. However, rural students lacked affordability, accessibility, and availability of key resources like smartphones, laptops, television, or the internet. To bridge this gap, 21 CLCs were provided tablets with pre-installed educational apps to enable them to avail online education and app-based learning.





### The Way Forward

Hand in Hand India's P&A team in a concerted effort with NRM, SWM, Women Empowerment and Skills team is aiming to achieve a greater impact on the lives of the rural communities. The team is looking for more avenues in the field of climate change, digital technology for education, and sustainable farming practices, leveraging Government schemes and focusing.





# #TackleTheTrash

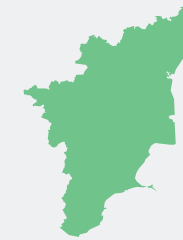


The Solid Waste Management (SWM) programme partners with the government and leading corporations to provide contemporary, affordable and sustainable solutions. The pillar works with the mandate to address the growing waste menace that endangers communities and the environment through the SWM Programme.

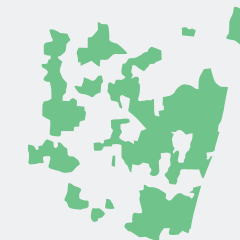
Despite the pandemic induced challenges, the pillar relentlessly worked to launch three new SWM projects at the five urban villages, Gautam Buddha Nagar District (5,894 households) in the Noida Township with the support of HCL Foundation and two projects at the DAE Township – Kalpakkam

(1,800 Households) and Anupuram (4,400 Households), Chengalpattu District, Tamil Nadu. Robotic Scavenging Project funded by ONGC and the Operation & Maintenance project of the Micro Composting Centres, Greater Chennai Corporation are the other two major initiatives undertaken during the year.

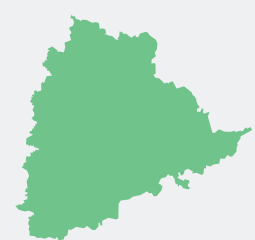
## Our Presence



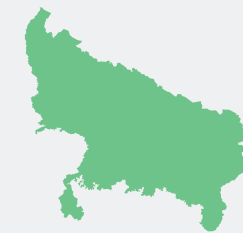
+ Tamil Nadu



+ Puducherry



+ Telangana



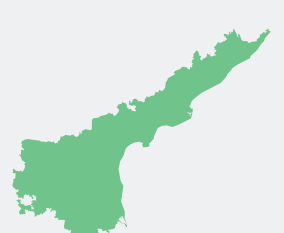
+ Uttar Pradesh



+ Chhattisgarh



+ Gujarat



+ Andhra Pradesh

## Milestones Achieved

**629,935**

Households covered

**177,636**

Households covered in March 2021

**3,705 MT**

Waste Collected on Average/Month

**3,474 MT**

Waste Collected in March 2021

**1,535**

Green Friends

**44,400 m<sup>3</sup>**

Biogas Produced



## Our Resilient Adaptations

Pandemic has induced unrest, uncertainty and fear amongst the people. Continuous execution of the solid waste management project has rendered positive implications on public health. Green Friends and staff carried out selfless services across various projects in India during the pandemic induced lockdown. They also assisted the local bodies in carrying out COVID-19 related support.

The collective efforts of the team ensured smooth operation at all levels. Foot-operated sanitiser-dispenser, pulse oximeters and infrared thermometers helped to ensure the safety of all the employees.

Volatility in the workforce was a major challenge as most of them relocated back to their villages. The field team members ensured the mobilization, recruitment and transportation of new Green Friends to ensure uninterrupted service. We recognize their dedication and appreciate their resilience in the execution of their roles efficiently.

# #TackletheTrash



The three-year-long project established at the IIT Hyderabad campus during March 2020 attempts to establish a proper waste management system. The process involves

- Door-to-Door waste collection
- Transportation
- Processing waste
- Setting up of Resource Recovery Park (RRP)
- Biogas Plant to handle food waste from canteens

& households

- Incineration plant to handle 'non-degradable and non-recyclable waste'.

The project is made actionable by considering the population of 2021 at 4,500 and 2022 at 5,500. So the waste generation was predicted at 50 MT/month in 2021 and 60 MT/month in 2022.

It is noteworthy that even during the challenging

lockdown time, the project geared off as planned and could recruit, train and build a dedicated team of Green Friends and field staff to implement the day-to-day solid waste management operations. The project caters to a population of about 3,500 and handles wastes of about 8 – 10 MT per month. Eight Green Friends and two project staff are engaged in the project.

The project has diverted around 82 per cent of the total waste generated in the campus from reaching the dump yard. The construction of the Resource Recovery Park constituting the vermicomposting shed, recycle storage room, sieving room etc., is in progress and will be operational from April 2021.

The organic waste collected from the campus will be processed in the RRP. This facility houses digester bins for vermicomposting of biodegradable waste, sieving and storage room

for compost, and segregation and storage of recyclable waste. The recyclable wastes will be segregated categorically and sold to local recycle vendors periodically.

In February 2021, a biogas plant was also established to tackle food waste generated at the campus canteen. This plant can take up a feed of up to 450 kg, and convert the food waste to biogas – an alternative and eco-friendly energy which in turn can be used as fuel for cooking purposes in the canteen.

## Dignifying Human Lives: Robotic Arms to Curb Manual Scavenging

Even though the Government of India passed the Manual Scavenging Prevention Act, the illegal practise still prevails due to the lack of available alternatives. Evidence-based studies show that the average life expectancy of a conservancy worker is reduced drastically in comparison with any other citizen of the country. As per the National Commission for Safai Karamcharis (NCSK) data, at least one sanitary worker dies every five days while cleaning sewers or septic tanks.

To eradicate manual scavenging, the solid waste management team partnered with Oil and Natural Gas Corporation to launch the Robotic Scavenging Project. Followed by the impact and rollout of the Robotic Scavenging Project at Thanjavur Municipal Corporation during 2018-2019, ONGC decided to





fund Phase II operations in partnership with Hand in Hand India.

After taking cues from the pilot project, effects and results were augmented to map out an action plan for the expansion. Phase 2 intended to cover the municipalities of Virudhunagar, Ramanathapuram, Tiruvarur, Cuddalore, Mayiladuthurai and

Nagapattinam in the state of Tamil Nadu, and Municipal Corporations of Kakinada and Greater Visakhapatnam in the state of Andhra Pradesh.

# Quenching Thirst, Sustainably

Hand in Hand India has successfully implemented 100+ community safe drinking water projects in partnership with government bodies and CSR donors.

Going beyond just providing safe drinking water, we decided to address water security for the people at large. One such project kick-started this year envisioned “Building Water Security for Green Rameswaram”. The project, funded by National Stock Exchange Foundation (NSEF)-CSR, envisages building water security for the people of Ramanathapuram District (One of the aspirational districts as listed by NITI AAYOG) of Tamil Nadu.

The project aspires to:

- Increase the access of potable water to the community
- Prevent contamination of water sources
- Behavioural change amongst people concerning water utilisation.

Under the Water Security Project, to improve access to potable water, various interventions such as building community safe drinking water plants, rainwater harvesting structures at community buildings, groundwater recharging structures and soak pits are planned, constructed and implemented.

A few SWM interventions such as biogas plants, community vermicomposting units, and kitchen gardens were also set up. Behavioural Change forms an integral part of the project, as this alters people’s attitude towards the careful practice of water utilisation and conservation.

The project envisions transforming the lives of about 38,000 people directly and about 150,000



people indirectly. The project facilitated and ensured safe drinking water in six locations of Rameswaram Municipality and four units in Gram Panchayats of Mandapam block. Around 8,839 community members and 3,022 students were benefitted.

Around 4,980 community members benefitted from the Behaviour Change initiatives undertaken through the awareness programmes. Twenty

special groups (Pasumai groups) are formed to strengthen the institutional mechanism and are linked to various government departments. For the resilient natives of the island who long battled with water scarcity, the project came as a blessing.





## Case Study

# Positivity Amidst the Pandemic— A Green Friend's Tale

## #TackleTheTrash



Thirty-seven-year-old Seema Vaid is a very self-motivated, god fearing woman. She resides with her family in Meerut. Her life turned treacherous when her two children were born with special needs.

Her husband, the sole breadwinner of the household, lost his job during the pandemic. Continuous despair befalling the family drove her husband towards alcohol addiction, which slowly transformed into anger and domestic abuse. The unruly behaviour of her husband ostracised her family from the community's help.

Seema motivated herself to pick up the mantle to

save her family from poverty. She began working with us as a Green Friend at the Harola Urban Village in October 2020.

She got absorbed into the team with a proper orientation about the work. Regular sensitisation drive improved her communication skills and helped her build better rapport with the community.

She now handles her family responsibilities single-handedly. She actively encourages other women in distress to take action like she did. The community sings praises of her hard work and devotion.

## Case Study

# A Respectful Farewell

## #TackleTheTrash



The emergence of the pandemic did not deter or decelerate the SWM services. The team executed the regular works and also assisted in government initiatives to ensure safety of the public. Green Friends collected waste from quarantined households, sprayed bleaching powder and disinfectants, conducted awareness programmes and marked lines to ensure social distancing.

Teams from Karaikal and Rameswaram assisted the Government in handling the 31 mortal remains

of the COVID-19 victims. Despite the lockdown and the associated fear, Green Friends continued to support the Government by operating JCBs for digging and closing pits after burial and in disinfection of the area. We salute our green warriors for their selfless work!



## The Way Forward

Yes, there may be hurdles awaiting us as we anticipate the third wave of COVID-19. Beholding the resilience, we wish to move forward in the forthcoming year with the same vigour and determination. The pillar shall continue to execute the existing waste management projects, explore Campus Waste Management projects and replicate the successful and holistic IIT Hyderabad campus waste management model. We will be focusing on attaining a producer responsibility organisation tag.







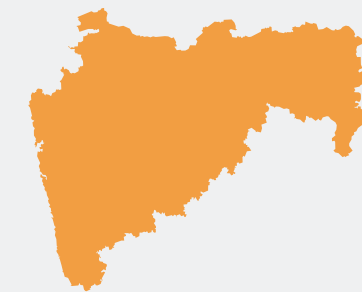
# #Uplift Communities

Our Village Uplift Programme (VUP) is designed to build self-reliant communities that bring about integrated development in rural India. We consolidate our experience and expertise in working with children, women, microfinance, health, and the environment into one large-scale programme that delivers practical development solutions.

Hand in Hand India is fully committed to adhering to the SDG agenda, 2030 by promoting self-reliant and inclusive rural village communities, through our VUP programmes. Working across our interlinked

five pillars of education, health, skill development, women empowerment and environment, we seek to promote sustainable communities to alleviate poverty, protect the planet and ensure that all people enjoy peace and prosperity.

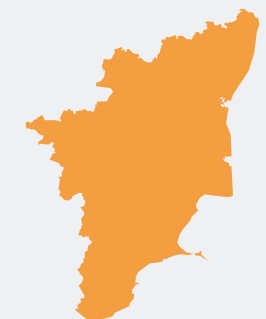
## Our Presence



+ Maharashtra



+ Rajasthan



+ Tamil Nadu



+ Madhya Pradesh



### Our Resilient Adaptations

Through our VUP projects, relentless efforts have been made to uplift rural communities and help build sustainable livelihoods for women to support their families. We worked closely with the Government to help provide COVID-19 relief measures, financial inclusion, and social security schemes to build self-reliance and uplift rural communities. The team has conducted various impactful interventions through the recent project activities for women, farmers, youth, and overall community development. The project activities commenced as a pilot model which received a positive response from the village women. During the lockdown periods, our financial literacy and digital training initiative helped our women to undertake financial transactions. Over 1,145 women

in North India have been trained in financial literacy to access the Government's financial inclusion schemes to tide over these economically difficult times.

Efforts were in place to promote diversified livelihood opportunities for our VUP-SHG women in North India to ensure immediate income inflow into the households to help them recover from economic setbacks. The farm sector's reliability during the pandemic motivated us to link with NABARD and KVKs to provide seed bags, fertilisers, and new irrigation technology methods to help enhance their agricultural productivity.



## Maharashtra

# Reduce Work Hours and Physical Exertion

We collaborated with Bhoyare's Youth Farmer Group in Maharashtra to create a group enterprise, 'Paddy Thresher cum Cutter Machine'. This enterprise would provide the farmers employment opportunities and an additional income. Under this group enterprise, 6 youth members were trained and now earn around INR 60,000 per project as an additional income. The group enterprise has ensured that farmers save time, money and reduce physical exertion.



# Lighting Up Villages with Solar Street Lights

In Ovale Panchayat, Maharashtra, 45 public places used to be dark after sunset due to the lack of street lights. The lack of light caused nightmares to the community folk as it affected their day-to-day activities. This fear was eliminated when we provided 45 solar street lights to the community. The usage of solar street lights has saved the village from exorbitant electricity bills

and helped the village use natural resources while also lighting up all the public areas in the village. The traditional source of lighting was dependent on continuous supply of electricity. Hence this initiative has made the village self-sustaining, environment friendly and energy efficient.





## Case Study

# An Adroit Insight

#UpliftCommunities



Devale Panchayat's women in Maharashtra are proving that the appropriate use of resources sustains businesses during unprecedented circumstances. The members of Pragati SHG formed a group enterprise named Ambedkar Spice Making Unit. This Spice Unit's main motive was to create ready-to-use, essential, authentic spices which enhance the taste and quality of Indian cuisine. But, due to the pandemic, their business activities were hampered.

This is when the 3 women stepped up and made adroit changes to the business idea and started to grind the spices themselves as this method reduced the cost of raw materials. The grinding business took off well and brought tangible profits to the women. They are determined to create a

sustainable business that would eventually take them closer to their dream of starting the Spices Making Unit.

*"Earlier, I had to financially depend upon my husband. Now, I can consider myself as a breadwinner and an entrepreneur of the family. I render my sincere thanks to the team of Hand in Hand India for this training opportunity!"* states Kaveri Rupesh Ambedkar.

## Madhya Pradesh Quality Seeds for Quality Lives

Lack of quality seeds among the farmers of Meghapura village in Dhar district was a long-lasting issue, greatly affecting their livelihoods. The maize seeds did not provide much both in production and value. But Hand in Hand India's intervention provided an impetus the farmers were lacking.

Upon completion of SHG management and financial literacy training programmes, Hand in Hand India identified 25 women farmers and conducted training on Certified Seed production, along with an exposure visit in partnership with Krishi Vigyan Kendra (KVK), Dhar. 30 kg of certified gram seeds free of cost from KVK motivated 24

farmers to switch to gram production, mentored by KVK. The result was tremendous. Their production rose to 47.5 quintals, which they sold at INR 5,000-5,500/quintal in the market. As the entire village was reeling under economic hardships, the successful farmers decided to help 24 other farmers by donating 10 kg of gram seeds, aspiring to lift their entire community from the clutches of poverty.





# Promoting Healthcare in Rural Communities

Our consistent efforts in these challenging times was to provide healthcare facilities to the rural communities by conducting medical camps and enabling interventions of doctors' services, medicines and counselling. In 2020-2021, we conducted 29 medical camps and provided health care services to over 1,320 community members. Over 4,170 community members were covered by our health awareness programmes and 1,150 malnourished children and 558 women were brought out of malnutrition and anaemia with proper nutrient supplements and healthy diet plans.



## Case Study

# Sowing the Seeds of Change

#UpliftCommunities



Soram Bai earns more than INR 24,000 per harvest through her vegetable farm. She is a part of the Village Uplift Programme of Hand in Hand India in the Dhar district of Madhya Pradesh. Through this project, efforts were made to train women farmers in sustainable vegetable farming to improve their livelihood conditions. Under VUP, Soram Bai was supported through the provision of technical training and given access to credit. She was also

provided certified vegetable seeds from KVK, Dhar. She further plans to purchase a mini loader (vehicle) to transport and sell the vegetables in nearby markets and earn more profit. This initiative has enabled Soram Bai to improve her lifestyle and support her family's needs.



# Tamil Nadu

## Case Study

# Vermicomposting

#UpliftCommunities



Kumutha is one of the first rural women in the village of Athanapattu, Tamil Nadu to set up a vermicompost unit, with the guidance and support of Hand in Hand India. She was provided training on vermicomposting and market linkages as part of our village uplift programme. Kumutha availed credit support from us to expand and grow her then small unit. She was determined enough to enhance her social status and improve her financial stability.

Kumutha has also mastered the art of market linkages through the training she acquired at Hand in Hand India. She sells the vermicompost to various farms and nurseries in Puducherry. She also provides the manure to mushroom units, rose gardens, and cashew farms across Mayiladuthurai, Viluppuram, and other districts as there is a huge

demand for vermicompost throughout Tamil Nadu. The constant demand in the market ensures a steady income for Kumutha.

*"The timely credit support and training on vermicomposting has proved to be a blessing in disguise for vulnerable rural women like me. With my income, I am able to support my three grandchildren with schooling and college studies. In the future, I have plans on expanding my shed and generating more income"* shares Kumutha.

# Rajasthan

## Cooperative Empowerment

Facing an agrarian crisis due to dry climate and low land productivity, the community members of Sarechan village of Jodhpur district, Rajasthan needed an alternative livelihood option. Under its VUP programme, Hand in Hand India trained the women SHG members in subsidiary occupation like milk production. The team provided inputs by increasing the capacities of women dairy farmers to understand improved ways of dairy farming, organisational and entrepreneurial skills, technical knowledge of the production process, market assessment and tracking of sales. With the Gram Panchayat and women dairy farmers on board, a government unit of Dairy Cooperative was opened

in the village. 100 women dairy farmers are part of the Cooperative now. Due to better pricing and profits, the average monthly income of the families increased by 35%. Not only has this intervention ensured increased incomes but has also paved the way for the economic and social empowerment of women in the village.





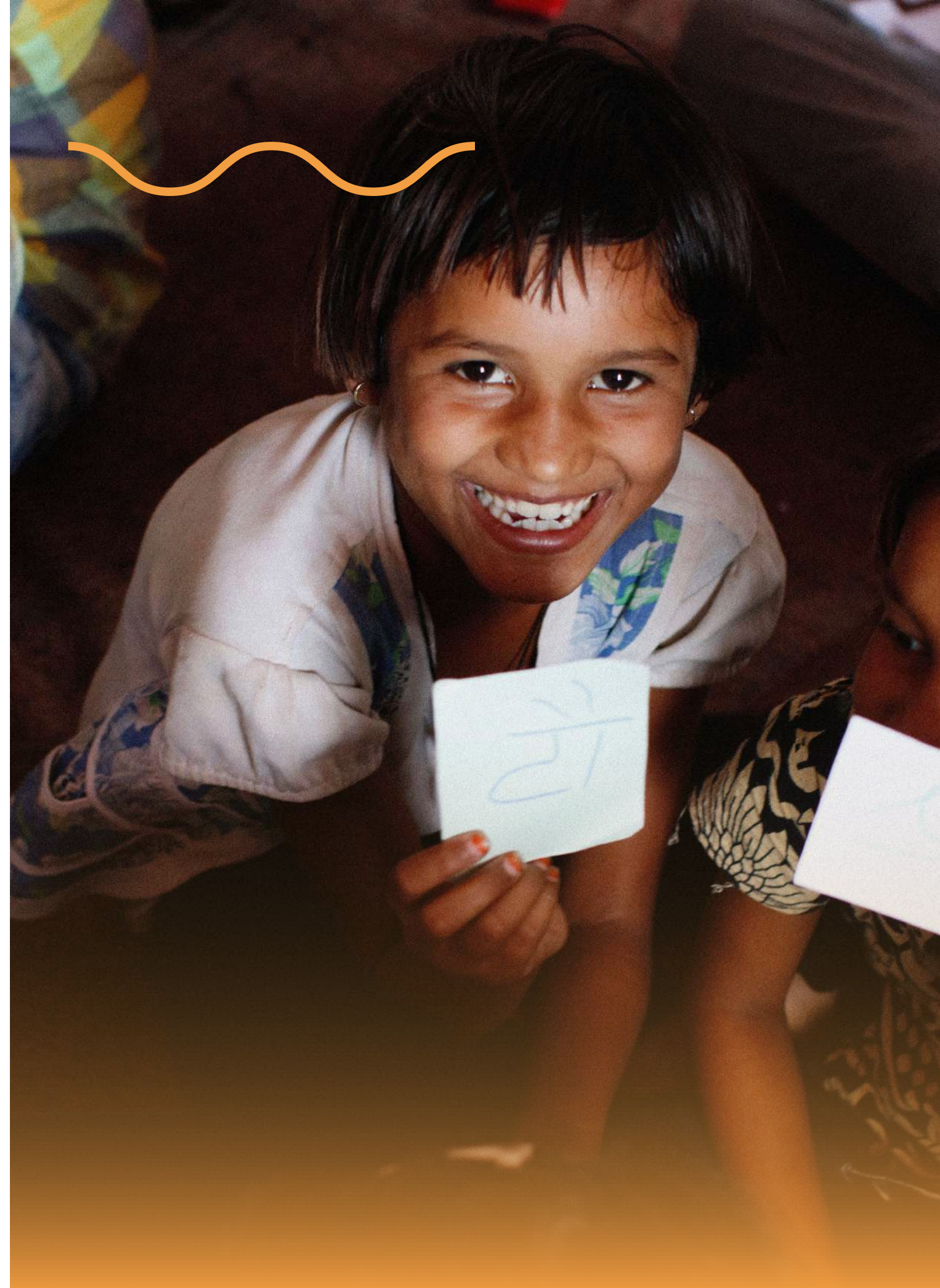
# The Educational Intervention

As schools were closed for the better part of FY 2020–2021, it was a huge loss of childhood for the children in the communities as well as an increased burden of child care on the mothers. To provide some respite to both the children and the mothers, we held Children Learning Centres and some special events to actively engage the children in a ‘play-way learning system’ and interaction with their peers. 1,370 families were provided awareness on the importance of education and 226 children benefited from our 6 CLCs and special events.



## The Way Forward

The village uplift initiative will continue to work on integrated issues of health, education, environment, and livelihoods promotion. Health and education will be priority areas to combat the aftereffects of the pandemic and build better futures. We will continue to work together with our stakeholders in the VUPs and our CLNs to carry forward our mission of promoting sustainable rural communities through job creation, financial inclusion, and integrated community development.





# #Dedicated Service

GRATITUDE

When the pandemic struck India in 2020, the Hand in Hand India team stepped up to support vulnerable communities in alignment with its mission. We not only diversified our own projects to maximise impact but also went beyond to provide emergency relief support.

## Milestones Achieved

<b>60,280</b>	Counselling Provided	<b>1,163,503</b>	Masks Produced
<b>43,644</b>	Immunity Boosted	<b>8,076</b>	SHG Women Trained in Mask Production
<b>83,322</b>	Sanitary Products Produced	<b>103</b>	Power Sprayers Distributed
<b>17,699</b>	Hygiene Kits Distributed	<b>934</b>	PPE Kits Distributed
<b>35,435</b>	Medical Equipment Distributed	<b>28,300</b>	Sanitiser Bottles Produced and Distributed to Households
<b>32,213</b>	Food Packets Distributed	<b>26</b>	Villages Cleaned
<b>42,203</b>	Families Provided with Food Ration	<b>₹ 1,080</b>	Provided as Relief Fund to <b>1,500</b> Green Friends and Field Team

## Our Resilient Adaptations

We helped build sustainable livelihoods to tide over the economic, social, and psychological hardships suffered in the ongoing pandemic. We adopted new strategies to minimize the impact of the pandemic by diversifying livelihood opportunities; designing new loan products and facilitating COVID-19 insurance policy for our project beneficiaries. Our SHG women worked relentlessly to meet the rising demand for COVID-19 safety kits by producing over 300,000 face masks, PPE kits, sanitizers, hand soaps that were commissioned by the Government and other local vendors. This initiative eventually turned out to be a great business module for the women. The

income generated from the production revived their lost livelihoods and steered them away from poverty. Due to the lockdown, all of the skill training centers were shut down and we had to move the offline session to an online platform, and hence we created virtual training sessions for the youth and women to hone their skill set and not let any hiccup stop their development. We also worked towards adapting to the growing digital world. So we promoted the use of digital technology, as this would make a more sustainable living for the women of our SHGs.



The lockdown also led to the shutdown of schools, and most children in the rural areas suffered immensely as they did not have access to any digital devices to attend the online classes. This is when we created a new module called Satellite Teaching Centres where the schools and teachers were taken to the children. Classes were conducted with all COVID-19 protocols in place. We also provided scholarships to 22 children whose parents lacked the resources to pay for their education. We adapted all our interventions to cope up with the demanding and unprecedented situation that was suddenly upon us, and these adaptations ensured safe and secure livelihoods to thousands.

## Combatting COVID-19

In partnership with local and global partners, Hand in Hand India organized 'Combatting COVID-19' initiatives and awareness drives in the various locations of Tamil Nadu and Puducherry. The initiative reached out to a mass population of 500,000+ in terms of COVID-19 education, free hand sanitisers, continuous waste management services, and supporting the Green Friends (sanitary workers) by providing PPEs, health care, and ration kits. Portable sanitiser power sprayers, Sanitiser kits and hands-free sanitiser dispensing stations were provided to local government bodies to help combat COVID-19. Innovative campaigns to reach out to the mass population were planned and executed.



## A Helping Hand During Unprecedented Times

The pandemic led to the loss of jobs of many daily workers who were from marginalized communities. During this time, the Hand in Hand India team in North India played an important role by creating awareness on government relief measures like ration distribution, cash benefits, PM Garib Kalyan Yojna, the free LPG available under the Ujjwala scheme, and in facilitating the linkage of women with banks, Panchayats and other relief providing institutions for effective delivery of services. Due to these interventions, many women opened bank accounts, availed benefits, and many families received Ration Cards which helped them in accessing benefits of government relief measures. Nearly 37,000 families benefitted through these interventions. The team trained SHG women to stitch masks, prepared PPE kits, produced hand sanitisers and soaps, and supported the pandemic relief.



## Timely Support

Hand in Hand India launched a Health Help Desk at Government Headquarters Hospital, Kancheepuram. Through the desk, people can avail any assistance regarding patients, and any other general information including details on COVID-19. To date, the desk has seen to the needs and helped 90,053 visitors and patients. The aim is to ensure that the visitors to the hospital are not overwhelmed and make them comfortable, and

help them in any way possible. The desk is tended to by an amazing team of social workers and frontline health workers.





## Marvellous Masks from Tamil Nadu

The pandemic crisis led to high demand for face masks. To meet this supply and demand issue and to be ahead of the curve, seven beneficiaries led by Renuga Devi started manufacturing face masks at their respective homes. There was a bucket full of orders from various companies in dire need of masks, and to meet this demand, the team of women worked day and night to produce 15,000 masks. This created revenue of INR 30,000, with each woman earning INR 3,000 to INR 4,000. The skill training acquired from Hand in Hand India's Palladam centre turned into an income generation opportunity for these women in times when there was no job security.



## Steadfast and Committed Green Friends

Amidst the surge of COVID-19 second wave, even during the total lockdown, our committed Green Friends (sanitary workers) with their brave hearts continued their daily operations of door-to-door waste collection in 200,000+ households in the local government bodies across seven states in the country. Irrespective of the pandemic scenario, abiding by all the precautionary measures, with utmost dedication, around 1,500 Green Friends selflessly rendered solid waste management services.



## Skill Training Adapted to the Current Needs

Hand in Hand India's skill training intervention trained SHG women in stitching masks. The women stitched 50,000+ masks in Tamil Nadu alone, and supported the surging need during the pandemic. The team was involved in generating COVID-19 awareness and distribution of food packets, groceries, and masks to the people.



## Enabling the Farmers to Fend for Themselves

Hand in Hand India supported farmers to reach out to the market to sell their products during the lockdown period due to transportation restrictions. The village watershed committees and village planning committees provided soft loans with revolving funds to overcome the pandemic situation. With the support of the donors, food and

nutritional security of the poor families including children and women were ensured, despite the lockdown situation in the tribal hamlets.

## Relief Measures

In Madhya Pradesh, members of the women-led federation across villages in Dhar and Dewas Districts set up a COVID-19 relief fund through which they distributed more than 1,000 cooked food packets, 1,000 Ration kits, and 5,000 masks to the community members. These women took the lead in motivating the community members for vaccination. They did online registration of SHG women in the CoWIN portal and played an important role in demystifying the myths around vaccination among the community members.



# A Source of Income Ensured Protection

60 SHG members in Bathinda, Punjab completed an order to prepare 10,000 face masks in a record time of 7 days. The SHG women earned an income of INR 51,645 through this order and are now able to support their families financially during this pandemic.

Since the COVID-19 pandemic outbreak, in partnership with Panchayat and local administration, SHG members were facilitated via Government orders to stitch masks.

## The Way Forward

Since the pandemic is far from over, we believe it is important to continue to focus on building resilience, social capital, and economic self-reliance by promoting enterprises, digital technology for upscaling livelihoods, financial inclusion services and better recovery systems.



# Layers of Protection

50 Rachakonda police jurisdictions in Telangana were provided with pulse oximeters, one at each station, while 2,500 police personnel were provided with steam vaporisers each through our COVID-19 relief support programme. The steam vaporisers were provided to ease the respiratory symptoms developed as COVID-19 side effects. This initiative garnered a positive response from the

Rachakonda police officials. Our frontline workers needed the utmost protection as they worked day and night to ensure that everyone else was safe. Hence the need to provide them with a shield of protection was the need of the hour.





# # Education Beyond Classrooms

E

GRATITUDE

The aim of this intervention is to ensure education for all children by bringing them out of the vicious circle of poverty through a spectrum of activities. Since 2004, the Child Labour Elimination and Education Programme Pillar has been striving to provide access to education by eradicating child labour.

## Our Presence



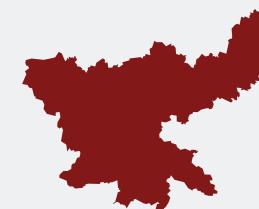
+ Tamil Nadu



+ Madhya Pradesh



+ Bihar



+ Jharkhand

## Milestones Achieved

- 343,037** Vulnerable Children Successfully Mainstreamed into School across India
- 1,142** Child Labour Free 'Panchayats' Created in Six Districts of Tamil Nadu and Dhar District in Madhya Pradesh
- 8** Residential Special Training Centres—Providing Food, Clothing, Shelter, Education Free of Cost to Extremely Backward, Poor Children (Especially Girls)
- 6** Transit Schools — for Young Adults 15–18 Years' Age to Pass X Grade (Move from Unskilled to Skilled Labour Work)
- 34** Children Learning Centres (CLC) Supplementing Education for Primary School Slow Learners in Government Schools Across Villages



# Key Achievements

- 115 Satellite Teaching Centers—**1,555** students to ensure continuation of education during Lockdown
- Uninterrupted Childline 1098 service to rescue and rehabilitate distressed children
- **270** child marriages stopped
- Scholarship for higher education **INR 229,353** for **22** students
- **100,000+** key stakeholders in **35** states and UTs took online oath during World Day Against Child Labour (WDACL) despite COVID-19 lockdown
- **60,000+** children reached online through sharing *Anbu Madal* from Kancheepuram District Collector—*Children Se Dosti* week
- Transit schools—Xth Board exam—2020  
Result: **188** appeared. **110** cleared. TS vs TN State performance: **59% vs 21%**

## Our Resilient Adaptations

The pandemic and national lockdown led to the shutting down of schools and educational centres. While the world transformed into a digital space, the digital divide in education in rural India was very real. Many children in the rural parts of India were left to defend for themselves and the loss of livelihood of their parents imposed a fear of being dragged back to child labour. To ensure that the learning never stops, we created a new initiative that would take the school and education to the kids. Through the Satellite Teaching Centres (STC) we reached out to vulnerable children in the remotest parts of project districts. The work that we have done at CLEP the past year went beyond teaching. We strived to meet the larger and more urgent needs of the children through relief support,

including ration kits, masks and sanitisers and by bridging the digital divide between the remotest children in TN and MP. We shifted to an online medium extensively and never stopped our essential child protection services at any point. The 24x7 Childline helpline continued to reach and rescue tender, distressed lives through the pandemic.

# Empower and Enrich Digitally

One of the biggest hurdles the pandemic posed was lack of access to smartphones and electronic devices to continue education in rural areas.

To address this socio-economic disparity and to ensure vulnerable rural children are not left behind, our CLEP team distributed 37 state-of-the-art tablets to young children studying in our STCs in Madhya Pradesh with financial support from our donors. The specialty of this initiative was that each child was provided with one tablet; there was no sharing involved. This ensured that no schedules or timelines overlapped and that all would be able to attend lessons. The team provided online

classes that were accessible through these tablets and also monitored the progress of the 640 children through WhatsApp groups and calls. To keep the children engaged and active, we also devised themed competitions on oration, debate, and drawing for the 640 children. The teachers were always available online to support and walk the children through any queries or doubts they possessed.





# Education at Their Doorsteps

Learning is a crucial experience for children, which is why at Hand in Hand India we have gone beyond the average teaching practices. Our teachers went to remote villages with modified two-wheelers equipped with Charts, Teaching Learning Materials, and Laptops to teach young children that were otherwise left behind from their counterparts during the lockdown.

Our teachers at Kancheepuram STCs use augmented reality-based mobile apps to bring animals to life in open-air classrooms. Through this method of teaching, children learnt with virtual reality and were able to visualize wildlife. We have also introduced classical music and instrument lessons at the centres to ensure the children have

some extra-curriculum in their daily workings. The children were also provided classes in writing on 'Olaichuvadi' which is a practice of writing poems on Palm leaves; a traditional method of documentation practiced during the times of Kings, to kindle their interest in the ancient literature of Tamil.



# Strengthening Government Services for Children



Childline Nodal-Kancheepuram, Childline Collab-Vellore, and Child Help Desk at Tambaram Railway Station have been doing everything they can 24x7 to keep our children safe. The Childline team has been working without a day's break during the pandemic to ensure that every child in need of care and protection is rescued.

One particularly distressing case tended to by the team involved a 15-year-old who faced constant abdominal pain and bleeding problems. Upon further investigation, the team discovered that the girl was constantly abused by a 75-year old who took advantage of her poverty and lured her in with candies. This abuse led to her conception and birthing a child which was the reason for the heavy and uncontrollable bleeding.

The Childline team supported the child with counselling, medical care and flagged the issue to the authorities. Punitive action against the culprit was immediately taken and the girl was provided with clothes, cloth diapers, infant milk powder, and grocery and sanitary essentials. The team has also been constantly following up with the well-being of the girl.

The Childline team had intervened in 270 child marriages, rescued and rehabilitated 609 children and conducted 815 Outreach and Awareness programmes benefitting 196,883 people.



## Case Study

# Persevere Throughout

#EducationBeyondClassrooms



At 7 years of age, Mari was forced to quit school and work as a labourer in a log cutting factory. The family was at the breach of poverty and could not afford even a decent livelihood; hence education was way out of their reach. But when the CLEP discovered Mari as a child labourer, they immediately counselled the family about the importance of education and enrolled him in Poongavanam RSTC at Sirukaveripakkam. Here, he completed grade 4 and 5 successfully but this was stopped abruptly due to the COVID-19 pandemic and Mari stopped attending school.

After the first wave, when the team tried to get in touch with Mari and his parents, they discovered

that the entire family had migrated out of the district. Yet, this did not stop the team from trying to find them and ensure that Mari is enrolled in a school again. After 3 months of intensive search, the team finally found the family and again emphasized the importance of educating the child and convinced the mother to enroll in the Panchayat Union Middle School, Putlur. Mari is now happy to be back in school and his dreams were reborn through the relentless efforts of the CLEP team.

## Case Study

# The Scholarship that Induced Dreams

#EducationBeyondClassrooms



To reduce the burden of the families facing financial strain, we at CLEP provided scholarships to 22 bright and underprivileged children. This scholarship would enable them to pursue their dreams of higher education in various fields of study.

The story of Dhanalakshmi who acquired the scholarship is something for the books and will surely inspire many more. Dhanalakshmi is one of the 7 children in the family. Her father and mother were struggling to make ends meet and were unable to care for the 7 children and feed them 3 meals a day. The situation at home made Dhanalakshmi quit school at grade 9 as she had to help her parents care for her siblings. This is when the CLEP team stepped in; we motivated her family and supported the child into enrolling for Grade 10 at Palladam Transit School. Dhanalakshmi was

always an exceptional student and she passed out of 10th and 12th grade with extraordinary scores. After completing her schooling, she enrolled and graduated B.Com in First Class and aspired to be a Chartered Accountant (CA). She is CLEP's first CA aspirant and the first graduate in the family. She has now secured an admission at the Eashwar Academy at Palladam to attain her CA qualification. The CLEP team has been with her throughout this magnificent journey and has also been the support pillar that imparted confidence when she needed it!

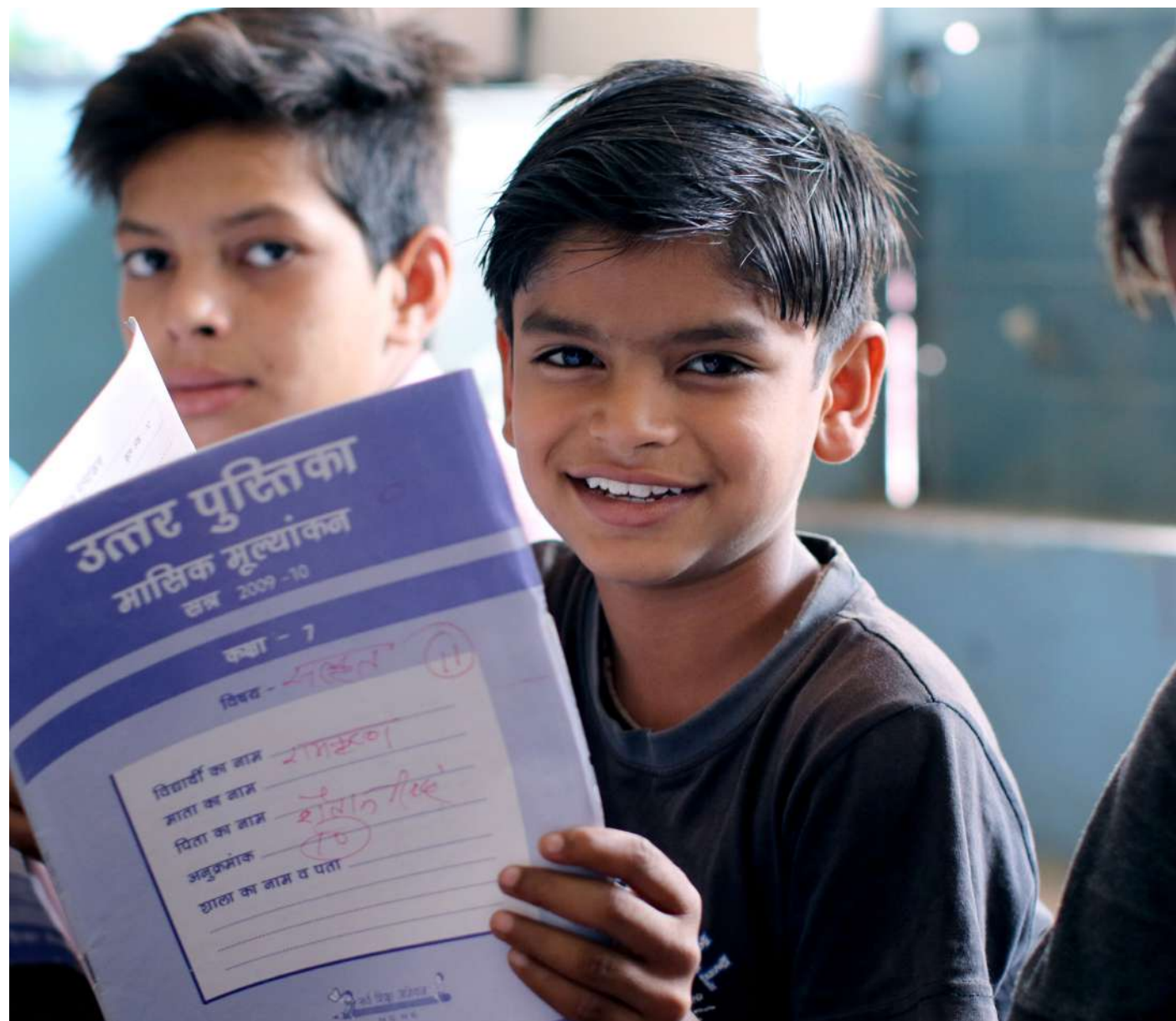


## The Way Forward

Our plans for the future are mainly focused on facilitating those children affected by the COVID-19 after-effects while ensuring that the education no matter what doesn't come to an end. We hope to have our Residential schools converted into Short-stay homes to help the children who lost both parents to the effects of the pandemic.

We have also devised a plan to impart special training that is customized and age-appropriate to the out of school/dropout children in our Non-Residential training centres. The other initiatives in the pipeline for the upcoming years are-Increase

the scope of the transit schools; implement after-school programme centres for any children interested in building their knowledge and help strengthen the government hostels.





# Our Board of Trustees 2020–2021

## Dr. Kalpana Sankar

Dr. Sankar is a microfinance and gender expert with over two decades of experience. She holds two doctorates in nuclear physics and gender studies. Passionate about empowerment of women, she co-founded Hand in Hand in 2004. She has been pivotal in replicating the model globally across 8 countries and across 17 states in India. She is also the Managing Director of Belstar, one of India's top ten microfinance institutions.

## Mr. N. Srinivasan

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

## MR. K. N. Krishnamurthy

Mr Krishnamurthy is a former General Manager and Special Director in automotives major Ashok Leyland. With over 38 years of experience in the manufacturing industry, he has also served with the Confederation of Indian Industries (CII) in various capacities. He is currently the Chairman of the Indian Roads and Transport Development Association (Southern Region), the Vice Chairman at Revettec India Limited and Director of Sunera Solar Engineering Private Limited.

## Mr. M. S. Sundararajan

Mr. M.S. Sundararajan is an economist and 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.

## Mr. P. Kottaisamy

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

## Mr. Amuthasekaran Nachiappan

Mr Nachiappan's experience spans education, monitoring, evaluation and grass-roots activities. He started his career with the Indian social-service organisation Vivekananda Kendra. He has worked on watershed management, renewable energy for rural areas and rural development issues. He is currently Senior Vice President at Hand in Hand India.

## Dr. Mangala Ayre

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

## Dr. S. Chinnappan

Dr. S. Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. He also edits Muttram, a government-sponsored monthly magazine for self-help groups. He has worked in the policymaking team for Dutch development organisation, Cordaid.

## Mr. S. Chandrasekar

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

## Trustees

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Mr. P. Kottaisamy

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## Advisory Trustees

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Mr. K. N. Krishnamurthy

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# Key Executives 2020–2021



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Kalyanaraman A	Group Chief Executive Officer
Krishnan N	Deputy Chief Executive Officer
Muralidharan L	Consultant – Finance & Accounts
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Ravichandran K S	Deputy Chief Financial Officer
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We would like to thank all the individual donors who supported our interventions



# Financials

## Balance Sheet as on March 31,2021 (All amounts are in INR unless stated otherwise)

Particulars	as at March 31, 2021	as at March 31, 2020
<b>Trust Fund and Liabilities</b>		
<b>Trust Funds</b>		
<b>a. Corpus</b>		
Initial Contribution	1,000	1,000
Corpus Fund	232,124,387	232,124,387
Interest Surplus - Corpus Fund	30,650,956	45,650,956
	<b>262,776,343</b>	<b>277,776,343</b>
<b>b. Surplus in Income &amp; Expenditure</b>		
	<b>51,668,356</b>	<b>47,932,590</b>
<b>c. Grants</b>		
Capital Grants	104,050,899	110,828,829
Revenue Grants	214,740,579	146,056,079
	<b>318,791,478</b>	<b>256,884,908</b>
<b>A. Total (a. + b. + c.)</b>	<b>633,236,177</b>	<b>582,593,841</b>
<b>Non Current Liabilities</b>		
Long Term Borrowings	-	143,072,010
Long Term Provisions	18,051,456	19,002,604
<b>B. Total</b>	<b>18,051,456</b>	<b>162,074,614</b>
<b>Current Liabilities</b>		
Sundry Creditors	23,820,216	22,998,489
Other Current Liabilities	88,570,406	173,928,518
Short Term Provisions	571,951	2,617,989
<b>C. Total</b>	<b>112,962,573</b>	<b>199,544,996</b>
<b>Total (A. + B. + C.)</b>	<b>764,250,206</b>	<b>944,213,451</b>

The Financial Statements of Hand in Hand India for the year ended March 31, 2021 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S). The completed audited Financial statement can be viewed on our website.

## Balance Sheet as on March 31,2021 (All amounts are in INR unless stated otherwise)

Particulars	as at March 31, 2021	as at March 31, 2020
<b>Assets</b>		
<b>Non Current Assets</b>		
<b>a. Fixed assets</b>		
Tangible Assets	101,422,349	107,540,412
Intangible Assets	2,628,550	3,288,418
<b>Total</b>	<b>104,050,899</b>	<b>110,828,830</b>
<b>b. Long Term Investments</b>		
	<b>248,479,069</b>	<b>248,680,735</b>
<b>c. Long term Loans &amp; Advances</b>		
	<b>62,651,507</b>	<b>115,716,354</b>
<b>A. Total (a. + b. + c.)</b>	<b>415,181,476</b>	<b>475,225,919</b>
<b>Current Assets</b>		
a. Cash and Bank Balances	181,411,534	178,458,817
b. Short Term Loans and Advances	160,304,355	281,982,088
c. Other Current Assets	7,352,841	8,546,627
<b>B. Total</b>	<b>349,068,731</b>	<b>468,987,532</b>
<b>Total (A. + B.)</b>	<b>764,250,206</b>	<b>944,213,451</b>

The Financial Statements of Hand in Hand India for the year ended March 31, 2021 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S). The completed audited Financial statement can be viewed on our website.



# Financials

## Statement of Income and Expenditure for the Year Ended on 31st March, 2021 (All amounts are in INR unless stated otherwise)

Particulars	Year ended March 31, 2021	Year ended March 31, 2020
<b>Income</b>		
Revenue Grants	323,713,956	401,064,964
Interest Income	91,321,434	78,832,664
Other Income	12,903,895	41,616,727
<b>Total</b>	<b>427,939,284</b>	<b>521,514,355</b>
<b>Expenditure</b>		
Programme Expenses	390,223,485	451,713,088
Administrative and other expenses	12,075,136	32,588,977
Finance Cost	21,904,897	33,871,867
Depreciation / Amortisation	11,820,218	11,576,664
Less: Amortisation from Capital grants-being Depreciation/Amortisation	(11,820,218)	(11,576,664)
<b>Total</b>	<b>424,203,518</b>	<b>518,173,933</b>
<b>Excess of Income over Expenditure carried forward to balance sheet</b>		
	<b>3,735,766</b>	<b>3,340,422</b>
<b>Surplus</b>	<b>3,735,766</b>	<b>3,340,422</b>

The Financial Statements of Hand in Hand India for the year ended March 31, 2021 was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S). The completed audited Financial statement can be viewed on our website.

# 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, with help from our local employees and 50,000+ volunteers has helped us to keep costs low. We limit our overhead costs to 8-10% in India.

## Hand in Hand India Bank Details

### International Bank Account

**Account Name**  
Hand in Hand India

**Bank Name**  
State Bank of India

**Bank Address**  
FCRA Cell 4th Floor, New Delhi Main Branch,  
11 Sansad Marg  
New Delhi 110001

**Account Number**  
40096127303

**IFSC**  
SBIN0000691

**Swift Code**  
SBININBB104

### Domestic Bank Account

**Account Name**  
Hand in Hand India

**Bank Name**  
Canara Bank, Theradi Branch

**Bank Address**  
293, Gandhi Road,  
Kancheepuram 631501

**Account Number**  
0939101020216

**IFSC**  
CNRB0000939

**MICR Number**  
600015107

If you wish to make a donation online, please visit [www.hihindia.org](http://www.hihindia.org)

## Volunteers & Internships

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

## Corporates

We have worked with over 100 companies, multilateral institutions, foundations and Government agencies. Interested corporates, can contact Mr. Sandip Mookerjee for further information:  
[sandip.mookerjee@hihindia.org](mailto:sandip.mookerjee@hihindia.org)  
**+91 9500041800**



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Dr. Kalpana Sankar

## Editorial Team

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Parisutham Vedamuthu  
Raghul Madhaiyan  
Sahaana Sankar

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Whoa Mama Design Studio

## Photography

Ranganathan K  
Raja Suriya  
Veerapathiran

We thank the entire senior management staff and pillar heads for their contribution in bringing out this publication