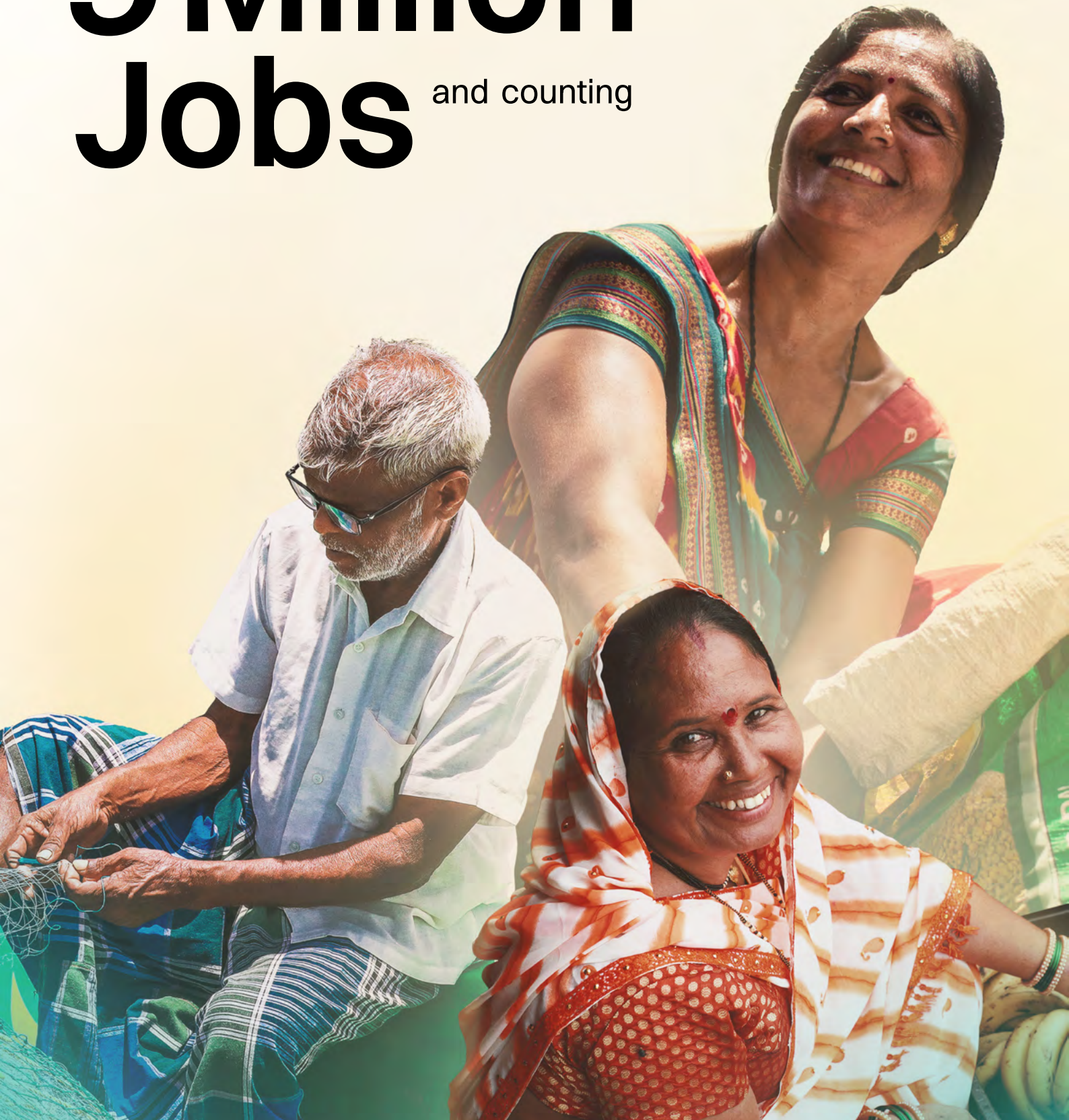


*Annual Report 2021–22*

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# 5 Million Jobs and counting



HAND IN HAND INDIA

# *Annual Report*

## *2021–22*

Since 2004, Hand in Hand India has strived towards women empowerment & job creation by implementing the Self Help Group (SHG) model. This model has proved success in the financial, digital, and social empowerment of women and their eventual enterprise development. Going beyond enterprise development or job creation, Hand in Hand India has created a gamut of services to include — financial literacy, digital literacy, business coaching, market linkages and ultimately formation of federations for sustaining these women as successful entrepreneurs. Our work has proved that by empowering

the woman, the multiplier effect is set off to uplift the family as a whole.

This Annual Report celebrates our model of job creation, women empowerment, up-skilling, entrepreneurship, independence, fulfilled dreams, and bright futures. Aside from that, we highlight our key achievements of the last year in fighting poverty through our integrated 5 pillar programme — Child Labour Elimination and Education, women empowerment, health, environment, and skill development.

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**Five Million  
Jobs** *by 2021*

*Pillar Stories and Achievements  
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# *Hello,*

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

# *we are*

# *Hand in Hand India.*

Hand in Hand India stands committed to address 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 18 states of India and our model has been replicated in Afghanistan, South Africa, 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 2021-22 across the areas of women empowerment, job creation, child labour elimination and education, access to healthcare, skill development, solid waste and natural resource management under environment, and community-based village uplift.

## 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

TO CREATE

*Ten  
Million  
Jobs  
by 2025*

Our Goal

## Our Values

*Integrity*  
*Professionalism*  
*Accountability*  
*Transparency*  
*Team Work*  
*Gender Inclusion*

## Our 5-Pillar Programme



Women Empowerment & Self Help Groups



Child Labour Elimination and Education Programme



Access to Affordable Healthcare



Skill Development & Technology Centres

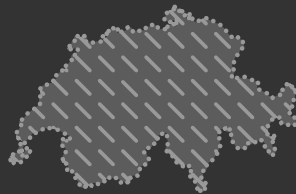


Environment

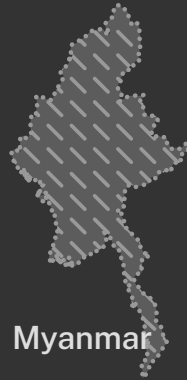
# Global Presence



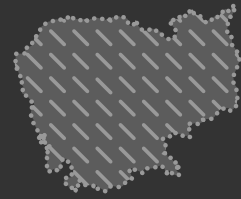
South Africa



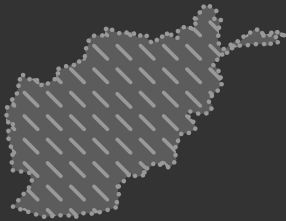
Switzerland



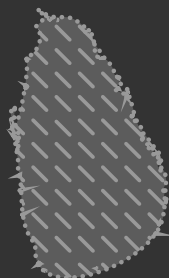
Myanmar



Cambodia



Afghanistan



Sri Lanka



Brazil

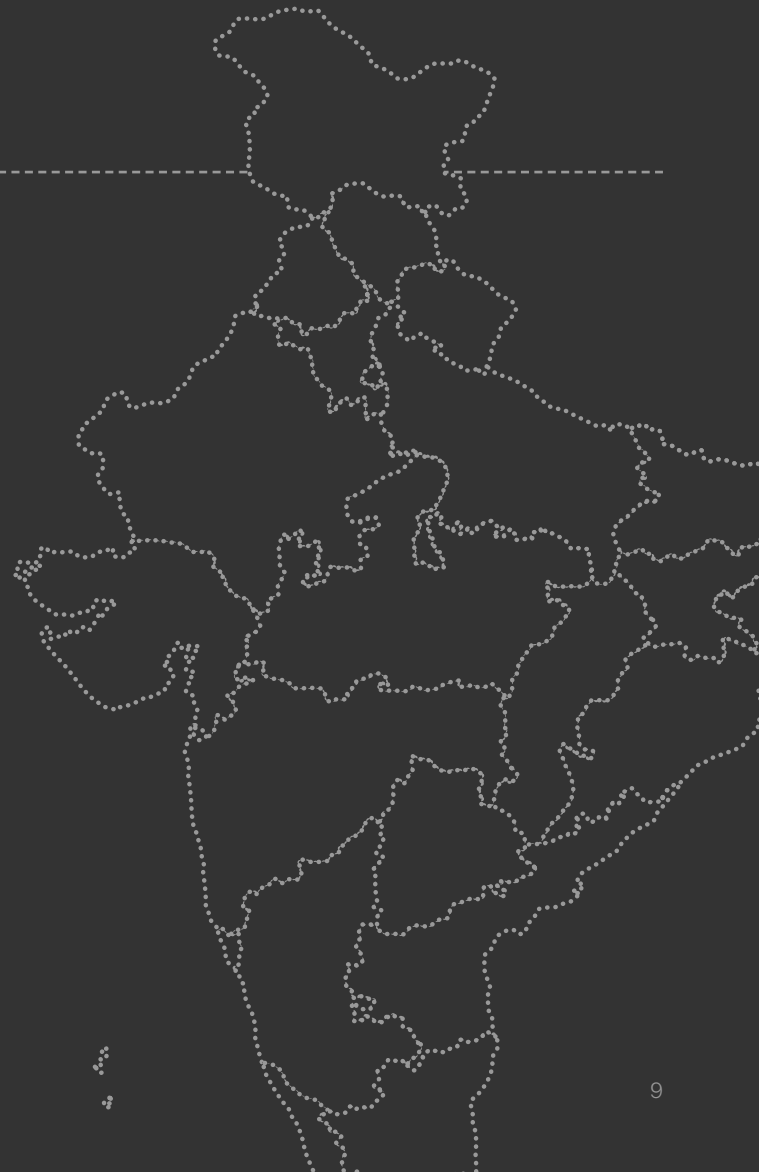
## Our Presence in India

### States

- |                     |                   |
|---------------------|-------------------|
| 1. Andhra Pradesh   | 11. Maharashtra   |
| 2. Bihar            | 12. Odisha        |
| 3. Chhattisgarh     | 13. Punjab        |
| 4. Gujarat          | 14. Rajasthan     |
| 5. Haryana          | 15. Tamil Nadu    |
| 6. Himachal Pradesh | 16. Telangana     |
| 7. Jharkhand        | 17. Uttar Pradesh |
| 8. Karnataka        | 18. West Bengal   |
| 9. Kerala           |                   |
| 10. Madhya Pradesh  |                   |

### Union Territories

- |                              |               |
|------------------------------|---------------|
| 1. Andaman & Nicobar Islands | 2. Puducherry |
|------------------------------|---------------|





# Self Help Groups & Women's Empowerment

---

**5,034,511**

*Jobs Created*

---

**264,621**

*SHGs Formed*

---

**2,884,656**

*Total SHG Members*

---

**271,861**

*Women Trained in Financial  
& Digital Literacy*

---



# Child Labour Elimination and Education

---

**351,090**

*Children Enrolled  
in Schools*

---

**3**

*Residential Special  
Training Centres*

---

**342**

*Children Supported  
for Higher Education*

---

**5**

*Transit Schools*

---

**23**

*Children Learning  
Centres*

---





# Access to Healthcare

---

9,735

*Medical Camps*

---

70,887

*Women Covered under  
Anaemia Control Programme*

---

10,502

*Children recovered from  
Malnutrition*

---

396

*People Screened for Eye Vision*

---



# Skill Development & Technology Centres

---

**160,672**

*Women Trained*

---

**12,449**

*Youth Trained*

---

**969**

*Village Uplift Programme  
under Corporate Social  
Responsibility (VUP CSR)*

---

**5,276**

*Women Enterprises Created*

---





# Natural Resource Management

---

149

*Projects Handled*

---

34,062

*Area Treated (in hectares)*

---

25,961

*Farmers Skill Trained*

---

9,503,712

*Water Storage Created  
(in cubic meter)*

---



# Solid Waste Management

---

**647,830**

*Households Benefitted*

---

**5,739 MT**

*Waste Handled per Month (avg.)*

---

**204**

*Biogas Units*

---

**10,432**

*No. of Green Friends Trained*

---





# Village Uplift Programme

---

473

*Villages Uplifted*

---

1,145

*Child-Friendly Panchayats*

---

48

*Current Village Projects*

---



# Message from the Managing Trustee

---



## *Q1. Please talk a bit more about creating 5 million jobs for women across India.*

I am delighted to share that our job creation model, established in 2004 and globally replicated, has been instrumental in creating over 5 million jobs for women in India alone. This figure comprises women who have gone through a gamut of services including financial inclusion, skill development, access to credit and Government schemes, enterprise creation, and business coaching. The thrust this year has been not only on financial empowerment but digital empowerment of women too. We are training them in innovative aspects such as dealing with energy poverty, climate change adaptation and addressing gaps in literacy and numeracy. Each of these interventions have seen a spin-off effect leading to job creation and entrepreneurship. Our model of establishing cluster level and block level networks of SHG women has established our graduation as an institution that facilitates community-level change with over 370 women representatives in Panchayati Raj Institutions. To further nurture skill training, our team is focusing on skilling youth and farmers ensuring access to market linkages. We are well on our path to create 10 million jobs by 2025.

## *Q2. What do you think sets Hand in Hand India apart?*

Right since inception, Hand in Hand India has focused on scale, sustainability and replicability of its model at national and global levels. Setting up different institutions to cater to the same target group with different interventions has made us truly unique. I must say that the

acquisition of Belstar (currently Belstar Microfinance Ltd.) in 2008, with our strong belief that the self help group focus along with microfinance will provide a strong unbreakable social and financial base for the growth and empowerment of women, has now given us the scale that we wouldn't have been able to achieve as just Hand in Hand India. Belstar currently services 1.8 million clients in 18 states of India and in most states, we have a synergistic model with credit plus activities offered by Hand in Hand India. This model has not only strengthened the social capital of the poor but has also improved their overall standard of living.

In a recent visit, I met with an entrepreneur who has benefitted from both Belstar and Hand in Hand India. Manjula is the owner of a saree and a jewellery business. She has grown her income four times in the last six years. Beyond that, she proudly states that her children were employed in large IT companies like Wipro and TCS besides one son working in the Middle East as a Civil Engineer. Cases like Manjula are the faces behind the five million figure that we have touched positively over the last 18 years. Their outlook, positivity and socio-economic transformation beyond their generation keeps us going.



*Q3. Aside from the self help group programme, how else are you focusing on job creation?*

While we don't thrust this in all our initiatives, all our programmes are designed in such a way that the final beneficiary is left empowered — economically and socially! For instance, in our natural resource management initiatives, we target marginal farmers with training on organic farming methodologies that leaves them with skills to multi-crop, assess weather patterns, create market linkages, and ultimately increase output and income. In our skill development programme, our focus has actively shifted to youth along with women. By partnering with different Corporates, we are skilling youth in different trades and also ensuring a high placement ratio. In health, we want to reach the last mile with health care access. The COVID-19 pandemic has hastened these efforts by introducing telemedicine services. In rural Bihar and Jharkhand, this has enabled timely screening of diseases and correct treatment, increasing their overall health and productivity.

*Q4. What are the other key initiatives during the last year?*

We try to implement innovative initiatives either on scale or as pilots in all our pillars. Our health help desk started off during the pandemic with the idea of guiding poorer communities with knowledge in navigating large hospital premises and gaining access to insurance schemes. We are now present in 4 states with 8 help desks, and we digitally track each person who takes our assistance and reach out to an average of 100,000 patients every month. The thrust on plastic waste management under solid waste management has ensured that we engage communities in different behavioural change activities to bring about sustainable change. This year, we have once again opened the doors of our residential special training centres at Poongavanam and Bharathiyar to vulnerable children who will now have an opportunity to relive their

lost childhood, catch up with education and receive psychosocial support before being mainstreamed into Government schools. We have noted that there has been a setback in the learning levels and quality of education post COVID-19 and have put in place measures to bring back the focus on learning outcomes over a period of two years. The Child Labour Elimination and Education programme team is conducting regular trainings in Government schools on safe use of digital devices for children. Our focus remains on protecting child rights in the communities we work with.

*Q5. What is next for Hand in Hand India?*

This year, our established 'Recycle for Life' model for solid waste management received a mention in the Hon'ble Prime Minister of India's 'Mann Ki Baat' programme, putting our work in Karaikal on the national map. Adding another feather to our cap, the Natural Resource Management team was honoured with the 'Excellence Award' for the implementation of the Paithur Goodamalai Tribal Development Project at the 41<sup>st</sup> Foundation Day of NABARD from Mr. Palanivel Thiagarajan, Hon'ble Minister for Finance and Human Resources Management, Tamil Nadu. A representative from our team was also chosen as a Climate Action Champion by the US State Department. While we plan to continue to work with all five pillars, we will focus on climate-resilient agricultural practices, efforts to offset carbon emissions, empower more women and youth with innovative trades, put more children back in school and deepen our healthcare services to the last mile.

#### *Q6. Any concluding remarks?*

I thank the leadership team, senior management, and the entire staff for their positive attitude, commitment, and teamwork. They embodied the true Hand in Hand spirit of passionate work! I thank the National and State Governments for their encouragement and Corporates for their faith in our work. I sincerely thank our esteemed Board of Trustees for their time, unflinching support, and guidance through the year. I extend a special thanks to Mr. MS Sundararajan for his guidance on best financial practices with maximum transparency and good governance. The new year brings new opportunities and we look forward to creating high impact programmes that align with Government priorities.

— *Dr. Kalpana Sankar*

# Message from the President (South)

---



*Q1. 5 million jobs is not a small number. How do you feel about reaching this milestone?*

It is a matter of great pride that we have reached the milestone in five years, despite the challenges of the COVID-19 pandemic that saw several low-income households go through financial and an emotional crises. The Hand in Hand India team has worked with commitment and passion to achieve this goal.

*Q2. Having tracked our work for more than 15 years, how impactful is our integrated model? Any examples from the South that you can highlight?*

The job-creation model of Hand in Hand India takes into consideration the changing social context and hence remains relevant at each point in time. The components of the model change to implement programmes that are beneficial to the community that we work with and its success is evidenced from the impact that it has created across the geography where it has been implemented.

There are several standout highlights in Tamil Nadu, and these include the efforts made by SHG women to improve the civic infrastructure that has helped them to reduce daily drudgery, leaving them more time to pursue entrepreneurial pursuits. The other is the enthusiasm with which women have taken the challenge of improving their household finances through a conscious effort to improve household income by starting small businesses.

*Q3. What are the key achievements during the last financial year? (aside from job creation)*

In the financial year, the team in South India worked to strengthen the entrepreneurial ecosystem for women entrepreneurs. To achieve this goal, the team created a network of women headed organizations that helped SHG entrepreneurs to conduct business among themselves. A digital platform was established on WhatsApp and 50,000 women entrepreneurs were linked to each other through WhatsApp groups. 4,100 of these entrepreneurs were provided value added services comprising business training, market linkages and assistance on meeting regulatory and compliance requirements.

*Q4. Looking forward, how do you see us reaching the goal of 10 million jobs by 2025?*

We work with households in rural and peri-urban locations. Thus there is immense potential to create jobs in the agriculture sector — floriculture, horticulture, logistics for agri-produce, and value addition in food products.

In peri-urban areas, the focus will be on the services sector where better financial services and products, digital services on the internet, education, and health services will be needed.

— Mr. Srinivas Krishnaswamy

# Message from the President (North)

---



*Q1. You have seen our model since the early days, how do you feel about reaching the milestone of 5 million jobs?*

It's been an emotional and an immensely proud moment for me to see Hand in Hand India achieve this stupendous milestone. Having been associated with the organisation since its inception, I can say with utmost conviction that this goal has been worked towards tirelessly and sincerely with years of strategic planning, decisive actions, effective implementation, efficient innovations, and a lot of social and cultural customisation to suit the different contexts, needs and demands of our 18 states and 2 union territories across the country.

*Q2. Early 2008 to now, what has changed in field level implementation of programmes in North India? Are there any examples that have stood out to you?*

A lot of project interventions have been fine-tuned in North India States that have impacted women and rural communities in many positive and effective ways. To begin with, the thrust on training on financial literacy, digital technology and ensuring access to Government of India's social security and financial inclusion schemes have been big game changers. States of Bihar, Jharkhand, Uttar Pradesh, Madhya Pradesh and Rajasthan suffer from low indexes of poverty and human development indicators, and, while the Government has laid out several schemes for the social and economic uplift of the underprivileged, it is their access that has been a challenge. Hand in Hand India teams across N India have worked pro-actively with the Government to ensure last

mile connectivity of these schemes.

Additionally, North India states suffer from glaring gender-based discriminations that hinder women's equal participation in households and communities. Through our customised interventions across projects, we have gradually addressed these.

*Q3. What are the key achievements during the last financial year?*

Major achievements were our increased focus on training in digital technology, forming groups of SHG members to enable them to transact business among themselves, earn incomes and support their families. Value chains and market linkages pertaining to farm, non-farm and allied sectors, and energy based enterprises were facilitated.

Secondly, our women-led federations called Cluster Level Networks (CLNs) acted as a strong collectives to positively impact enterprise strengthening, community development and women empowerment at the grassroots. Thirdly, healthcare interventions like conducting medical camps in far-flung areas, promoting telemedicine, establishing help desks in Government hospitals for greater outreach of medical services along with setting up satellite centers and child learning centers to compensate for loss of learning during the COVID lockdown periods proved immensely beneficial for our project beneficiaries and rural communities.



*Q4. Looking forward, how do you see us reaching the goal of 10 million jobs by 2025?*

Going forward, we must continue to work with single-minded focus to help our economy recover faster through livelihoods promotion, job creation and ensuring gender equality through women's greater participation. Our critical mass of CLNs and Block Level Networks (BLNs) should play an active role in ensuring all this. Efforts should be made to expand the outreach of digital technology, credit and market support services for enterprise development, and access to Government's social and financial inclusion schemes, to aid the goal of 10 million job creation by 2025.

*— Dr. Madhu Sharan*

# Five Million Jobs *by 2021*





## *... and the journey to 10 million jobs by 2025*

For a society to fully realize its potential, it is imperative that all sections contribute to and partake from the development process. Yet, it is increasingly evident that women, who constitute about half of our population, are not fully integrated in the development process. The women's self help group and micro-finance initiatives have proved successful in overcoming barriers that have traditionally kept women out from accessing formal financial services and have helped them improve their status in their family and their community.

Since 2004, Hand in Hand India has developed a self help group and job creation model that has been critical in empowerment of women. The model draws from both the Grameen and traditional SHG approach to benefit women at the bottom of the pyramid. In our approach, women are mobilized into self help groups, encouraged to save, and open a bank account and encourage internal group borrowing for short term needs. The Hand in Hand India team assists these women in improvement of their skills and encourages them to pursue economic activities.





This enables them to access formal financial services such as banks or MFIs to satisfy their credit needs to build their businesses. Enterprise development is the first step, but sustainability is also critical. Understanding this gap, Hand in Hand India's team provides enterprise development training that includes support with business plan development, market linkages, connection to technology, quality control etc. This is often conducted in partnership with elite





institutions such as IIT Madras. While this model was developed in Tamil Nadu, the same could not be exactly replicated immediately in the North. Additional training on adult literacy, financial literacy and digital literacy has paved the way to entrepreneurship in other states.

In 2005, we wanted to have a pilot on scale to prove our model's success. Given Tamil Nadu's then population was estimated at 13 million, we aimed at 1.3 million as those in poverty and to empower them with jobs. We achieved this goal in 2011 and have been moving steadfast since. Our model has grown along with the journey and has been customized based on state. We have further consolidated our work where the thrust of Hand in Hand India's SHG-job creation

programme has evolved and is now working through women's collectives with the aim to enhance their social, financial and entrepreneurial skills for higher incomes, more financial security and greater bargaining power within their households, markets and communities. The SHGs of Hand in Hand India are subsequently federated into cluster level and block level networks (CLNs and BLNs) to enhance the social capital and promote livelihood activities of rural women. These networks have the potential to address gender issues (personal and community level), community development activities and create and bolster income-generating activities for women, thereby contributing to their social and economic process of empowerment.

*Our journey to 10 million jobs* is on track. The future is female and the impacts of empowerment of women has a proven multiplier effect!





# Self Help Groups & Women's Empowerment



**H**AND IN HAND INDIA'S Women Empowerment and Self Help Groups (SHG) programme now has its presence in 17 states in India. SHG formation continues to flourish with more women coming forward to create an impact both in their families and the community they live in. To encourage these committed women, Hand in Hand India builds suitable platforms through social mobilization and enterprise creation interventions. Measures are undertaken to develop the social, financial, digital and entrepreneurial skills of SHG women, while the Cluster Level Networks (CLNs) and

Block Level Networks (BLNs) are created/strengthened for self-reliance and collective mechanism of these networks in women's empowerment and livelihood creation activities. Utilizing digital platforms to spread knowledge on business development and enterprise creation has gained ground attracting many players.

# Our Presence

## Punjab

- ▶ Punjab

## Uttarakhand

- ▶ Dehradun
- ▶ Nainital

## Haryana

- ▶ Haryana

## Uttar Pradesh

- ▶ Ayodhya
- ▶ Bahraich
- ▶ Gorakhpur
- ▶ Lucknow

## Gujarat

- ▶ Ahmedabad
- ▶ Bhavnagar
- ▶ Panchmahal
- ▶ Surat
- ▶ Vadodara

## Rajasthan

- ▶ Ajmer
- ▶ Banswara
- ▶ Jalore
- ▶ Jodhpur
- ▶ Pali
- ▶ Udaipur
- ▶ Sirohi

## Maharashtra

- ▶ Ahmednagar
- ▶ Pune
- ▶ Solapur

## Madhya Pradesh

- ▶ Bhopal
- ▶ Dhar
- ▶ Dewas
- ▶ Indore
- ▶ Ratlam
- ▶ Shajapur

## Karnataka

- ▶ Bangalore
- ▶ Chitradurga
- ▶ Davanagere
- ▶ Dharwad
- ▶ Haveri
- ▶ Mysore
- ▶ Shimoga

## Kerala

- ▶ Ernakulam
- ▶ Kollam
- ▶ Kottayam
- ▶ Palakkad
- ▶ Thiruvananthapuram
- ▶ Thrissur

## Chhattisgarh

- ▶ Jashpur
- ▶ Raipur
- ▶ Mahasamund
- ▶ Surajpur
- ▶ Surguja

## Bihar

- ▶ Dharbanga
- ▶ East Champaran
- ▶ Madhubani
- ▶ Muzaffarpur
- ▶ Patna

## Tamil Nadu

- ▶ Chengalpattu
- ▶ Coimbatore
- ▶ Cuddalore
- ▶ Dharmapuri
- ▶ Dindigul
- ▶ Kancheepuram
- ▶ Kanniyakumari
- ▶ Krishnagiri
- ▶ Madurai
- ▶ Namakkal
- ▶ Ramanathapuram
- ▶ Ranipet
- ▶ Salem
- ▶ Sivagangai
- ▶ Tiruvallur
- ▶ Tiruvannamalai
- ▶ Kallakurichi
- ▶ Tenkasi
- ▶ Theni
- ▶ Tiruvarur
- ▶ Thoothukudi
- ▶ Tiruchirappalli
- ▶ Tiruppur
- ▶ Tirunelveli
- ▶ Tirupathur
- ▶ Vellore
- ▶ Viluppuram
- ▶ Virudhunagar

## Odisha

- ▶ Jajpur
- ▶ Jharsuguda
- ▶ Nuapada
- ▶ Sambalpur
- ▶ Sundergarh

## West Bengal

- ▶ Alipurduar
- ▶ Darjeeling
- ▶ Jalpaiguri
- ▶ Purba Medinipur
- ▶ Paschim Medinipur
- ▶ North 24 Parganas
- ▶ South 24 Parganas

## Puducherry (Union Territory)

- ▶ Puducherry



# Milestones

5,034,511	-----	Jobs created	59,773	-----	Access to Government Schemes
264,621	-----	SHGs formed	31	-----	Block Level Networks (BLNs) formed
2,884,656	-----	Total members	3,023,481	-----	Family Based Enterprises (FBEs) created
1,036	-----	Cluster Level Networks (CLNs) formed			
271,861	-----	Women trained in Financial & Digital Literacy			



# Social Mobilisation

The social mobilisation team continues to engage in SHG formation/strengthening activities and further graduated the concept with the formation of block-level and cluster-level networks. In turn, the CLNs implement Community Action Programmes that focus on housing, approach roads, water tanks, tank renovation etc. benefiting 228 members over the last year.

Training and sensitisation programmes on multiple capacity-building facets improved the knowledge of the SHG members and enabled them to take up issues that remained a hindrance to their personal development. The financial literacy training benefitted 37,028 women. The 45 campaigns on social security schemes conducted under this component facilitated 18,176 women to get enrolled in the schemes. Digital literacy training offered both in theoretical and practical forms benefitted 23,412 women, helped form 139 digital SHGs and created 1,557 Digital Champions in the SHGs who excelled in spreading digital awareness among the

community. With the business motivation training (5,429 women), the triumvirate of financial, digital and business motivation built the capacities of the SHG women and encouraged them to launch enterprises.

For personal improvement, SHG members were sensitised on human rights (10,289 women), social, economic, political, health and environmental rights (8,167 women), and roles and responsibilities of Panchayati Raj Institution (PRI) (162 members), through trainings, mass awareness & advocacy programmes. 183 training programmes on health benefitted 4,308 women, while 37,720 members of 328 CLNs participated in the COVID-19 awareness & vaccination programmes. To enable SHG women and their families to avail govt. benefits, 22 awareness programmes were conducted sensitizing 880 women. Post these awareness programmes, 11,888 women accessed Government schemes through CLNs.





# SHG Enterprises

SHG enterprises majorly focused on business development interventions with an emphasis on entrepreneurship. To enhance the skills of budding entrepreneurs, several classroom and field training sessions were conducted in all our project areas. The sessions were a composite of accounts, pricing, marketing, planning, communication, management and vision-building exercises. Since the majority of beneficiaries are women, special attention was given to the challenges faced by women entrepreneurs. Both direct and virtual sessions on business training facilitated participants during the COVID-19 lockdown period (50 virtual training sessions).

Partnerships with government, academic and private institutions that have expertise in the aforementioned topics ensured a holistic approach in our interventions. Our partnership with a reputed college to provide training in edible cups (eco-friendly alternative to replace plastic cups) and nutrition bar making using cereals and nuts to SHG members, and the 4-day training programmes on business development in Kancheepuram and Tiruvallur involving faculties from MSME, DIC, BYST, NABARD and SIDBI exemplify our approach. Through our measures,

1,873 entrepreneurs have benefitted. Having educational materials on online platforms will not only reach out to people in far-off corners but also attract digital enthusiasts. In this sense, our ThozhilKalam360 YouTube channel with tutorials and informative videos on business development has 2,600 subscribers. To keep all entrepreneurs in the loop for brainstorming and knowledge-sharing activities, 41 WhatsApp groups have been created and maintained involving 4,100 entrepreneurs from various districts of Tamil Nadu.

Having access to markets is essential for entrepreneurs to taste success. Hand in Hand India has worked with government and private agencies to market the SHG members' products by setting up stalls in various locations. Hand in Hand India has also established a connection with Business Network International (BNI), the world's largest referral networking organization, to support the requirements in market linkages for SHG members' product marketing and training arrangements.





Sri Vidhya, from Kancheepuram, Tamil Nadu, runs a saree business

# Business Acumen to Emulate

**W**HEN IT COMES to women entrepreneurs, Sri Vidhya cannot be missed. During the early stages, Sri Vidhya and her husband were engaged in saree sales in Kancheepuram. Soon, to expand the business and create their trademark sarees, the couple started a small weaving unit at home and employed 15 women from poor backgrounds. The business earned Sri Vidhya around INR 10,000–15,000 per month. But Sri Vidhya did not want to become complacent with the earnings. To strengthen the enterprise, she availed INR 3 lakhs as credit support from Belstar, a group entity of Hand in Hand India. To improve her knowledge in business management and product marketing, she took part in various virtual/online training & capacity building exercises like business development, government schemes, digital marketing, etc., conducted by Hand in Hand

India. To enhance Sri Vidhya's business further, Hand in Hand India supported her by promoting the products through our RISE App (for SHG members to connect and product promotion) which improved her customer base. The portfolio comprising handwoven sarees, silk sarees and synthetic sarees increased her monthly earnings to around INR 80,000–90,000, a significant jump in a very short period. The budding entrepreneur now marches towards taking her business to the next level and provides livelihood opportunities to vulnerable rural women, guiding them to aspire as she does.





Sathya, from Cuddalore, Tamil Nadu, runs a successful wig making business

# Captivating Foreign Clientele Through Wig Making

**I**N CUDDALORE, Sathya and her spouse Raja run a petty snack shop near the Cuddalore-Puducherry highway. With meagre returns, the couple found it tough to run the family. Besides the petty shop, Sathya is also adept at making wigs and has been practising this skill for many years. But she did not have the business acumen to develop it further. It was at this juncture that Sathya joined the Sevvanam SHG of Hand in Hand India. Over the years, multiple SHG meetings and responsibilities in the SHG helped her personal development, and she inculcated the habits of budgeting, bookkeeping and savings. Her participation in the Enterprise Development Training conducted by SIDBI (Small

Industries Development Bank of India) and Hand in Hand India gave her insights on core business ideas, and she learned about the huge market for wigs in foreign countries. Now, Sathya exports wigs to the United States of America and earns above INR 50,000 per month! She even provides employment for six people. In the future, Sathya wishes to expand her business by recruiting more members and increasing production. She is happy with the turn of events and aspires to achieve many milestones.



*Sunitha, a highly literate entrepreneur, leads her community by example*

# Empowering Women Socially, Politically and Economically

**T**HE STORY of multipreneur Sunitha is sure to inspire everyone. She hails from Chidambaram and is an active member of Chindhamani SHG of Hand in Hand India. During the early days, Sunitha struggled to make ends meet. At the crossroads, she decided to pursue self-development and participated in the rights & entitlement, and financial and digital literacy training programmes conducted by Hand in Hand India. Her entrepreneurial skills and the knowledge she gained during the course gave her the confidence to start enterprises in textiles, fertilizers and hollow block production. To strengthen the enterprises, Sunitha availed INR 175,000 credit support from Belstar, a group entity of Hand in Hand India, and employed nine women from poor families. Her good deeds placed her in good stead among the local community.

Being a women entrepreneur, Sunitha's inclination toward leading by example in her community through her actions made her enter politics. Soon, she was elected as the leader of the panchayat, thanks to her good reputation in the community. Besides being the leader and working on community development interventions, Sunitha plans to expand her enterprises and create livelihood opportunities for many more women from her community, true to her aspiration to lead by example.



# Independence through Digitisation

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One cannot imagine the world without any digital ties anymore; everywhere we turn, it's all about computers and online services. If you are not even a little tech-savvy, then the outside world is almost inaccessible. But it is also crucial to note that not all are privy to this digital knowledge; there are numerous rural regions of India where even the mode of online payment or mobile banking is unheard of.

To bridge this gap and to ensure that the title Digital India is true throughout, Hand in Hand India has been mobilising SHG women to train in digitisation to keep up with the ever-changing tech world. The Digital Literacy programme trains women to understand and use services like online payment methods, e-banking, social media platforms, messaging services, emails, and other apps that would help them acquire knowledge about the various government

schemes and linkages they can avail. So far, more than 150 digital SHGs with nearly 1,864 members have been mobilised. These Digital SHGs further move on to sensitise the other SHGs to embrace this new culture and help them tackle the new tech era.

The digital knowledge, aside from helping the women navigate through the world, is also enabling them to embrace independence and step out into the numerous possibilities of self-employment and advocacy. The spread of knowledge from one SHG to the other empowers many more to achieve their wishes and dreams without hand-holding.





Ms. Sarala, from Venbakkam village, Tamil Nadu, was elected as president in the panchayat elections

## Women in Politics

**C**LUSTER LEVEL NETWORKS (CLN) are formed by SHGs and have one ideal goal, which is the advancement and nurture of women leadership in family, community, and political settings through rights awareness and advocacy. This year, the CLN members were motivated and facilitated to take part in the local body elections at the panchayat level. The extensive advocacy, awareness, and lobbying throughout the election period led to the fruitful outcome of 387 CLN members being elected as PRI members during the Tamil Nadu local body elections. Among the elected were 81 Panchayat Presidents, 37 Vice Presidents, 6 Counsellors, and 263 ward members. There is no doubt these results will assure and reignite the dreams of the many women and girls who aim to hold office one day.

Among the elected was Ms. Sarala, President of Venbakkam village, Kancheepuram. Sarala was once unaware of her right to take part in the Gram Sabha Meetings. She always thought it was not her place, but once started attending

the meetings regularly as a representative of her SHG, she actively promoted and advocated for the basic livelihood needs and requirements of her people. She even went to the length of helping the people from her own pocket at times, for she only cared about the welfare of others. Through her advocacy, she helped 19 ST families to avail 'pakka' houses with proper paperwork from the government. All the good work she did for her people led to her being elected as Panchayat President. Once in office, she further went on to sort out drinking water issues, ensured proper road facilities for the community, provided 100% uninterrupted power supply by installing 5 transformers, and distributed nutritious food to 21 malnourished children in the region every month.

This is just the beginning of President Sarala's duties; she has big plans for the future. She wants all but one thing, the welfare of the community and her constituency.



# Being a Part of the Political Discourse

## Innovative Intervention

**W**OMEN'S PARTICIPATION in the political discourse of the country is often under-represented. Illiteracy and gender discrimination remain the two greatest factors inhibiting women empowerment in the political arena, especially among rural women. To help develop inclusionary politics and turn women into self-reliant individuals, Hand in Hand India educates women through sensitisation programmes.

Kulukha Devi (30) from Chitrakoli, who benefitted from Hand in Hand India's intervention in the village, will inspire many. Kulukha Devi is a member of the Mothers' Collective formed by Hand in Hand India. On a personal level, she was not used to saving. But, when in Mothers' Collective, she started saving money as a group. An enthusiastic member, she was the first woman in the village to secure a caste certificate, assisted eight children's school enrolment and supported 52 women to benefit from PM Awas Yojana. Gaining confidence and the community's support, she contested the panchayat election and got elected as the president. Kulukha Devi asserts that the many training programmes and mentoring sessions conducted by Hand in Hand India helped her achieve this and looks forward to serving her community.



Kulukha Devi holding an 'application for election duty' certificate



Satlana village in Rajasthan now hosts a booming embroidery industry

# Kasida Embroidery — an Enterprise

**H**AND IN HAND INDIA has been implementing women empowerment interventions in Satlana village since 2017. Bringing women together and forming SHGs is the primary activity in this regard. Hand in Hand India's training sessions on financial and digital literacy, on business development, and personal development strengthened the SHGs.

Soon, the SHGs decided to form a Cluster Level Network (CLN) i.e. Women Federation to establish a collective mechanism for greater reach and commitment. Ms. Sama Bano, the CLN leader along with the members approached Hand in Hand India and expressed their desire to initiate livelihood generation interventions for the underprivileged women in the village. Understanding the majority preference for low-investment and home-based work among

SHG women, and their traditional skills in embroidery and needlework (Kasida), Hand in Hand India provided training to enhance their skills. Motivated by the team, five CLN members together formed the Kasida initiative. The CLN, with Hand in Hand India support, established market linkages in the surrounding towns/cities to promote their products. This initiative has attracted many vendors to approach the village to place orders. Every member involved in the initiative now earns around INR 3,000 every month, contributing significantly to their families' well-being and overcoming poverty.





Kiski Devi (left) started an ABG on Idani—a traditional handcraft work

# Importance of Education in Women's Empowerment

**K**ISKI DEVI, 38 years, a resident of Sar village in Jodhpur, Rajasthan, was 10 years old when her father passed away in a road accident. Her mother who worked as a daily wage labourer did not allow her to attend school. At a young age, Kiski Devi was married off.

Fast forward. Kiski Devi works as a teacher in a women's literacy programme and child tuition centre run by Hand in Hand India. She advocates for girls' education in her community, and inspired and assisted more than 20 girls (school drop-outs) to finish their secondary education through the Open University of Rajasthan. She completed her secondary education through the Open University. She also plays an important role in enrolling females in government-run free coaching programmes. When Hand in Hand India started a Digital Inclusion Support Centre (DISC), Kiski Devi along with other women joined the DISC and learnt basic computer skills.

Her march towards empowerment doesn't end here. Being a SHG member, Kiski was eager to strive to improve the living conditions of women in her village. She created an Activity Based Group (ABG) on Idani, a traditional handcraft work with the assistance of Hand in Hand India. Her ABG produces traditional handcraft products such as Idani, Jhoomar, Toran and Thaal for wedding occasions. With quality products, the group has gained traction in the market in the entire Rajasthan. The rise in demand created livelihood opportunities for 10 women from the village who are now employed in the business. Kiski Devi is an inspiration to many women in the village who now dream to emulate her.

*In Madhya Pradesh*, Hand in Hand India's interventions have facilitated 12,000 members to access govt. schemes such as PM Garib Kalyan Yojana, Social Security schemes, Ayushman Card, PM Awas Yojana & Krishi Vigyan Kendra. More than 2,000 beneficiaries adapted to modern cooking methods, and over 3,200 women have started/strengthened energy-based enterprises,

supporting environmental conservation and reducing the drudgery of women. Interventions to promote financial inclusion and digital literacy benefitted more than 25,000 women, helping them develop basic knowledge on topics which will help them in maintaining finance and utilizing digital platforms.

### Innovative Intervention



Women from Dhar and Dewas, Madhya Pradesh, have adapted to menstrual cups

## Promoting Hygiene in the Form of Menstrual Cups

**O**VER 700 women from the remote areas of Dhar and Dewas districts of Madhya Pradesh have adapted to the “Menstrual Cup”. Hand in Hand India's community facilitators educated and encouraged these women, who were largely from rural regions, to use menstrual cups. Among them, many SHG women are involved in menstrual cup sales.

In the operational areas in Madhya Pradesh, Hand in Hand India started a “No Pad” campaign, and for the SHG members, routinely offers awareness workshops on personal and menstrual hygiene. Babita is a petty shop owner and a member of the Shree Ganesh SHG of Pipliya Sadak village in Tonk Khurd. She also owns a business in doll and bangle making. As



an active SHG member, she has been sensitised by Hand in Hand India on the value of personal health & hygiene on multiple occasions including menstrual cups and their advantages. Motivated to upkeep in the village, she organized awareness sessions on menstrual hygiene. She has also established supply chains and market linkages to promote menstrual cups. So far, Babita has convinced around 125 women to use the cups and hopes to inspire 2,000 more.

“Girls and women in my village prefer to burn their pads at midnight because they feel uncomfortable if anyone witnesses them throwing away their pads in an open area. This is causing negative health and environmental effects. I want to work for a pad-free society”, states Babita. In Madhya Pradesh, Hand in Hand India’s interventions have facilitated 12,000 members to access govt. schemes such as PM Garib Kalyan

Yojana, Social Security schemes, Ayushman Card, PM Awas Yojana & Krishi Vigyan Kendra. More than 2,000 beneficiaries adapted to modern cooking methods, and over 3,200 women have started/strengthened energy-based enterprises, supporting environmental conservation and reducing the drudgery of women. Interventions to promote financial inclusion and digital literacy benefitted more than 25,000 women, helping them develop basic knowledge on topics which will help them in maintaining finance and utilizing digital platforms.



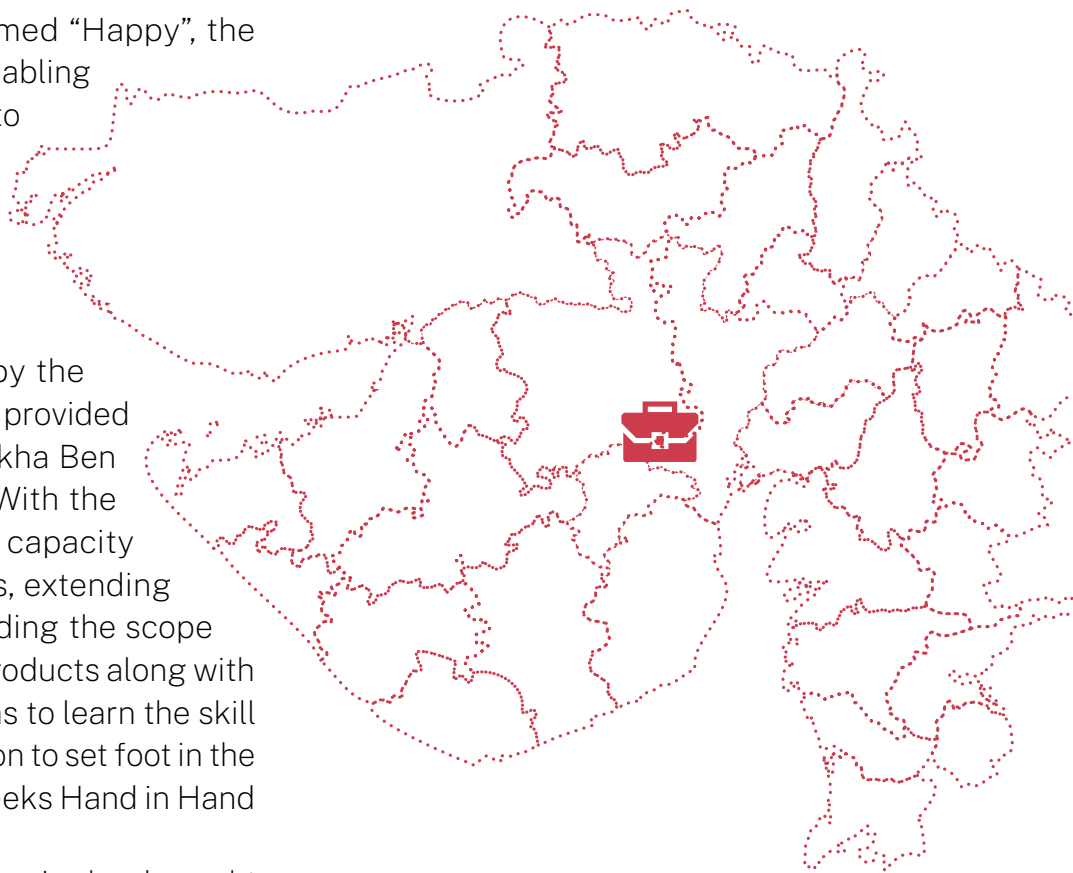
# Syrup-based Juice Making Enterprise

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**R**EKHA BEN CHAUHAN was encouraged by Hand in Hand India to engage in SHG activities. The budding entrepreneur from Jay Shri Chamunda SHG went on to set up a syrup-based juice-making enterprise with technical skill training support from Hand in Hand India at Baldana village. Named “Happy”, the enterprise was established enabling the seven women members to have a livelihood by processing and packaging the juice in 15 flavours. The enterprise earns each member INR 5,000 to 8,000 per month.

This was made possible by the credit support of INR 20,000 provided by Hand in Hand India to Rekha Ben Chauhan as a start-up loan. With the fund, she bought a 150-litre capacity freezer to store the products, extending the shelf life and also expanding the scope by introducing dairy-based products along with the juice. The group now plans to learn the skill of fruit & vegetable dehydration to set foot in the dry fruits business too and seeks Hand in Hand India’s support to train them.

Rekha Ben Chauhan’s enterprise has brought about an attitudinal change among the women of Baldana, who earlier lacked the vision and strategy to foray into business. It is their sheer willingness that has created a space of their own.



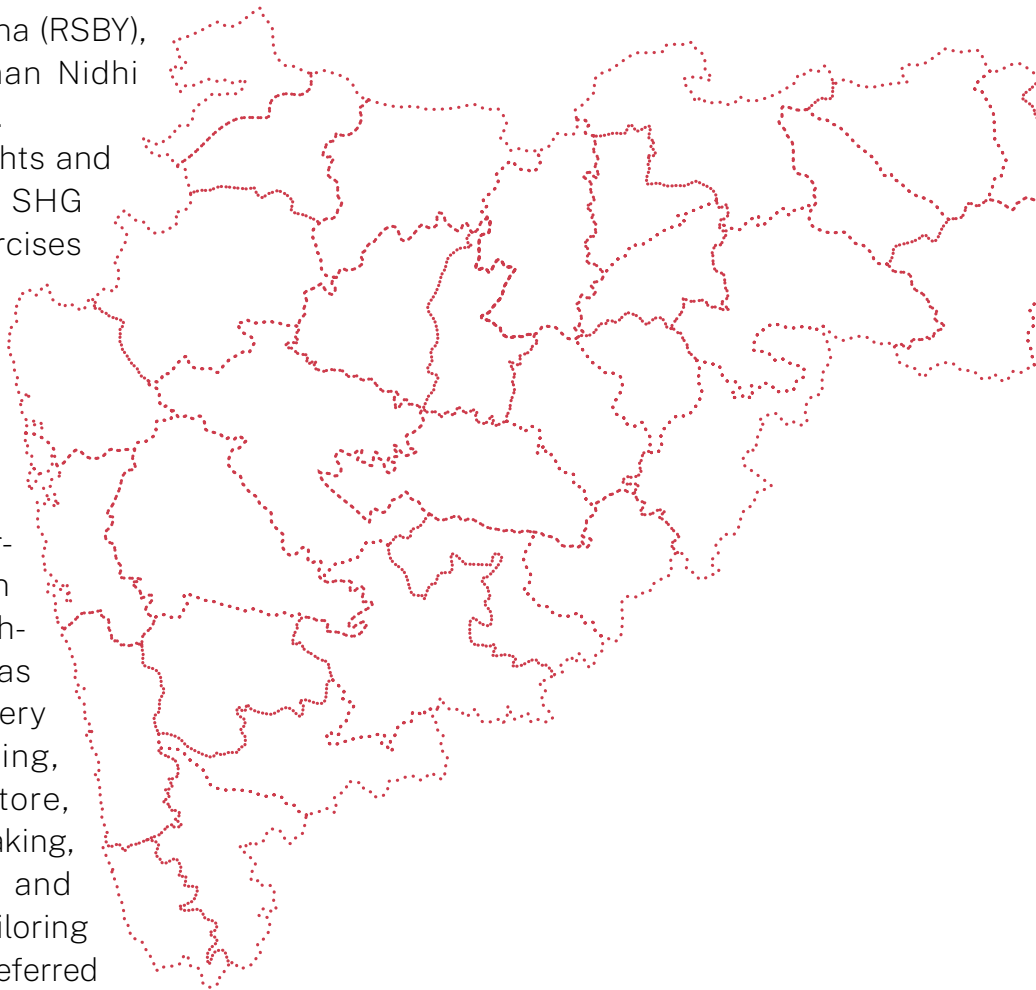
# Maharashtra

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The year was marked by various interventions to enable the community, especially women, in the state of Maharashtra. Mass camps on government schemes were conducted to sensitise communities on social security schemes offered by the central and state governments for both the individual members of a community and the community as a whole. 1,548 community members availed of the benefits under the Rashtriya Swasthya Bima Yojana (RSBY), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and other schemes.

Programmes on women rights and adult literacy sensitised 99 SHG women. Capacity building exercises based on the aforementioned topics taught them basic reading, writing and counting skills, to enable women to effectively run the SHGs and work on developmental activities.

The mobilization and enterprise creation interventions in the state have created/strengthened 295 enterprises such as dairy, Namkeen making, jewellery making, goat & buffalo rearing, poultry, tailoring, general store, beauty parlour, baking, spice making, garment supplier, flour mill, and restaurants during the year. Tailoring and related work has been the preferred skill/business among women who started enterprises in the target areas, while the other enterprises spread among the beneficiaries.





# Looking Ahead

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We overcame the tough times posted by COVID-19, dragging back our interventions and involvement in women's empowerment and job creation activities. But we were never completely out. In the post COVID-19 era, we look forward to reaching out to the far corners of India through social media platforms and digital applications. ThozhilKalam360 YouTube channel, WhatsApp groups, RISE App, etc. will help achieve this. CLNs and BLNs will be further strengthened for self-sustainability.

Enterprise creation and entrepreneurship will be encouraged through improved capacity building and credit support mechanisms. More players will be brought in to create effective market linkages for enterprises to promote their markets. SHG women will also be encouraged to take part in political discourses to understand and assess every community's developmental needs and aspirations.





# Child Labour Elimination and Education



**A**T HAND IN HAND INDIA, every child out of school is considered a child labourer. We believe in children's rights and advocate for them through our programmes. Our activities target children from different walks of life ensuring they get complete mainstream education. The Residential Special Training Centres, our flagship programme for child labourers, bonded labourers, drop outs and never enrolled children have witnessed over 500 students till date and have finally opened its doors since the pandemic. In addition to bringing children up to speed with education, sport and extracurricular activities, the team is working on providing psychosocial support and healthcare support to ensure mental and physical health of the children is maintained in the post COVID world.

While the residential centres opened in Tamil Nadu, we continue to run satellite and non-residential training centres in other states to ensure children reach their educational age based milestones. Our Transit Schools have been instrumental in creating a pathway to

higher education for older children by supporting them with passing the 10<sup>th</sup> grade examinations. Supporting and working with the Government remains our priority and our partnership with ChildLine 1098 is a testament to that. This year too, the phone line has averted child marriages, child abuse and more.

The Child Labour Elimination and Education Programme pillar has provided higher education scholarships to the children who couldn't afford to continue their studies, continued to educate the rural children despite school closures through Satellite Teaching Centres, and started a short-stay home at the Poongavanam hostel premises for distressed children that lost both their parents to COVID-19. The team relentlessly works to create a cadre of child rights protection committee volunteers to continue our mission and vision on ground!







Naveen was re-enrolled and assisted through his schooling in Kancheepuram, Tamil Nadu

# Rising Above Poverty

## *Residential Special Training Centres*

**N**AVEEN KUMAR was forced to drop out of school at Grade 5 owing to abject poverty. With a father who is a daily labourer and a mother who works in a shoe manufacturing company, Naveen could only afford so much. During the social mobilisation phase, the CLEP team identified the boy to be out of school and they immediately enrolled him into the Poongavanam RSTC at Kancheepuram. Naveen studied till grade 7 at the PRSTC and was

further mainstreamed into the local government school for grades 8–12. During this time, he was still supported by the hostel facility at Poongavanam. Post completion of his schooling, he went on to complete B.A. Economics and later secured a job at a shoe manufacturing company in Ambur with a monthly salary of INR 9,000.



Aravindan, from Veeramangalam, Tamil Nadu, grew up working in a brick kiln

# A Tale Rewritten from Brick to Book

## *Residential Special Training Centres*

**B**RICKS ARE THE BUILDING BLOCKS of infrastructure. Books are the building blocks of education. Aravindan never stepped into the vicinity of a school till he was 10 years old as he was working with his parents in a brick kiln ever since he could recall. The kiln, was his playground and workplace; when not at the kiln he would lend a hand with the household chores and with babysitting his siblings. But, life as he knew changed for the better at 10 years of age for he was identified by the CLEP team who rescued him from hard labour and enrolled him in grade 6 at the Dhamaneri RSTC. Since education and schooling arrived late in Aravindan's life, it took him some time to get up to speed with his peers. Once he was well trained and capable

, Aravindan was mainstreamed into the local government school for Grade 8. He completed his schooling while staying at the Poongavanam hostel. Aravindan further went on to complete his BBA degree as well as secure a job at the TVS Company with a salary of INR 11,500 per month in Chennai. A story that arose from the hard labouring grounds of a brick kiln was rewritten with education and has finally driven Aravindan to a big city filled with dreams where he rightly belongs.





Udaiyan, the son of a silk weaver, and his family

# End of an Era

## *Residential Special Training Centres*

**T**HE SON OF A SILK WEAVER in Kancheepuram was also dragged into the profession due to severe poverty at the age of 10. Forced to turn a child labourer, Udaiyan would go to work with his father after dropping out of school in Grade 6. When identified by the CLEP team, he was enrolled in Poongavanam RSTC in Grade 7 in 2005. He was later mainstreamed into the local government school which he attended while staying at the hostel till 12<sup>th</sup> grade. Post 12<sup>th</sup>, Udaiyan went on to pursue a B.Com degree in 2014 during which he also trained vigorously for the Public Service Commission Exam of the Tamil Nadu Government. His perseverance and hard work finally paid off as he passed the Group IV papers with flying colours in 2013. Udaiyan is currently working as a Section Clerk at Tiruvallur District Register Office and earns INR 36,000 per month. The entire life and the course of the next generation of his family have now entirely

changed for the better. Once with no future and no money, Udaiyan holds a respectable position on the Tamil Nadu Government's payroll!

The Residential Special Training Centres are a unique initiative implemented by Hand in Hand India to ensure that aside from education, the children are also privy to necessary social support and timely meals, free of cost. This initiative provides an incentive for the children and the family to continue and complete their disrupted education and relive their lost childhood. The centre caters majorly to first-generation learners, migrants' children, school dropouts, and child or bonded labourers. The centres are supported by the Samagra Shiksha programme of Government of India.





Kajal, from Nawada, Bihar, had a marginalised and poverty-struck childhood

# The Education Never Stops

## *Children Learning Centres*

**M**ARGINALISED by the status of her caste and community, little Kajal Kumari of Nawada District, Bihar, had many hurdles and troubles that she had to face at a young age. Kajal has three other siblings to care for as they lost their mother to due health problems, and a father, who is an alcoholic, would spend 50% of his earnings on alcohol. The prime source of income in the region comes from working in the mica mines. Due to severe poverty at home, Kajal was forced to quit school in Grade 5. Under a CSR project, the Hand in Hand India mobilisers counselled the families about the need for education and motivated them to enroll the children in the nearby school. Kajal was also one such kid who was enrolled in Class 4 but the

COVID-19 lockdowns disrupted classes and Kajal was out of school once again.

But Kajal was not one to give up a good opportunity; she immediately joined a Children Learning Centre 3 km away and continued her education. The CLCs were remote classes and schooling initiatives started by Hand in Hand India to bridge the gap caused by the lockdown. The initiative aims to ensure that no matter what the learning must not stop or end at any cost. Kajal's knowledge has improved a lot and she is on the bright path towards her goal of becoming a teacher and helping many more who are in situations like she was.



A Higher Secondary school built in Chengalpattu, Tamil Nadu

# A Safe Space to Learn

## *Infrastructure for Good*

**E** DUCATION AND LEARNING are redundant without a proper infrastructure for the children to be safe and sound. The CLEP team in partnership with the support of Hand in Hand India's CSR partners has constructed and renovated numerous educational institutions and centres across India. One of the most innovative and state-of-the-art implementations the pillar promotes is the installation of smart classrooms in schools. With the ever-changing tech world and the constant new updates, the children who cannot afford the expensive products now have the opportunity to access and learn from them. This year alone, the team has installed 17 smart classrooms in Government schools across

Tamil Nadu, Bihar, and Jharkhand. Aside from this, the team has created easy access to clean and hygienic water, by installing seven new RO units in schools across Tamil Nadu. The CLEP pillar has built a new building with two classrooms in the local Panchayat Union Government School at Arakkonam and another building with four classrooms in a Government Higher Secondary School at Chengalpattu District, Tamil Nadu, creating a safe space for education and learning for the future generation of the country.





The distribution of cycles helped girls in Bihar and Jharkhand maintain regular attendance at school

## Cycling Towards the Future!

CONNECTIVITY IN RURAL INDIA is still improving and as a young girl travelling by foot to a school that is miles away is rather unsafe. The Nawada and Koderma districts of Bihar and Jharkhand respectively are home to numerous such remote villages which lack good connectivity to the towns and cities. This lack of transportation led numerous children to drop out of school and give up on education entirely. To support the continued education of the girls and empower the future generation of the country, a community welfare programme was organised wherein 209 cycles were distributed to the rural girls. The cycles will ensure the

regular attendance of the girls at school along with a safe passage. Now, no one will be stopping them from achieving their dreams in the name of unsafe roads or the distance of the schools. This one simple support will create a tangible difference in the lives of these young girls with bright and shiny hopes for their future.

# Help— A Phone Call Away

*Childline 1098*

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269

calls on  
child marriage

204

calls for  
nutrition support

90

calls on  
physical abuse

131

calls on  
child labour

117

calls on  
child beggary

30

calls on  
sexual abuse

THESE ARE A FEW of the phone calls received in the Childline 1098 last year. In total, the Childline team has responded to 1,576 calls concerning child safety or family-related issues. The Childline team responds to any danger that would fall upon any child. The opportunity to work with ChildLine 1098 has provided a platform for children to speak up and express themselves. This safe space has protected children's rights, lives and futures. Aside from picking up calls, the Childline team goes on regular scouting or responds to a complaint along with the Child Protection Officer to the respective village or house. If they are unable to resolve the issue through counselling and awareness, they liaise with Government agencies to protect the children in need. This is a fine example of how a phone call can change a life!



# Looking Ahead

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The Child Labour Elimination & Education Programme was where Hand in Hand India's journey began. We are in the process of creating a cadre of Champions for Child Rights from our very own alumni to carry forward our messages. The team is continuing its work in challenging terrains such as Bihar, Jharkhand and Madhya Pradesh in putting children back where they belong — school!







**A** HEALTHY WORKFORCE is a productive one. Creating equitable access to healthcare for communities is the main aim of our Health pillar. Our initiatives focus on preventive care and our model works primarily by bridging gaps in the existing healthcare network set up by the Government. The focus areas of the health pillar are early childhood care and development through mothers' collectives, combating malnutrition, access and awareness of maternal healthcare and anaemia control for individuals. At a community level, we work towards water and sanitation solutions, and specialised and general rural medical camps for screening of non-communicable diseases. This financial year with our CSR partner, we have extended our

health services to Chennai in 10 Urban Habitat Development areas and this marks our health intervention's entry into urban India.

In a post COVID-19 world, we have noticed the importance of creating a multichannel approach for ease of access to healthcare for rural communities. In line with this, we have introduced the concept of 'Health Help Desks' at seven Government Hospitals in Tamil Nadu, Rajasthan, Madhya Pradesh and Jharkhand and have launched Tele-Medicine and Community Radio services in Bihar, Jharkhand and Tamil Nadu.



# Our Presence

## Bihar

► Nawada

## Jharkhand

► Koderma

## Madhya Pradesh

► Dhar

## Odisha

► Sundergarh

## Tamil Nadu

- Chennai
- Kancheepuram
- Chengalpattu
- Tiruvallur
- Tiruvannamalai
- Vilupuram
- Vellore

# Milestones

**72,220** ----- People covered under Anaemia Control Programme for Women in the age group of 13-49 years

**51,238** ----- Facilitated access to anaemia treatment

**65,926** ----- Community Radio Calls

**64** ----- Institutions (PHCs and GHs) supported with life-saving medical equipment and PPE kits

**3,500** ----- Food Ration kits distributed to vulnerable families

**1,343** ----- People Screened for Eye Vision

**652** ----- Distribution of Free Spectacles

**1,279,845** ----- No. of People Assisted through Health Help Desks in Hospitals

**44,719** ----- Children covered under Nutrition Programme

**10,505** ----- Children recovered from malnutrition

**9,833** ----- Medical Camps

**828,321** ----- Medical Camp Beneficiaries

**75,260** ----- Children & Parents/Caregivers covered under Nutrition Programme



Madhavan, a laundry man from Thiruporur, Tamil Nadu

# Unbarring Visions and Enhancing Livelihoods

## *Medical Camps*

**M**R. MAHALINGAM, at 70 years of age, from Sathankuppam Village, Tiruvallur district, Tamil Nadu, repairs fish nets for a living. It's only him and his wife at home now, as all his children — two sons and one daughter, are now married. To support his wife and maintain a decent livelihood, he works hard with the intricate details of the fishing net and without a clear vision, his work would be rendered useless.

Mr. Madhavan, aged 58, works as a laundry man from Thiruporur, earns a mere INR 6,200 per month, and has a seven-year-old son studying in the local government school to care for; his wife also works in the nearby leather-making factory.

Both these men started experiencing blurry visions with watery eyes and irritation. But, they did nothing to have it checked until it increased considerably and started to affect their work. Access to healthcare, especially eye care for rural folks in India is either too far out of reach

or too expensive. The lack of clear eyesight does not just disrupt an individual's life but also the lives of those around them as well. No clear line of vision, then no steady occupation, this in turn affects the income of the person and disrupts the livelihoods of all their dependants.

Both these men attended the free Ophthalmology camp organized by Hand in Hand India and supported by a CSR project. At the camp, after a check-up with a specialist, they were referred to the respective partnered eye hospitals for surgery. After due tests, the men underwent cataract surgery free of cost thanks to our CSR partner's initiatives. Post the successful surgeries, the fishing nets were well-knit and laundered clothes glistened clearer — making their livelihoods sustainable and productive! Rural medical camps act as a stitch in time for rural communities!





Mahalingam, a 70-year-old fish net repairman, underwent vital cataract surgery funded by a CSR project



# Connecting the Last Mile

## Telemedicine & Community Radio

Over the last year, we have witnessed telemedicine as a solution for creating access to healthcare for rural communities. Not only is the service free of cost, but is immediately available. Areas that would not normally have access to

medical facilities can now reach out to established and experienced doctors with a click of a button. This is a boon in times of emergencies and otherwise!

### Innovative Intervention



Khusboo, a 12-year-old student from Kalidih, Jharkhand

## Jharkhand

WHEN ANITA MINJ, a nurse under our Telemedicine project visited Kalidih, a far-flung village in Jharkhand with improper basic amenities, she was shocked to witness the appalling state of 12-year-old Khusboo Kumari. Only a few days back, Khusboo suffered burns on her entire foot during a freakish bonfire accident. But, the very next day, she was back doing her routine work at mica mines, tolerating pain throughout. The poverty-stricken

family did not have money even to visit a doctor. Being the eldest of six children, she had no other option but to tend to work to help her family sail through hardship.

Anita Minj immediately referred Khusboo to a doctor in the city through the telemedicine app. Considering the family's condition, Hand in Hand India bore Khusboo's entire medical expenses and provided the family with free rations for 10 days as a part of the project. The team after



facilitating Khusboo with the due treatment, enrolled her into the school in Grade 4 as she was irregular due to her work at mica mines; she had a lot of catching up to do in school. Now, little Khusboo is a healthy child in school receiving the education she rightly deserves and not

bound by the shackles of child labour anymore.

‘Due to timely diagnosis and medication, my foot is healing gradually. I can now stand on my feet and walk comfortably,’ says a relieved Kushboo.

## Innovative Intervention



Jeyalakshmi, a daily wage labourer from Tamil Nadu

## Tamil Nadu

COMING DOWN to Tamil Nadu, Jeyalakshmi works as daily wage labour under the MGNREGA scheme of the Indian Government with a per day income of INR 220. During one of her work days, she injured her leg at the farm and kept working in pain as the nearest healthcare centre was 5 km away and she wanted to cut costs.

During one of the door-to-door visits to the village, our Telemedicine staff identified Jeyalakshmi and immediately set up a photo and video consultation with a doctor through the App. As per the doctor's advice, she did tests at the Government Hospital for a clear diagnosis. Jeyalakshmi was accompanied by our Hand in

Hand India staff; they supported her through the entire testing and examination process. The tests revealed a minor tumour in her leg which was immediately removed through surgery. The entire cost of healthcare was done free of cost with the support of our CSR partner.

The very purpose of our Telemedicine project is to create a health platform that can be easily accessed by the rural poor free of cost. We constantly strive to fulfil and serve the needs of people like Kushboo and Jeyalakshmi and help them receive timely and quality healthcare. To date, 3,678 beneficiaries have availed the services of Telemedicine.

# A Friend in Need

## Health Help Desk

**H**OSPITALS CAN BE OVERWHELMING for everyone. It is even more challenging for rural communities to navigate in a Government Hospital. Along with quality and timely healthcare, the right kind of guidance and support are crucial for them. The health pillar of Hand in Hand India has been launching health help desks in Government hospitals to help and guide those in need. These desks are monitored all day round helping the rural patients. A day at a Government Hospital which receives more than a couple of thousand visitors can be overwhelming and taxing. Yet, our staffs are always there to help and never shy away from a hard day's work. Hand in Hand India currently has seven working help desks in Tami Nadu (3), Madhya Pradesh (1), Jharkhand (1), and Rajasthan (2). Till date 1,279,845 beneficiaries have been helped through the desks at the hospitals.

Valli, 17 years old, is a victim of child marriage who was rescued and safely placed at Annai Sathya Government Children's Home in Kancheepuram, Tamil Nadu. The trauma from the event made her both mentally and physically weak. This telling effect was evident when she got admitted due to severe anaemia at the Government Headquarters Hospital, Kancheepuram. Her haemoglobin count was alarmingly low at 2.7 mg, which could lead to heart failure. Doctors at the hospital immediately requested 3 units of B Negative blood, one of the rarest blood types, owing to Valli's critical condition.

The help desk counsellor placed at Hand in Hand India's Health Help Desk at the hospital acted swiftly and arranged the requested units of blood by coordinating with the hospital and the blood donors. Post that, our counsellor frequently

visited Valli to monitor her health and provide counselling on her nutrition. It was a satisfying moment when Valli got discharged from the hospital after seven days. The counsellor was appreciated by the hospital and the District Child Protection Officer for the impeccable action taken at the time of the emergency.





Deepika, a 7-year-old, recovered from malnutrition with the help of a diet comprised of Spirulina Chikkis

# The Nutritious Substitute

## *Combating Malnutrition & Anaemia*

**S**PIRULINA IS RICH in vitamins and minerals that are essential to maintaining a healthy immune system. The Health team of Hand in Hand India has been promoting this healthy and organic alternative to the rural women, children, and girls who have a low metabolism. The team has been distributing Spirulina Chikkis to adolescent teens, malnourished children, anaemic women, and lactating mothers as a way of improving the respective immunities during the regular medical camps. During such a weighing camp, little Deepika, seven years of age was found to be severely malnourished by the medical staff. The team then counselled the mother and her family about the need for nutrients and promoted the consumption of Spirulina Chikkis. During this counselling session,

the mother complained about Deepika's fatigue and inactive nature. But, once the child regularly started to consume the Chikki for eight consecutive months, everyone could see her weight increasing. The child gained a healthy 2 kg through the consumption of the Chikki and a nutritious diet. The BMI rate was 13.8 (which is underweight) but after eight months, the rate was 15.1, a normal score. The team, through the Spirulina Chikki project, has distributed the product to 873 children, 297 adolescent girls, and 215 lactating mothers this year, thus improving the immunity of them all.

# Fighting through Malnutrition

**D**URING ONE OF the routine malnutrition tests in a small village of Girgi in Bihar, we found a baby girl Monisha with Severe Acute Malnutrition. At just one month old, she weighed only 1.4 kg and her mid-arm circumference was 9 cm whereas the desirable measurement is > 22 cm for a female. Monisha's mother is only 17 years of age and suffers from anaemia and physical immaturity, due to which the little girl is deprived of her mother's milk.

To help the girl and her mother, the health team provided any support possible along with nutritious food, and medicines, and arranged private paediatric consultations for the mother to understand the meal that help the child gain some weight. There were also frequent home visits, follow-ups, and counselling provided to the family to track the health improvement of little Monisha and the mother. Within three months, the team noticed a drastic change in the child's health for she transformed from Grade IV to Grade I. With the support of our CSR partner, numerous children like Monisha are driven out of malnutrition with proper counselling and nutritional meals. We thrive to ensure that not a single child is denied or ignored from receiving the proper nutritional support.



Monisha, a baby from Bihar with Severe Acute Malnutrition



# Rebuilding the Health Infrastructure

## *Public-Private Partnerships*

Remote and mobile healthcare is not the only solution to achieving quality healthcare. Creating stable infrastructure with hygiene and safety standards is critical for quick and safe recovery of patients. Through the health interventions, we have renovated and built numerous health care facilities to improve livelihoods. The pillar has been instrumental in the construction and renovation of 11 Anganwadis across India this FY alone whereas, in total, there are 708 Anganwadis under the health pillar over the years. These centres are day care facilities for children and provide Early Childhood Developmental Education to children from the age of 0 to 5. The centre is also a support system for anaemic women, adolescent girls, and pre-natal / post-natal mothers. The women and girls can avail nutritious meal support, sanitary napkins,

and medications at these centres. The health pillar has also played a pivotal role in equipping 64 Primary Healthcare Centres, Government hospitals and other healthcare facilities with medical equipment that would improve the facility's infrastructure. In line with the goal of bridging the gap and supporting communities who visit large hospitals, the team has launched a battery-operated car for the elderly, pregnant women and disabled at Chengalpattu Government Hospital for ease of access through the premises. So far 27,804 patients have been supported with this initiative. The vehicle ensures the patients receive the best, quality and timely support.



Chengalpattu Government Hospital, Tamil Nadu





A battery-operated car to help patients commute within the health centre



# Looking Ahead

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The post COVID-19 era has thrust the importance of good health and well-being, and equitable access to healthcare now more than ever. Hand in Hand India will continue to focus on preventive healthcare while trying to integrate technology and healthcare wherever possible to ensure last mile connectivity. Creating access to healthcare for all is impossible without a multi-stakeholder approach. We will expand our model to Indian States that need innovative services and continue to work with different stakeholders including local, State and National Government bodies, corporate partners, community members and healthcare workers to bring about long-lasting impact.





# Skill Development & Technology Centres



**T**HE 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 5,100 women and 1,966 youth were trained across various trades in the FY 2021-2022.

This year the pillar had new interventions added to promote the presence of more youth and women in the world of tech. The pillar trained the entrepreneurs through the YouTube skill training programme. The pillar has added new

skill training programmes including; retail sales, customer relationship, tele-sales, 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 and 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 that there is employment post-training.



# Our Presence

## Rajasthan

- ▶ Udaipur
- ▶ Jodhpur

## Bihar

- ▶ Nawada

## Jharkhand

- ▶ Koderma

## Gujarat

- ▶ Sanand

## Madhya Pradesh

- ▶ Dhar
- ▶ Dewas

## Maharashtra

- ▶ Devale
- ▶ Kashal

## Telangana

- ▶ Hyderabad
- ▶ Secunderabad

## Karnataka

- ▶ Bengaluru
- ▶ Mangaluru
- ▶ Hubballi
- ▶ Mysuru

## Andhra Pradesh

- ▶ Tirupati
- ▶ Vijayawada
- ▶ Visakhapatnam

## Tamil Nadu

- ▶ Kancheepuram
- ▶ Chengalpattu
- ▶ Tiruvallur
- ▶ Vellore
- ▶ Ranipet
- ▶ Tirupattur
- ▶ Tirupur

# Milestones

**529** Youth trained in YouTube skills

**5,297** Women enterprises created

**13,357** Youth trained

**161,477** Women trained

**70%** Enterprise conversion/job placement for youth under VUP CSR



The 'Thaiyal Mangaiyar Thozhil Kuzhu', based in Vadanemmeli, Tamil Nadu

# Green Enterprises

## Tailoring & Screen Printing

**16** TRAINEES WHO TOOK PART in the tailoring and screen printing training programmes, collectively have initiated a green enterprise, 'Thaiyal Mangaiyar Thozhil Kuzhu', to produce eco-friendly alternatives for single-use plastic materials. These 16 members learned the skill during the 1<sup>st</sup> and 3<sup>rd</sup> batch of training programmes. Gaining confidence, the women decided to start their enterprise in Vadanemmeli, Tamil Nadu.

The recent ban on single-use plastic products by the Government of India provided the perfect platform to develop their enterprise, creating opportunities to acquire orders from businesses that are on the hunt for suitable candidates to

produce cloth bags. The enterprise received an initial order of 500 cloth bags from a local cloth store. Word of mouth and the superior quality of the product brought in further orders. The most prominent of all has been the order from the renowned GRT Jewellers (about 72,000 cloth bags). The enterprise has garnered orders for over 76,000 cloth bags within 2 months. The feather in the cap was the order for 500 national flags as a part of the 75<sup>th</sup> Independence Day of India celebrations.



# Refining Hidden Talents

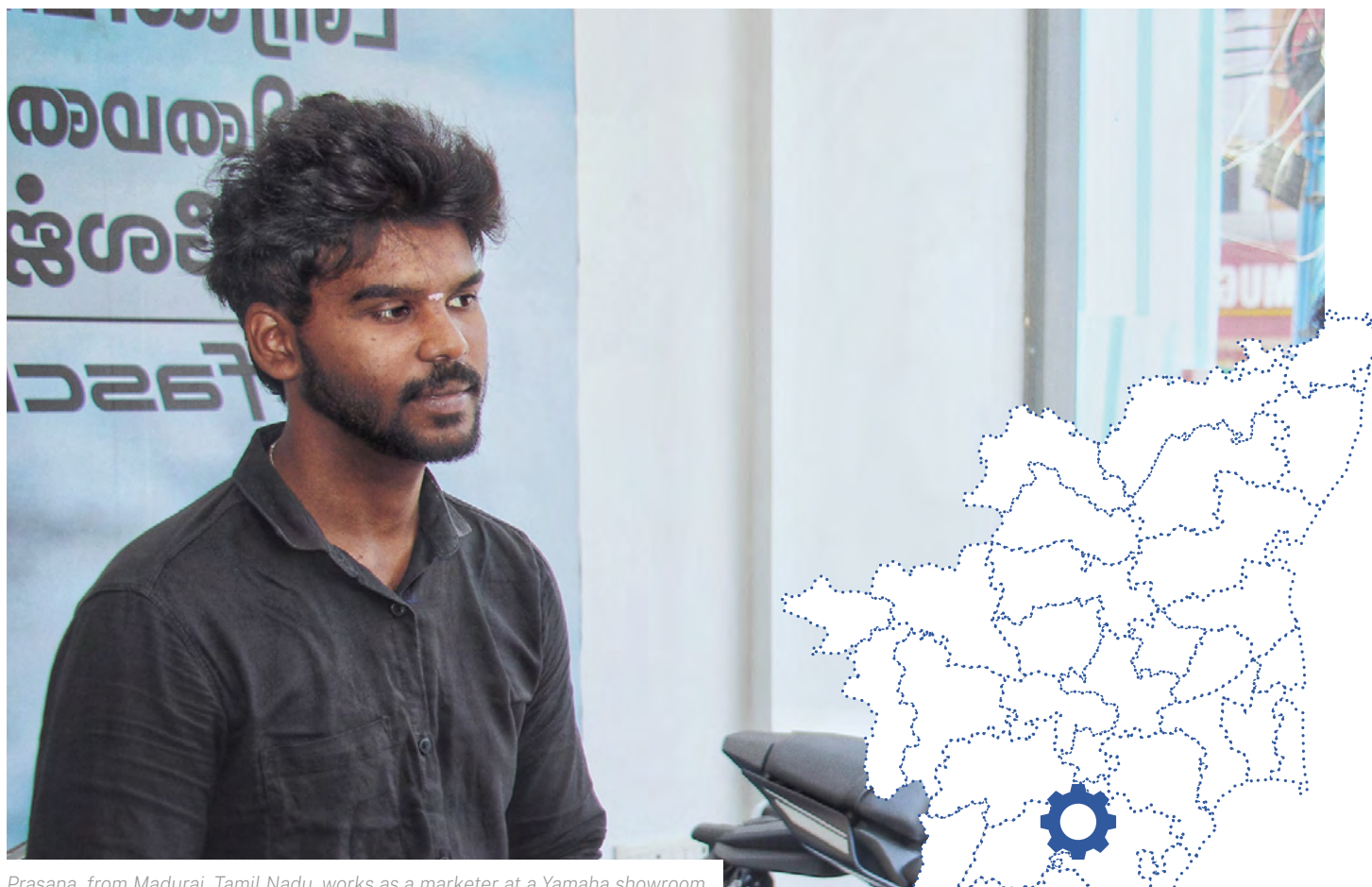
## Digital Training

### Innovative Intervention

**Y**OUTUBE is a rather empowering tool that embraces unique content and provides ample space for creators to showcase their talents. Yet, it can be intimidating with its many features. Jothiraj, a budding filmmaker, had a layman's knowledge when it came to using YouTube and its tools; he lacked the expertise to manoeuvre this giant platform. The 'YouTuber Training Course' provided by the skill training pillar helped him understand the platform better and helped him acquire editing skills, new marketing techniques, and on how to analyse data through YouTube Analytics. With these newly developed skills, Jothiraj went on to work on a short film that emphasises the importance of women's safety, and just the promo video of the film gained 900+ views within the first eight days of its release. The training sculpted his existing talent and helped him garner reach and recognition! The SDTC team of Hand in Hand India believes in continuously updating the skills of women and youth based on market realities and current trends so they can remain ahead of the curve and make a mark for themselves in the society!



Jothiraj, a budding filmmaker and YouTuber



Prasana, from Madurai, Tamil Nadu, works as a marketer at a Yamaha showroom

# Building Skill Sets & Transforming Lives

## *Sales & Marketing*

**Y**OUTH EMPOWERMENT is important for the development of the community and the nation. Hence the many skill training programmes of the SDTC pillar focus on the development of youth while enabling them to gain successful careers that sustain livelihoods. Hand in Hand India, with a CSR partner, started a Youth Skill Training Programme on Telesales, Customer Relationship, Retail Sales, and Digital Marketing to uplift the youth of the country. Prasana from Madurai is one such youth whose life transformed for the better forever. At 23, he became the sole breadwinner of the family when he lost his father, leaving him with a lot of

responsibilities/burdens. Through the training, he gathered all the necessary skills he needed to uplift his career and life. The skills garnered helped him secure a job in the marketing department of a Yamaha motorbike showroom with a salary of INR 11,000 per month.

“I am overwhelmed with happiness to say that my mother and I no longer need to depend on others for support”, shares an ecstatic Prasana.





Uniformed Services training course in Tamil Nadu

# Service to the Nation

## *Uniformed Services Training*

**T**AMIL NADU is home to many skilled youth who hold plenty of skills and knowledge and yet they work in low-paying or undervalued jobs. This trend is noted in rural youth in particular. To support the talented youth, the SDTC team established a free Uniformed Services training course across 10 locations in Tamil Nadu, for those interested in joining the Police Services or the Armed Forces and creating a career for themselves. This training would mold the future of those who are more than capable but couldn't choose a steady job structure due to family situations or lack of awareness and support. The course is split into three parts: it starts with a pre-assessment (exams on general knowledge, maths, and other subjects) where the level of knowledge that each one holds will be

measured and would eventually clear them to the next stage of physical training. The physical training is conducted and rendered by a retired Armed Forces officer. It is a much more vigorous part where the participants are trained to withstand the actual assessment they would face at the centres. The final leg of the course consists of a post-assessment exam, where the participants will be tested once again on general knowledge and this will be compared to the first assessment to understand their level of improvement. The end goal of the programme is to steer the youth of the country onto a dignified path that would not only earn them a steady income but also gather them respect and responsibility.





A handloom weaver from Odisha



# *Looking Ahead*

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SDTC plans on targeting more SHG women to train in a virtual mode through technology-based skill training, enhancing short-term skill training to 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. It will also work closely with academic institutions and Hand in Hand Academy for strengthening the skills of youth while also encouraging them to take up the armed/uniformed force services.





# Natural Resource Management



**T**HE 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. For the past 15 years, the NRM pillar has been working with the vision of 'Promoting Sustainable Livelihoods by Conservation and Development of Natural Resources' and marching towards attaining water and food security in an era of climate change. The special projects in remote pockets focus on tribal development to bring back traditional ecosystems such as agriculture, horticulture and forestry. The watershed management initiative ensures the social, economic and ecological balance of the

region, improving the soil and water resources and in turn providing community drinking water.

This year was yet another successful one with many milestones. New diversified projects in different areas starting with green environment, conversion of barren land, biomass generation, horticulture, agroforestry, drinking water facility, lifesaving irrigation, and organic and green livelihood promotion were implemented.

The team was also felicitated by NABARD with the 'Excellence Award' for their work in the implementation of the Paithur Goodamalai Tribal Development Project.



# Our Presence

## Haryana

- Gurgaon

## Madhya Pradesh

- Dhar
- Dewas
- Indore
- Shivpuri

## Gujarat

- Sanand

## Maharashtra

- Bhoyare

## Karnataka

- Chamraja Nagar

## Puducherry (Union Territory)

- Karaikal

## Tamil Nadu

- Kancheepuram
- Chengalpattu
- Cuddalore
- Salem
- Tiruchirapalli
- Tiruvannamalai
- Vellore
- Madurai
- Ramanathapuram
- Vilupuram
- Perambalur
- Tiruvallur

# Milestones

29,634 ha	Extent of land treated
8,122 ha	Life saving irrigation created
267,514 KL	Water Storage trained
22,300	No. of families drinking water was provided to
4,999 ha	Barren land converted to agricultural land
6,007 ha	Land brought to organic farming

920,132	Horticulture plantation
1,573,628	Agro-forestry plantation
1,557	Green livelihood enterprises created
389,849	Labour man days generated



Pichaikaran, an agriculturist from Salem, Tamil Nadu

# A Wadi Way of Life

## *Sustainable Livelihoods*

**T**HE LOW-INCOME generation from agriculture drove the earning members of an agricultural family from Tamil Nadu to cities in Kerala and Karnataka in search of seasonal work and hard labour. Pichaikaran and Selvakumar are brothers who live in a joint family in Manmalai, a tribal village in Salem. The brothers own a 3-acre agricultural land with a well and would often cultivate little millets, corn, and pearl millet which are rain-fed crops. But the lack of rain meant low or no income, and the lack of income and working outside their territory led to extreme poverty which drove the children to drop out of school.

The brothers were then allocated two Wadis along with mango, guava, sapota, and cashew seedlings to plant and cultivate. Wadi is a holistic development programme to approach a sustainable livelihood through a tree-based farming

system launched by NABARD. The family was also presented with climate-resilient crops like silver oak and pepper. The Wadis earned the family more than they would have ever imagined. The brothers harvested 600 kg of mangoes; 300 kg of cashew and sold them for INR 18,000 and INR 30,000, respectively. Whereas the 80 kg of pepper harvested was sold for INR 40,000.

“After the Wadi intervention, I am engaged full-time in agriculture and also currently undertaking coffee as an intercrop. I earn a steady and regular income and stopped migrating for seasonal work. My two children are now back in school”, gleams Pichaikaran.





Selvakumar, brother of Pichaikaran, was able to adopt a sustainable farming system with the help of NABARD



# The Farmer's Confidante

## *Technology for Agriculture*

A FRIEND WHO IS ALWAYS UP to date about any weather irregularities is something every farmer is in dire need of. An Automatic Weather Station is a valuable addition to any agriculture-based intervention for farmers. This technology will provide regular updates from the station that would keep the farmers prepared for any critical situation which may occur. The system would ensure the farmers are on their feet to save their crops just in time. Hence, to support farmers and improve agricultural practices, one such Weather Station was installed in Zamp village, Gujarat. Through this station, 500 farmers from the three neighbouring villages will receive regular and timely updates on their mobiles about the climate as well as voice or text-based advisory services about crops, pests, and diseases. This state-of-the-art installation will be a game changer for rural communities and would save them from a lot of losses. This is also a step towards promoting digitisation amongst the rural communities of the country. Through this support service, farmers can pre-plan their expenditures and risks can be mitigated by up to 60%.

### Innovative Intervention



Automatic Weather Station in Zamp, Gujarat





*Kasilingam, a farmer from Vairavanendhal, Tamil Nadu, was able to fight off a weed infestation*

# Barren to Agricultural Fertile Land

**T**HE PROSOPIS JULIFLORA infestation of Kasilingam's land in Vairavanendhal village, Ramanathapuram district led him to lose his livelihood, land, and passion for agriculture all at once. The weed is notoriously known to encroach on land in its entirety, and removing it would be very expensive. Kasilingam was not financially well off to have the infestation cleared so he had almost given up all hope.

But he was approached by the NRM team right on time and was offered a hand to remove the infestation through the Water, Agriculture and Food Security (WAFS) project. The team supported the removal of the weed with an INR 7,000 per acre grant and provided him with fruit seedlings of mango, guava, lemon, etc. The NRM team also provided Kasilingam with capacity-building training on multi-cropping/

intercropping which would withstand climate effects. Kasilingam, grateful for the training, did not miss one session and sought advisory support from Hand in Hand India. Within two years, he had re-established a steady livelihood and earned INR 8,000 by selling the 200 kg of guava harvested.

"It has been a dream of mine to save up and buy a two-wheeler and now thanks to this improved lifestyle, I have achieved the dream, bought a second-hand bike for INR 16,000", shares an overjoyed Kasilingam.



Rajagopal, from Salem, Tamil Nadu, utilised a Water Recharge Pit to tide through droughts

# Not Only Rain-fed Crops Anymore

## *Sustainable Livelihoods*

**S**ALEM DISTRICT is one of the most drought-affected districts where the occurrence of poverty is high. Reduced water indicates reduced agricultural activities and this, in turn, reduces income flow and leads to poverty. Hence, to improve the low water availability, Hand in Hand India and NABARD, under the watershed development project, promoted the installation of Well Recharge Pits in the region. A Well Recharge Pit is one of the most effective interventions contributing to enhanced groundwater recharge and improvement in the groundwater situation. The biggest advantage of a WRP system is that it's simple, requires minimum investment, and is easy to install.

Rajagopal hails from Semmanur, Salem, and agriculture is his livelihood. But the drought dried up all the water and even the bore well he had installed on his farm was rendered useless. This scenario led Rajagopal to almost lose hope in continuing his profession. Just then, the NRM

team reached out to him with a proposal to install a Bore Well Recharge Pit, sponsored by a CSR partner. Rajagopal was first reserved about the idea, but then, gave into it and his life and profession changed forever. This new bore well ran for 2.5 hours compared to the earlier 30-min run time. During summer, Rajagopal noticed the water level to be 1.25 inches whereas, earlier it was 0.5 inches. The BRP also ensured that Rajagopal could harvest other crops as well and not only the rain-fed crops which earned him a low remuneration.

"I am now able to harvest throughout the year while not depending on rain. This has increased my income generation and I am now able to provide a good life for my family without worrying about running out of money or savings", shared a relieved Rajagopal.





*Bhagawat, from Maharashtra, produces his own organic pesticides and fertilizers*

## Young Farmer going Organic!

**B**HAGAWAT NATHA BHOIRKAR, a young farmer based in Maharashtra, has been practicing farming in his half-acre land for the past 8 years. Conventional farming methods costed him his major resource — his land started degrading due to continuous exposure to artificial fertilisers. Poor harvest and economic downturn threatened him with a bleak future. Fast forward, Bhagawat now practices organic farming and grows 300 Moringa plants in his farmland. But it did not happen easily. When one of his family members, who took part in Hand in Hand India's business development training courses shared information on Hand in Hand India's agriculture interventions and organic farming promotion, Bhagawat immediately approached the team and received 300 Moringa

saplings. Being a self-driven individual, Bhagawat started exploring organic farming methods with NRM team's support. He watched videos on organic farming and consulted with agricultural experts. Soon, Bhagawat started producing organic pesticides and fertilisers using locally available ingredients. Things changed over the course of time and Bhagawat grew in confidence, earning around INR 20,000 per month. He now feels that the soil has regained fertility, and the financial burden he faced due to low productivity and debt from using chemical fertilisers is past him now.







# *Looking Ahead*

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Addressing climate change is the need of the hour and the NRM team has several plans for the coming years. We hope to implement Climate Proofing Projects with the support of NABARD; expand territorially into more States in 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 grass-root level.







**T**HE SOLID WASTE MANAGEMENT (SWM) programme partners with the government and leading Corporates 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.



Our major interventions include:

- Karaikal SWM project
- Green Rameswaram project (in which both SWM and water security interventions are implemented)
- Kalpakkam Township SWM project Operations & Maintenance of micro-composting centres (MCC) at Greater Chennai Corporation (GCC)

New projects initiated during the year are CSR supported – 2 Urban Villages SWM project in Noida (Uttar Pradesh); Financial assistance towards improving the infrastructure facilities of rural schools: 1 smart class with benches, desks and chairs at Govt. Higher Secondary School, Melparalatchi (Tamil Nadu); Community-based drinking water plant project: 2 Reverse Osmosis (RO) units of 500 LPH each at Vadanemmeli and Pattipulam villages benefitting 1,895 households (Tamil Nadu); Renovation and restoration of water bodies project: pond deepening & renovation and 300 saplings planting benefitting 220 households of Kunnavakkam (Tamil Nadu); Promoting Green Energy project: biogas units of 1 cu m capacity to 60 households at Semmencherry Housing Board (Tamil Nadu) for alternate cooking fuel; and Smart and sustainable integrated village development programme: multiple interventions benefitting 6 cluster villages (1,535 households) in Gummidipoondi Block (Tamil Nadu).

The urban villages projects in Noida Township and the MCC project at Greater Chennai Corporation (GCC) received awards during the Swachh Survekshan 2021 (SS 2021), the annual cleanliness survey conducted by the Ministry of Housing and Urban Affairs (MoHUA), in coordination with the Quality Council of India, under the Swachh Bharat Mission-Urban (SBM-U). Noida has been declared India's Cleanest City in the medium category (population category 3-10 lakhs) and received a 5-star garbage-free rating.

Meanwhile, the Greater Chennai Corporation (GCC) received the Award for the Best City in Innovation and Best Practices under the mega city category with a population of more than 40 lakhs. Hand in Hand India has been working with

GCC, on the Operation and Maintenance (O&M) of six micro composting centres located at Zone 14 and Zone 15 of Chennai city. Together, our team handles about 48 MT of wet waste every day at these centres producing quality compost.



# Our Presence

## Uttar Pradesh

► *Gautam Buddha Nagar*

## Telangana

► *Sangareddy*

## Puducherry (Union Territory)

► *Karaikal*

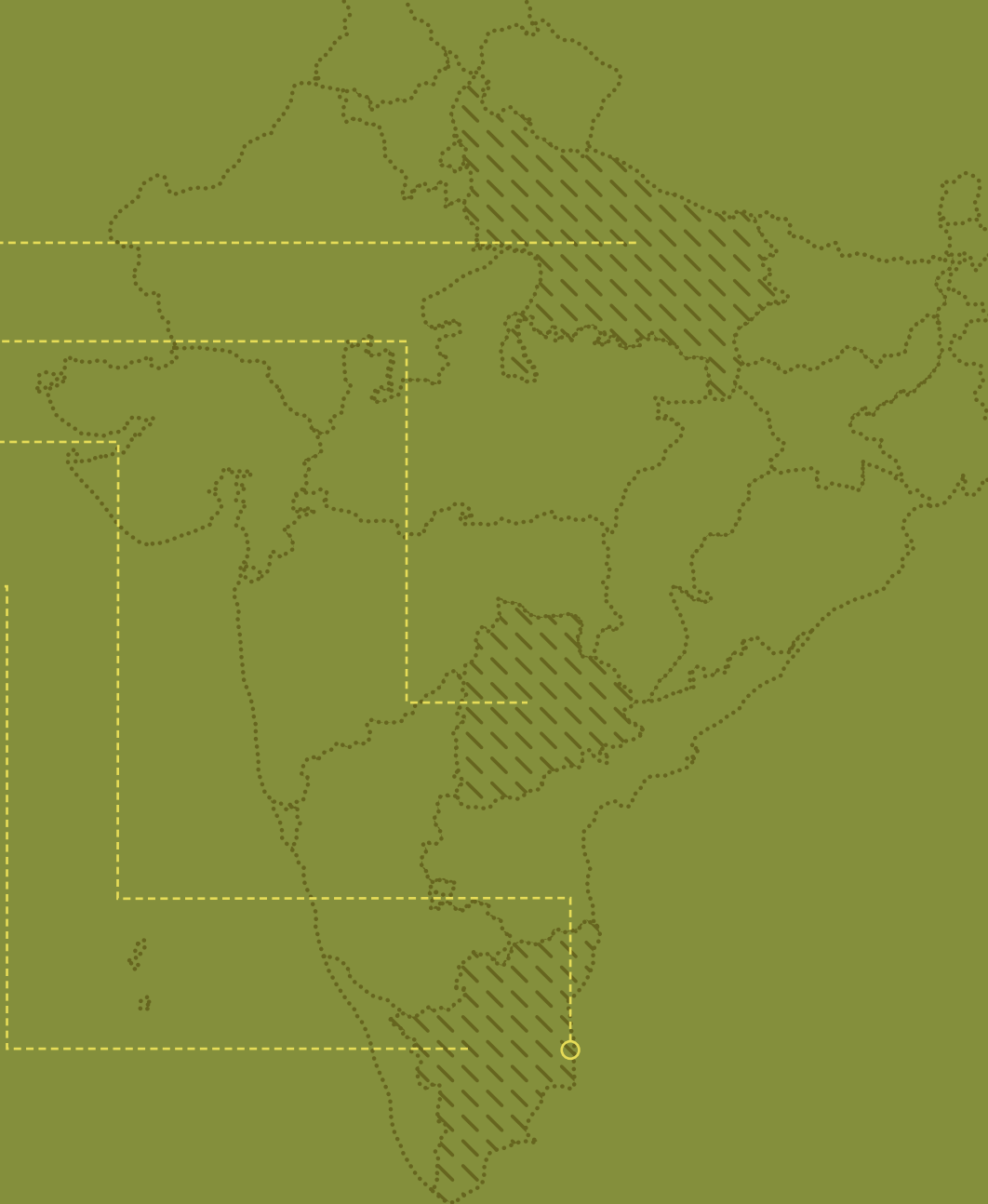
## Tamil Nadu

► *Chengalpattu*

► *Chennai*

► *Ramanathapuram*

► *Tiruvallur*



# Milestones

**647,830** ----- *Households benefitted*

**68,344** ----- *Households – ongoing*

**580,941** ----- *Households – handed over*

**5,739 MT** ----- *Waste handled per month (avg.)*

**10** ----- *Ongoing projects*

**120** ----- *Project handled (total)*

**240 / 891** ----- *Biogas units (no) / capacity (cu m) installed*

**111 / 17,832** --- *Drinking water units (no) / capacity (LPH) installed*

**10,432** ----- *No. of Green Friends trained*

**7,388** ----- *No. of volunteers*





A dead turtle being buried along the coast of Karaikal, Puducherry

# Coastal Waste Management

## *Dead Turtles Washed Ashore and its Impact on the Residents*

**W**ITNESSING DOZENS of dead turtles washed ashore is uncommon for the residents of the Karaikalmedu and Kilinjalmedu villages in the Karaikal Municipality. The reasons are multiple — the plastic fishing nets of trawlers looking for big catches, potentially harmful plastic wastes drifting in the coastal waters, polluted hazardous waters from land that mix with seawater at the estuaries — but the sight of 33 dead turtles during the nesting season left the people of those villages and beach-goers with a sense of despair for those helpless creatures.

With support from the Forest Department, Hand in Hand India's SWM team initiated a beach cleaning activity. The team used this as the impetus to change the people into responsible

humans. Six awareness programmes conducted by the team helped the 2,500 households in the villages to take notice of the lasting adverse impacts of human lifestyles and the urgency for a drastic change to save our planet, the marine environment in particular. With increased awareness through continuous sensitisation programmes, the residents of the Karaikalmedu and Kilinjalmedu villages brought preventive measures and took an oath pledging to avoid single-use plastic materials and keep the beaches clean henceforth.





Mala, a Green Friend from Karaikal, Puducherry, is the sole breadwinner of her family

# Building their Way Up as Breadwinners

## *Green Friends—The Backbone of Solid Waste Management*

**T**HE AVAILABILITY of cheap liquor in the Karaikal Municipality has led to rampant alcoholism, and many people have lost their lives as a result. The women in the family majorly face the brunt in this scenario.

Mala, a Green Friend, lost her husband Kaliyamoorthi in 2019, who had been ailing since 2015. Alcohol Addiction was the cause of kidney failure and liver damage. Being poor exacerbated Mala's financial distress further due to excessive spending on her husband's medication and the rising debt. One thing that helped her survive this tough phase is the job as a Green Friend in the solid waste management project implemented by Hand in Hand India in the Karaikal Municipality.

With two sons and a daughter, she was pushed to take the breadwinner role when her husband fell sick. Mala's resilience encouraged her children to continue education even then. Now, after five years, the very job that saved Mala in every way possible continues to give her the confidence to face whatever challenges life throws at her.

There are similarities between Mala and Mariammal's lives, both hailing from Karaikal Municipality. Mariammal, aged 38, has two children — Menika and Santhiya. Her life turned upside down in 2018 when Prabakaran, her husband, committed suicide under the influence of alcohol. This unexpected demise turned her into a single parent, responsible to take care of



her aged parents (her mother ails from a chronic heart disease) and the children. Hefty financial and debt repayment issues ensued, but the role as a Green Friend at Hand in Hand India's solid waste management project in Karaikal Municipality helped overcome the dire situation. It's been 5 years since Mariammal joined the SWM project, and she ably manages her family and funds her children's education.

The hardships Mala and Mariammal faced and their humongous efforts in sustaining the family made these women strong individuals.

The continuous exposure to capacity building and training exercises, and the interaction with various stakeholders of the community on environmental awareness as Green Friends shaped them into independent, empowered women.



*Mariammal, a Green Friend, was able to recover from a financial crisis by taking up a job in the SWM project*





HiH India helped install 38 biogas units in several localities and institutions

# Fuelling Food

## Waste-to-Energy Project

**H**AND IN HAND INDIA, through its Waste-to-Energy project, has succeeded in separating food waste from the Municipal Solid Waste (MSW) stream and in producing biogas from the waste in a controlled environment. In line with SDG 7: Affordable and Clean Energy, which aims to ensure universal access to affordable, reliable and modern energy sources by 2030, Hand in Hand India works towards its target—to provide clean, affordable energy from waste. Hand in Hand India has installed 38 biogas units of varied capacity in panchayats, government institutions, cantonments, educational institutions and private entities, and continuously engages governments & businesses through forums to consider large-scale waste-to-energy plants to tap its true potential in the country.

According to the 2011 census, almost 13.5 lakhs of Chennai's population reside in slums. The 'Promoting Green Energy' CSR project is an initiative to promote sustainable renewable energy (by utilising waste) and to reduce the financial burden among low-income groups in the urban space. The project targeted the Semmencherry Housing Board located in Zone 15 of Chennai District, a prominent low-income settlement with 6,700 households. Under the project, low-cost, portable and low-maintenance biogas units of 1 cu m capacity were provided to 60 selected households to replace Liquefied Petroleum Gas (LPG), a fossil fuel. Priority was given to residents engaged in sanitary work, women-headed families and families with differently-abled persons in finalising the candidates.



A Sakthi Surabhi type-biogas unit, which is patented and approved by the MNRE, was installed. The portable biogas unit has a maximum daily input of 5-7 kg waste and will produce biogas equivalent to 300-400 gm of LPG per day. The project has significantly reduced the expenditure of beneficiary households on cooking fuel. Further to the 240 direct

beneficiaries, the project has created a positive impact among more than 25,000 indirect beneficiaries who reside in the Semmencherry Housing Board, through Behaviour Change Communication (BCC) intervention.



*“We are 7 members in the family. We used to buy an LPG cylinder once every 20 days, but after a week post the biogas unit installation, we are using biogas along with an LPG cylinder for all cooking work, except rice. Therefore, the purchase of LPG cylinders reduced dramatically and we are saving money for other needs.”*

— Ms. Senthamarai, one of the beneficiaries





Recycling at Bhavani Plastics, Chennai, Tamil Nadu

# Plastic Waste Management

## *Pilot Venture with United Nations Development Programme*

**P**LASTIC WASTE MANAGEMENT — A Partnership project, funded by UNDP, was implemented at Tambaram Municipality. The 3-month pilot project supported the Urban Local Body (ULB) by strategising a method to mitigate the impact of plastic waste by utilising waste as a resource through a socio-technical model (segregation/collection/recycling). The project worked in line with the Swachh Bharat Mission and ensured compliance with regulations to improve the use of resources, thus minimising the negative impacts of plastic materials on human health and the environment.

The project aimed to develop and implement an economically sustainable model (ESM) for plastic waste management. Hand in Hand India functioned as an enterprise partner running the Material Recovery Facility at Tambaram Municipality. This involved plastic waste collection, category-wise segregation of waste,

identification of authorised recyclers to establish appropriate channels to recycle waste, and ensuring accountability and traceability.

Besides providing sustainable solutions to treat plastic waste, the project institutionalised 14 waste pickers (Safai Mitras) within the respective governance mechanisms and helped attain improved social conditions through provision of ID cards, Personal Protective Equipment (PPE), and facilitating to form a SHG and open bank accounts. Awareness creation amongst multiple stakeholders was also conducted through various sensitisation interventions.

With the support of Tambaram Municipality and waste pickers, the project collected around 31 MT of segregated plastic waste and disposed of the same through authorised channels for recycling.





A Green Friend with waste collection vehicle in Noida, Uttar Pradesh

# India's Cleanest City

## *Solid Waste Management in the Urban Villages of Noida*

**T**HE CSR-SUPPORTED SWM projects at Harola Urban Village and seven other urban villages in Noida township between 2019 and 2022 were instrumental in establishing a streamlined waste management system at these eight locations. The project catered to more than 35,000 households collectively at the urban villages of Harola, Nagla Nagli, Nagli Sakpur, Rohillapur, Sultanpur, Asgerpur, Raipur & Bhaktawarpur situated in the Gautam Buddha Nagar District of Uttar Pradesh.

These urban villages posed a different challenge. Being the urban settlements of migrant workers who have livelihoods based in NOIDA,

the settlements are congested with narrow lanes and crowded households. Harola urban village stands out here with about 24,000 households and commercial establishments within a 0.23 sq km area. Tackling the various difficulties, our SWM projects established an efficient system that executed daily door-to-door waste collection, waste segregation and processing, handling about 8 MT of waste daily with the support of 112 Green Friends. The projects also implemented open drainage cleaning, night shifts to clean the streets, eradication of the Garbage Vulnerable Points (GVPs) and continuous Behaviour Change Communication (BCC) interventions.



Within a year, the team achieved 46 per cent of households practising waste segregation at source. The projects were filled with unique interventions — the best among those were the provision of home composting kits to encourage composting of organic waste within the households, setting up a biogas unit at the Govt. Primary School in Rohillapur to produce fuel for the school kitchen, and the Gaushala Project which encouraged people to hand over vegetable waste as feed for cows in Gaushalas.

Even after handing over the project to the local authorities, the SWM system established

by our team continues unabated — project sites looking spic and span, drains not getting clogged, clean streets, and door-to-door waste collection in full flow. As a mark of success, the Swachh Survekshan 2021 survey declared Noida as India's Cleanest City in the medium category (population category 3-10 lakhs).



A sculpture made from waste material in Harola, Sector 5, Noida, Uttar Pradesh



# Looking Ahead

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The current SWM scenario looks promising with multiple players trying to explore the vast opportunities that the sphere brings forth – Corporates to fulfil their CSR obligations, private players to tap financial prospects, governments in search of solutions to tackle the growing threat of waste, and NGOs/CBOs working on ways to reduce pollution, and tap the energy from waste to support communities to establish eco-friendly and sustainable solutions.

The focus, moving forward, will be on plastic waste management, working to establish supply chains for procurement, recycling and disposal (non-recyclable plastic waste). Extended Producer Responsibility is another intervention we plan to focus on, to create suitable platforms for businesses for safe disposals of the consumer-level waste generated from their products. Campus waste management, CSR projects and biogas units (targeting households under the waste-to-energy project) are other major interventions that will be targeted to capacitate communities with adaptability and flexibility to face the coming years of climate uncertainty.







**O**UR 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, micro finance, 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.

Prominent interventions that highlight our work during the period are multifaceted. The

team facilitated credit support for farmers to procure agriculture machinery and to adopt organic farming, and for aspiring entrepreneurs as a startup/development loan to launch and develop enterprises. Saplings to develop orchards encouraged farmers to set up community orchards, and the success of such orchards encouraged nearby villages to follow suit — Kondamangalam panchayat in Chengalpattu district of Tamil Nadu is an example that adopted the community orchard method. The team also supported enthusiastic women to form group enterprises and facilitated market access through existing linkages.





# Ovale – A Maharashtrian Village

Ovale panchayat is one of the prominent VUP project villages of Hand in Hand India in the state of Maharashtra. An integrated community development approach is the project's pivot here

on which all the five pillars of Hand in Hand India implement developmental interventions with active community participation.



A paddy thresher machine in use in Ovala, Maharashtra

## *The Community Enterprise that supports Smallholder farmers*

**E**VERY YEAR, the 250 farmers of Ovala panchayat spend a considerable amount during the paddy harvest season. The paddy thresher machine required to harvest paddy is not affordable for the smallholder farmers in the village. So usually, they either rent the machine or engage labourers for harvesting, which cuts a significant chunk of their profits. The ever fluctuating agricultural labour market worsened their condition further. Realising the status quo of the poor farmers, Hand in Hand

India, with CSR partner support, provided the farmers with a paddy thresher machine and formed a community enterprise “Shree Bhairavnath Farmers Committee” involving the village panchayat and the farmers. The machine not only harvested paddy but also income through rental among farmers in the village and nearby villages. The farmer-friendly aspect of this initiative is the rental charge, which is fixed at 50% of the market rate, helping farmers save around INR 2.5-3 lakhs every year.



This rental business is expected to earn around INR 3 lakhs for enterprises every year from the surrounding villages. The tractor, which was previously provided by Hand in Hand India for agricultural support, is now utilized to transport the machine to the renter farmers. The arrival of the machine supports the farmers in many ways — it helps harvest the paddy within a short period saving the harvest from getting

damaged due to sudden rainfall. Remnants of the harvest such as straw and chaff are used as cattle fodder. Profit from the enterprise is utilized for improving the agriculture infrastructure in the village. Now, other farmers also have access to new technology at affordable prices and this 'Bhairavnath' enterprise became a role model for other farmers.

### Innovative Intervention



Children at the Ovale Panchayat's Govt. school maintaining the garden

## *Hands-on Learning: Ensuring Good Health and Mind*

**100**<sup>+</sup> CHILDREN at the Ovale Panchayat Government School will now eat nutritious mid-day meals filled with organic vegetables, thanks to the new kitchen cum herbal garden installed in the school premises by Hand in Hand India with CSR support. A rainwater harvesting structure connected to a 5,000-liter capacity tank was installed to aid the kitchen garden. Water collected in the tank is utilized for the kitchen garden and other needs in the school.

The garden is also a learning ground for the children, as they are engaged in plant maintenance. The children get to learn about herbs like Aloe Vera, Cardamom, Carom seed, Heart-leaved

moonseed, Entacloo, Lemon Grass plant, etc., and the medicinal properties of the herbs, and vegetables like fenugreek, eggplant, chilli, onion etc., and the nutritional importance of vegetables.

Continuous exposure to plants and nurturing will develop a bonding with nature and create environmental consciousness among children. The nutritional value of organic food will improve children's health in both the physical and mental state, which will reflect in their enhanced cognition. Also, it provides the fun factor and social bonding, with children working together to maintain the garden!



Oxygen concentrators were provided to Lokmanya hospital in Pune

# Providing Life Support

**L**OKMANYA HOSPITAL and Sterling Multispecialty Hospital in Pune were overcrowded with patients during the deadly COVID-19 second wave which affected millions of people in India. Clinical oxygen shortage was prevalent in almost all hospitals during the peak, and Lokmanya Hospital and Sterling Multispecialty Hospital were no exception.

A major issue with patients suffering from COVID-19 is breathing difficulty. With no existing vaccines to prevent COVID-19 during the wave, only the available drugs and oxygen support proved to be the life-saving apparatus, especially for critical patients and the elderly.

To address this crisis, Hand in Hand India with CSR support, provided Lokmanya Hospital with 27 oxygen concentrators and Sterling Multispecialty Hospital with 15 oxygen concentrators during the second wave. Each unit with

the capacity to generate 5 liters of oxygen per minute saved thousands of lives in these hospitals.

Both the hospital stated that the concentrators provided life-saving support to especially people with comorbidities and severe lung conditions like Pneumonia. The oxygen concentrators provided a cost-effective, sustainable source of medical oxygen to the hospital in time of need. This vital equipment indeed proved to be a lifesaver during the second wave. Both the hospitals acknowledge that, and Hand in Hand India feels content in supporting the country's medical infrastructure and playing a role in saving people's lives.



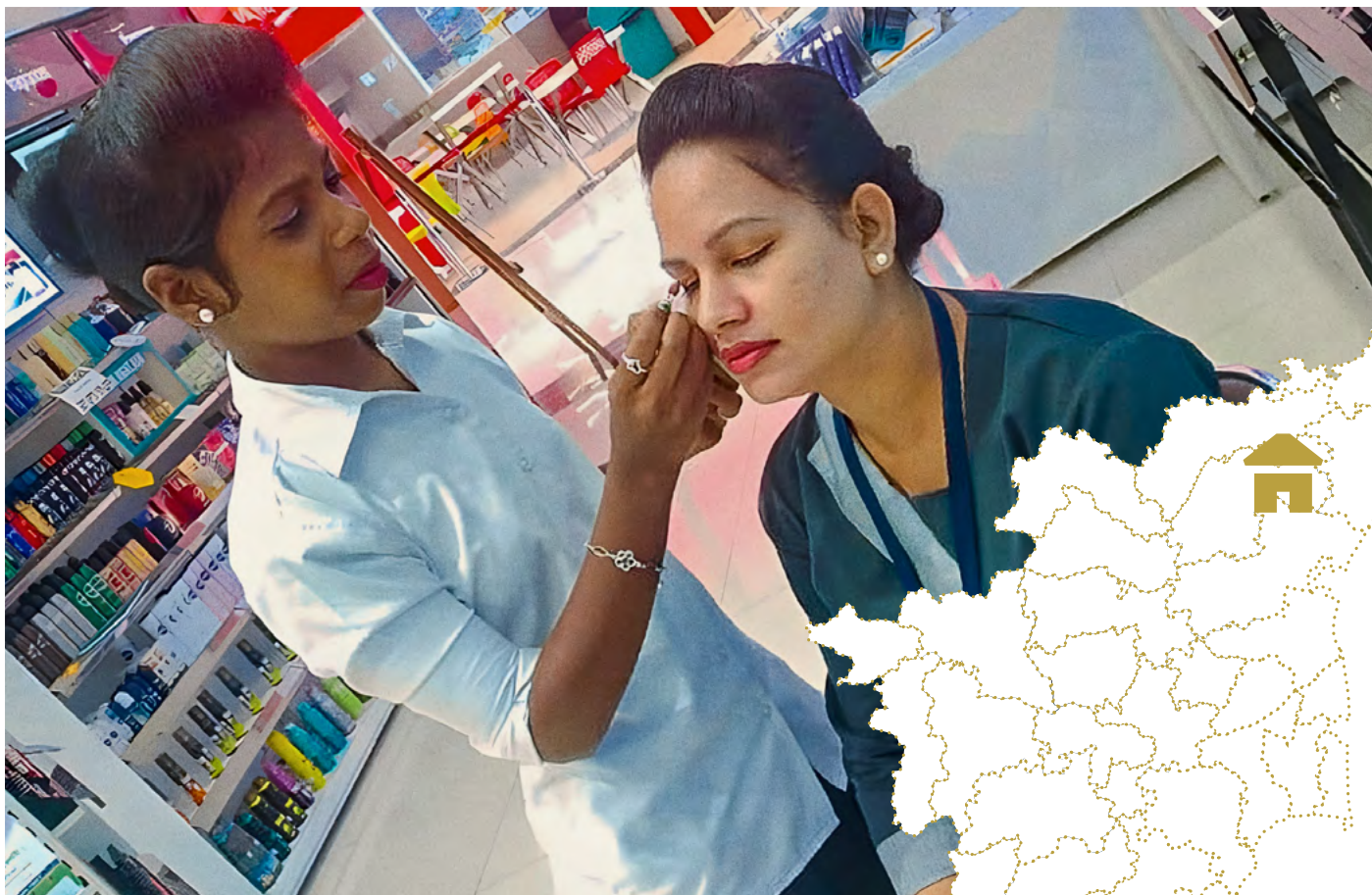


Valli, from Mazhuvanakaranai, Tamil Nadu, runs a carpentry business with her husband

## Carving Her Way to Success

**V**ALLI, at 36, used to be like most other women in Mazhuvanakaranai, a village in Tamil Nadu, doing chores and maintaining the home. Her husband is a carpenter who runs a small shop in the village trying to make ends meet with his business. But his efforts were not fruitful and the family suffered from inadequate income. Taking it on the chin, Valli finally decided to take care of her family's financial needs too. To strengthen the business, Valli joined the Sri Vaari SHG of Hand in Hand India and availed a loan of INR 190,000. With the loan, she improved the infrastructure of the enterprise and expanded her business. The business portfolio now has

a range of customized furniture and carpentry work such as sofa sets, cupboards, windows, cots, chairs and stools. Soon her clientele diversified across the wide spectrum — from households to companies, from Melmaruvathur, Chitampur and nearby towns. The improved business earns her a profit of INR 10,000–15,000, based on demand. Valli, with her entrepreneurial acumen, plans to hire more labourers and expand her business further.



*Dhivya, a Computer Science graduate, now works as a beautician near Chennai*

# Creating Beauty through Skilling

**D**HIVYA, at 21, is an example of how age is irrelevant when it comes to measuring success. She is a B.Sc. Computer Science graduate who hails from the beautiful village of Sirudavoor in Kancheepuram. An energetic person by nature, Dhivya wanted to show professionalism in whichever field she chose. Post her studies, she tried but was unable to find a study-related job that matched her requirement. Unlike many youths, Dhivya remained determined to make a difference. Through her mother Kala, who was a member of Kalai Thendral SHG of Hand in Hand India, Dhivya participated in the beautician training course conducted by Hand in Hand India at Sirudavoor. This opportunity brought forth Dhivya's hidden

talent in beautification skills. After completing the course, she joined Health & Glow at Marina Mall (OMR) near Chennai for an initial payment of INR 9,000. Soon, with her impressive performance, Dhivya's monthly salary was raised to INR 15,000. This was a reward for her hard work and dedication. She rendered her heartfelt gratitude to Hand in Hand India for transforming her life. Dhivya now supports her family, turning into a breadwinner at such a young age!



# An Entrepreneur E-Serving the Community



## Innovative Intervention

**T**HE LIFE OF GAYATHRI was never a bed of roses. She lost her father at a very young age and relied on her mother for support. Gayathri's mother used to go for daily wage work to support her family. However, this could not fulfill the necessary financial aid the family was desperately in need of. Through the hardship, Gayathri completed Grade 12 and later pursued lab technology. It was during that time she came to know about the virtual spoken English course initiated by the SHG Enterprises pillar. While staying at her grandmother's house in Ranipet, she took part in the course. Earlier, Gayathri was not familiar with the language or the usage of English grammar. However, after taking part in the course, she learnt the basics and understood the practical application of the English language. This boosted her confidence to start an E-Seva service from home (typing, payment of bills, and more). At 24, Gayathri is now a budding entrepreneur providing E-Seva services to her community. Gayathri exclaims that she feels more confident, now that she knows the usage of proper English and built a business based on it. She sincerely thanks Hand in Hand India for their constant support.





# Looking Ahead

The village uplift initiative will continue to work on the integrated issues of health, education, environment, and livelihoods promotion. Rural communities that lack the basic amenities and growth opportunities will be the focal point. Our continued efforts with the support of stakeholders will create and strengthen sustainable rural communities through job creation, financial inclusion, capacity building, improved infrastructure, collective mechanism and self-reliance—the faces of integrated community development.



# Board of Trustees

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## *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 18 states in India. She is also the Managing Director of Belstar, one of India's top ten microfinance institutions.

## *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 the 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.

## *Mr. J. Raghunathan*

Mr. J. Raghunathan is a chartered accountant with over 39 years of experience in FMCG, IT and business consulting. He has major experience in information technology and enabled services working with major global and national firms. His expertise includes supply chain, distribution, finance & treasury, MIS and management accounting. He is the Chairman (honorary) of the IT & ITES Committee of the Madras Chamber of Commerce & Industry.



## Advisors:

### *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. N. Srinivasan*

Mr. N. Srinivasan is a former Chief General Manager of NABARD. He is an expert in micro-finance 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 Micro finance, 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 at the automotive 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), Vice Chairman at Revettec India Limited and Director of Sunera Solar Engineering Private Limited.

# Key Executives

<i>Name</i>	<i>Designation</i>
Dr. Kalpana Sankar	Managing Trustee
Dr. Madhu Sharan	President
Srinivas Krishnaswamy	President
Kalyanaraman A	Consultant – Chief Executive Officer
Sandip Mookerjee	Consultant – Partnerships & Alliances
Madhumathi C	Consultant Group HR
Sahaana Sankar	Chief Operating Officer
Konda Radha Krishna	Chief Operating Officer
Amuthasekaran N	Managing Director – IDS
Ramaswamy N	Head HR
Kannan Gopalan	Chief Financial Officer
Ravichandran K S	Deputy Chief Financial Officer
Antony Vincent Raja J	Consultant – Financial Advisor
Byravamoorthi Natarajan	Senior Vice President
Vijayakumar R	Senior Vice President
Poonkuzhali K	Consultant – Head IT
Lokesh Kumar Ganapathy	Vice President
Pream Anand Gnanasekar A	Vice President
Kannan G	Vice President
Swaminathan E	Consultant – Correspondent
Dr. Joe Y	Consultant – Head Academy
Muthusamy K	Senior Consultant
Dr. Balaji S	Consultant – Model Farming
Joseph Raj P	Chief General Manager
Anshu Mishra Ghosh	Chief General Manager
Priyanka Dale	General Manager
Shrenik Chhabra	General Manager
Madhanagopal K N	General Manager
Ravisankar B	General Manager
Anand D	General Manager
Robert Rajathilagam B R	General Manager
Dr. Kishor Kumar Patnaik	Consultant – Deputy General Manager
Aravindan N	Deputy General Manager
Prabahar Gnanakkan V	Deputy General Manager
Niharendu Jagatdeb	Deputy General Manager
Chandra Guptha B	Deputy General Manager
Ravikumar C	Deputy General Manager
Devarajan K	Assistant General Manager



*Name**Designation*

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Nagarajan P	Consultant – Assistant General Manager
Ravi Ranjan	Assistant General Manager
Devendra Dwivedi	Assistant General Manager
Ramasamy A	Consultant – Assistant General Manager
Panneerselvam Duraipandi	Assistant General Manager
Renganayaki N	Assistant General Manager
Venkat Raman R	Assistant General Manager
Mohanavel P	Assistant General Manager
Sundararaju M	Assistant General Manager
Arockia Selva Raj A	Assistant General Manager
Jeyaprakash Y	Assistant General Manager
Selvakumar Chandramohan	Assistant General Manager
Neerathilingam B	Assistant General Manager
Ananda Vadivelu	Assistant General Manager
Anitha Rajan	Senior Manager – Office of the Managing Trustee

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## *Partner/Donor*

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Tribal Cooperative Marketing Development  
Federation of India Limited (TRIFED)  
UNICEF India  
Veritas Finance  
Wartsila  
Wipro Cares  
Woori Bank

# Financials

Balance Sheet as at 31<sup>st</sup> March, 2022 (All amounts are in Indian Rupees unless otherwise stated)

Particulars	Note No.	As at March 31, 2022	As at March 31, 2021
<b>Trust Funds and Liabilities</b>			
<b>Trust Funds</b>			
<b>a. Corpus</b>			
Initial Contribution		1,000	1,000
Corpus Fund	2	232,124,387	232,124,387
Interest Surplus – Corpus Fund	3	29,441,884	30,650,956
		<b>261,567,271</b>	<b>262,776,343</b>
<b>b. Surplus in Income and Expenditure Account</b>	4	33,385,067	51,668,356
<b>c. Grants</b>			
Capital Grants	5	89,920,330	104,050,898
Revenue Grants	6	166,456,181	214,740,579
		<b>256,376,511</b>	<b>318,791,477</b>
<b>Total (a + b + c)</b>	<b>A</b>	<b>551,328,849</b>	<b>633,236,176</b>
<b>Non Current Liabilities</b>			
a. Long Term Borrowings	7	–	–
b. Long Term Provisions	8	17,454,332	18,051,456
<b>Total</b>	<b>B</b>	<b>17,454,332</b>	<b>18,051,456</b>
<b>Current Liabilities</b>			
a. Sundry Creditors		18,675,353	23,820,216
b. Other Current Liabilities	9	2,641,042	88,570,407
c. Short Term Provisions	10	244,245	571,951
<b>Total</b>	<b>C</b>	<b>21,560,640</b>	<b>112,962,574</b>
<b>Total (A + B + C)</b>		<b>590,343,821</b>	<b>764,250,206</b>

As per our report of even date  
For Sundaram & Srinivasan  
Chartered Accountants  
Firm Registration No.004207S

For and on behalf of Board of Trustees

K.Srinivasan  
Partner

Kalpana Sankar  
Managing Trustee

Membership No.5809  
Place : Chennai  
Date: 10.09.2022

Place : Chennai  
Date: 10.09.2022



Particulars	Note No.	As at March 31, 2022	As at March 31, 2021
<b>Assets</b>			
<b>Non Current Assets</b>			
<b>a. Fixed assets</b>	11		
Tangible Assets		87,819,090	101,422,349
Intangible Assets		2,101,240	2,628,550
<b>Total</b>		<b>89,920,330</b>	<b>104,050,899</b>
<b>b. Long term Investments</b>	12	248,705,535	248,479,069
<b>c. Long term Loans &amp; Advances</b>	13	<b>10,941,500</b>	<b>62,985,889</b>
<b>Total (a + b + c)</b>	<b>A</b>	<b>349,567,365</b>	<b>415,515,858</b>
<b>Current Assets</b>			
a. Cash And Bank Balances	14	146,541,106	181,411,534
b. Short Term Loans & Advances	15	86,547,453	159,969,973
c. Other Current Assets	16	7,687,897	7,352,841
	<b>B</b>	<b>240,776,456</b>	<b>348,734,349</b>
<b>Total (A + B)</b>		<b>590,343,821</b>	<b>764,250,206</b>
Significant Accounting Policies	1		
Other Disclosures	24		

As per our report of even date  
For Sundaram & Srinivasan  
Chartered Accountants  
Firm Registration No.004207S

For and on behalf of Board of Trustees

K.Srinivasan  
Partner

Membership No.5809  
Place : Chennai  
Date: 10.09.2022

Kalpna Sankar  
Managing Trustee

Place : Chennai  
Date: 10.09.2022

## Statement of Income and Expenditure for the Year ended 31<sup>st</sup> March, 2022

(All amounts are in Indian Rupees unless otherwise stated)

<i>Particulars</i>	<i>Note No.</i>	<i>Year ended March 31, 2022</i>	<i>Year ended March 31, 2021</i>
<b>Income</b>			
Revenue Grants	17	396,713,670	323,713,956
Interest Income	18	45,161,258	91,321,434
Other Income	19	2,813,410	12,903,895
<b>Total</b>		<b>444,688,338</b>	<b>427,939,284</b>
<b>Expenditure</b>			
Programme Expenses	20	448,633,268	390,223,485
Administrative and Other Expenses	21	13,391,114	12,075,136
Finance Cost	22	947,245	21,904,897
Depreciation/Amortisation	11	8,337,095	11,820,218
Less: Amortisation from Capital Grants-being Depreciation / Amortisation		(8,337,095)	(11,820,218)
<b>Total</b>		<b>462,971,627</b>	<b>424,203,518</b>
<b>Excess Of Income Over Expenditure Carried Forward to Balance Sheet</b>		<b>(18,283,289)</b>	<b>3,735,766</b>
Provision For Tax: – Current Tax			
<b>Surplus</b>		<b>(18,283,289)</b>	<b>3,735,766</b>
Significant Accounting Policies	1		
Other Disclosures	24		

As per our report of even date  
For Sundaram & Srinivasan  
Chartered Accountants  
Firm Registration No.004207S

For and on behalf of Board of Trustees

K.Srinivasan  
Partner

Kalpna Sankar  
Managing Trustee

Membership No.5809  
Place : Chennai  
Date: 10.09.2022

Place : Chennai  
Date: 10.09.2022



<i>Particulars</i>	<i>March 31, 2022</i>	<i>March 31, 2021</i>
<b>Note – 2 Corpus Fund</b>		
Fund Balance	232,124,387	232,124,387
<b>Note – 3 Interest Surplus – Corpus Fund</b>		
As Per Last Balance Sheet	30,650,956	45,650,956
Transfer to Capital Grants-being Cost of Fixed Asset Added During the Year (Refer Note 5)	(1,209,072)	–
Transfer from Interest Income (Refer Note 18)	–	–
Transfer to Interest Income (Refer Note 18)	–	(15,000,000)
Balance, at End of the Year	<b>29,441,884</b>	<b>30,650,956</b>
<b>Note – 4 Surplus In Income and Expenditure Statement</b>		
Excess of Income Over Expenditure		
As Per Last Balance Sheet	51,668,356	47,932,590
Add: Current Year Surplus Carried from Income & Expenditure Account	(18,283,289)	3,735,766
Balance, at End of the Year	<b>33,385,067</b>	<b>51,668,356</b>
<b>Note – 5 Capital Grants</b>		
As Per Last Balance Sheet	104,050,899	110,828,829
Add: Transfer from Interest Surplus – Corpus Fund	1,209,072	–
For Cost of Fixed Asset Added During the Year (Refer Note 3)		
Add: Transfer from Revenue Grants for Purchase of Other Fixed Assets (Refer Note 17)	2,624,615	8,922,507
Less: Transfer to Income & Expenditure Account-being Depreciation/Amortisation for the Year	(8,337,095)	(11,820,218)
Less: Book Value of Assets Disposed Off	(9,627,162)	(3,880,221)
Balance, at End of the Year	<b>89,920,330</b>	<b>104,050,898</b>

<i>Particulars</i>	<i>March 31, 2022</i>	<i>March 31, 2021</i>
<b>Note – 6 Revenue Grants</b>		
Balance Carried Forward for Future Use (Refer Note 17)	166,456,181	214,740,579
<b>Note – 7 Long Term Borrowings</b>		
Term Loans from Bank (Secured By Loan Due from SHG and Lien On Earmarked Term Deposits to the Extent of Nil (Previous Year Rs. 6.88 Cr. ))	–	49,383,016
Less: Current Maturities Transferred to Current Liabilities (Refer Note 9)	–	(49,383,016)
<b>Note – 8 Long Term Provisions</b>		
Provision for Compensated Absences	2,375,352	2,300,668
Provision for Gratuity	15,078,980	15,750,788
	<b>17,454,332</b>	<b>18,051,456</b>
<b>Note – 9 Other Current Liabilities</b>		
Current Maturities of Long Term Borrowings (Refer Note 7)	–	49,383,016
Statutory Liabilities	2,612,994	2,473,359
Due to Related Parties	–	35,389,451
Other Liabilities	28,048	1,324,580
	2,641,042	88,570,407
<b>Note – 10 Short Term Provisions</b>		
Provision for Compensated Absences	244,245	571,951
Provision for Gratuity	–	–
	<b>244,245</b>	<b>571,951</b>
<b>Note – 12 Long Term Investments</b>		
Bank Deposits – Corpus Fund*	232,124,387	232,124,387
Bank Deposits – Interest on Corpus Funds	16,581,148	16,354,682
	<b>248,705,535</b>	<b>248,479,069</b>



## Notes forming part of the Financial Statements

(All amounts are in Indian Rupees unless otherwise stated)

<i>Particulars</i>	<i>March 31, 2022</i>	<i>March 31, 2021</i>
<b>Note – 13 Long Term Loans &amp; Advances</b>		
Loans to Mutual Benefit Trusts	–	6,800,000
Add: Interest Accrued and Due on Above	–	–
Less: Current Maturities Transferred to Short Term Loans And Advances (Refer Note 15)	–	–
Loans to MBT's	–	6,800,000
Loans to Self Help Groups	88,790,748	167,201,638
	–	–
Add: Interest Accrued and Due on the Above	2,406,070	3,684,342
Less: Provision Towards Loan Loss	(38,292,929)	(11,490,340)
	<b>52,903,889</b>	<b>159,395,640</b>
Less: Current Maturities Transfer to Short Term Loans and Advances (Refer Note 15)	(48,067,462)	(115,024,174)
Loans to SHG's	<b>4,836,427</b>	<b>44,371,466</b>
Income Tax Deducted at Source	3,813,985	7,110,294
Long Term Deposits	2,291,088	4,704,129
Total (A+B+C+D)	<b>10,941,500</b>	<b>62,985,889</b>
<b>Note – 14 Cash and Bank Balances</b>		
Cash in Hand	403,381	764,298
Balances with Scheduled Banks		
– In Savings Account	59,679,661	59,756,254
– In Deposit Account	86,458,064	120,890,982
	<b>146,541,106</b>	<b>181,411,534</b>
<b>Note – 15 Short Term Loans &amp; Advances</b>		
Loans to Self Help Groups (Refer Note 13)	48,067,462	115,024,174
Advances Recoverable in Cash or Kind or for Value to Be Received	2,270,469	15,542,509
Grants Receivable (Refer Note 23 (1))	36,209,522	29,403,290
	<b>86,547,453</b>	<b>159,969,973</b>

<i>Particulars</i>	<i>March 31, 2022</i>	<i>March 31, 2021</i>
<b>Note – 16 Other Current Assets</b>		
Interest Accrued but not Due on Deposits with Banks	7,028,018	6,335,419
Unclaimed Balances Receivable from RBI	–	5,636
GST Input Tax Credit	–	348,289
Prepaid Expenses	659,879	663,497
	<b>7,687,897</b>	<b>7,352,841</b>
<b>Note – 17 Revenue Grants</b>		
Revenue Grants at The Beginning of the Year	214,740,579	146,056,079
Add: Grants Received/Receivable During the Year (Refer Note 23(1))	351,053,887	401,320,963
Less: Amount Transferred to Capital Grant Being the Cost of Additions to Fixed Assets During the Year (Refer Note 5)	(2,624,615)	(8,922,507)
Less: Grants Carried Forward for Future Deployment (Refer Note 6)	(166,456,181)	(214,740,579)
Balance Utilised During the Year	<b>396,713,670</b>	<b>323,713,956</b>
<b>Note – 18 Interest Income</b>		
Interest on Loan Given to Self Help Groups	22,216,034	56,538,170
Interest on Bank Deposits	22,030,503	18,487,901
Interest on Saving Bank Accounts	914,721	1,295,363
Less: Transfer to Interest Surplus – Corpus Fund (Refer Note 3)	–	–
Add: Transfer from Interest Surplus – Corpus Fund (Refer Note 3)	–	15,000,000
	<b>45,161,258</b>	<b>91,321,434</b>
<b>Note – 19 Other Income</b>		
Donations	1,545,461	4,490,677
Excess Provisions Towards Compensated Absences Written Back	253,022	383,340
Interest on TDS Refund	716,264	165,190
Other Income	263,772	1,101,902
Processing Fees and Service Charges	34,891	6,762,786
	<b>2,813,410</b>	<b>12,903,895</b>



<i>Particulars</i>	<i>March 31, 2022</i>	<i>March 31, 2021</i>
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**Note – 20 Programme Expenses**

Salaries, Wages and Allowances	144,263,251	145,142,775
Contribution to Provident Fund	6,954,839	7,520,374
Gratuity	346,950	2,902,856
Staff Welfare	1,943,392	1,606,863
Honorarium	18,110,201	13,969,783
Loan Loss Provision	26,802,589	7,438,005
Consultancy & Professional Fee	24,616,357	14,785,138
Communication Expenses	4,201,709	4,827,849
Donation	1,314,700	1,555,468
Insurance	80,444	110,132
Meeting Expenses	1,531,640	456,062
Electricity & Fuel	624,680	898,008
Printing & Stationery	4,992,632	3,852,939
Project Expenses	163,713,642	143,430,975
Rent	6,557,896	11,026,738
Repairs & Maintenance*	13,611,780	6,348,213
Training Expenses	10,915,253	10,214,760
Travelling & Conveyance	13,364,959	10,117,729
Vehicle Maintenance	4,368,265	3,597,657
Bank Charges	208,279	335,688
Miscellaneous Expenses	109,810	85,475
	<b>448,633,268</b>	<b>390,223,485</b>

\*Includes Rs.5,571,680/ – Loss on Discarded Fixed Assets Written Off

<i>Particulars</i>	<i>March 31, 2022</i>	<i>March 31, 2021</i>
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**Note – 21 Administrative and Other Expenses**

Salaries, Wages and Allowances	1,284,661	1,583,720
Contribution to Provident Fund	1,317,641	1,373,064
Gratuity	–	1,923,526
Meeting Expenses	11,525	41,768
Staff Welfare	76,719	240,780
Honorarium	584,965	554,300
Consultancy & Professional Fee	2,878,832	1,591,818
Training Expenses	17,400	23,891
Travelling & Conveyance	167,082	131,273
Vehicle Maintenance	695,755	1,047,223
Rent	351,300	33,660
Communication Expenses	221,115	386,963
Bank Charges	96,805	53,269
Insurance	1,213,244	618,106
Auditors' Remuneration	2,301,000	1,950,000
Electricity & Fuel	–	31,789
Printing & Stationery	11,823	34,492
Repairs & Maintenance*	2,115,907	254,118
Miscellaneous Expenses	45,340	201,376
	<b>13,391,114</b>	<b>12,075,136</b>

\*Includes Rs.1,947,516/ – Loss on Discarded Fixed Assets Written Off



Particulars	March 31, 2022	March 31, 2021
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## Note – 22 Finance Cost

Interest		
Interest on Term Loans	947,245	21,904,897
	<b>947,245</b>	<b>21,904,897</b>

## Note – 23 Grants Received/Receivable (Refer Note 15 and Note 17)

### 1. Grants Received/Receivable (Refer Note 15 and Note 17)

Grants Received During the Year (Refer Note 23(2))	343,976,399	402,905,853
Less: Grants Receivable at the Beginning of the Year	(29,403,290)	(30,988,180)
Add: Opening Grants Receivable Not Received and Absorbed by Hand in Hand India	–	–
Add: Grants Receivable at the End of the Year	36,209,522	29,403,290
Add: Tax Deducted at Source Treated as Contribution	271,256	
Total Grants Received/Receivable	<b>351,053,887</b>	<b>401,320,963</b>

### 2. Grants Received from Foreign and Local Sources:

#### Grants from Foreign Sources

Hand in Hand Sweden	92,750,774	147,086,864
Others	65,835,331	77,740,300

#### Grants from Local Sources

Socio Economic and Educational Development Trust – A Related Party	–	4,140,246
Others	185,390,294	173,938,443
Total (Refer 23(1))	<b>343,976,399</b>	<b>402,905,853</b>

**Note – 11 Fixed Assets**

Particulars	Tangible Assets									Intangible Assets	Total CWIP		
	Land	Building	Plant & Machinery	Electrical Fittings	Computers and Related Accessories	Office Equipment	Furniture & Fixtures	Vehicles	Book	Total	Software		
Cost													
As on 31-Mar-2020	22,969,165	56,263,106	10,405,327	7,739,675	46,772,059	17,874,012	21,290,069	29,749,373	56,100	213,118,887	10,533,240	223,652,127	
Additions		3,976,558	524,425	–	1,692,871	639,032	682,301	1,407,321		8,922,507		8,922,507	
Deletions				12,665	1,237,437	1,068,173	1,133,553	3,349,535		6,801,363		6,801,363	
WIP										–		–	
As on 31-Mar-2021	22,969,165	60,239,664	10,929,752	7,727,010	47,227,493	17,444,871	20,838,817	27,807,159	56,100	215,240,031	10,533,240	225,773,271	–
Additions			806,200		1,559,834	340,300	157,353	970,000		3,833,687		3,833,687	
Deletions			7,753,218	5,342,597	31,146,253	10,460,813	12,625,369	8,437,017		75,765,267	1,600	75,766,867	
WIP										–		–	
As on 31-Mar-2022	22,969,165	60,239,664	3,982,734	2,384,413	17,641,074	7,324,358	8,370,801	20,340,142	56,100	143,308,451	10,531,640	153,840,091	–
Depreciation													
As on 31-Mar-2020	–	11,724,444	7,619,353	5,562,104	32,226,649	10,878,452	16,711,838	20,799,535	56,100	105,578,475	7,244,822	112,823,297	–
For the Year		2,257,459	616,143	433,333	2,965,492	1,598,963	1,331,560	1,957,400		11,160,350	659,868	11,820,218	
Deletions				726	178,306	11,029	86,101	2,644,980		2,921,142		2,921,142	
As on 31-Mar-2021	–	13,981,903	8,235,496	5,994,710	35,013,835	12,466,387	17,957,297	20,111,956	56,100	113,817,683	7,904,690	121,722,373	–
For the Year		2,312,888	333,817	181,233	1,710,320	1,090,787	783,053	1,399,286		7,811,385	525,710	8,337,095	–
Deletions			6,688,986	4,516,464	26,740,362	8,856,219	12,490,018	6,847,656		66,139,706		66,139,706	
As on 31-Mar-2022	–	16,294,791	1,880,327	1,659,480	9,983,792	4,700,954	6,250,332	14,663,585	56,100	55,489,361	8,430,400	63,919,761	–
Written Down Value													
As on 31-Mar-2022	22,969,165	43,944,873	2,102,407	724,933	7,657,282	2,623,404	2,120,469	5,676,557	–	87,819,090	2,101,240	89,920,330	–
As on 31-Mar-2021	22,969,165	46,257,762	2,694,256	1,732,300	12,213,658	4,978,484	2,881,520	7,695,204	–	101,422,349	2,628,550	104,050,899	–



**Note – 11 FCRA Fixed Assets**

Particulars	Tangible Assets										Intangible Assets	Total CWIP	
	Land	Building	Plant & Machinery	Electrical Fittings	Computers and related Accessories	Office Equipment	Furniture & Fixtures	Vehicles	Book	Total	Software		
<b>Cost</b>													
As on 31-Mar-2020	22,969,165	47,488,261	8,716,856	7,709,696	43,223,882	13,896,897	17,784,561	29,734,542	56,100	<b>191,579,960</b>	9,198,379	200,778,339	
Additions		3,976,558	524,425	36,187	866,795	372,449	683,501	69,000		<b>6,528,915</b>		6,528,915	
Deletions				12,665	576,620	855,468	1,133,553	3,349,535		<b>5,927,841</b>		5,927,841	
WIP										–		–	
<b>As on 31-Mar-2021</b>	<b>22,969,165</b>	<b>51,464,819</b>	<b>9,241,281</b>	<b>7,733,218</b>	<b>43,514,057</b>	<b>13,413,878</b>	<b>17,334,509</b>	<b>26,454,007</b>	<b>56,100</b>	<b>192,181,034</b>	<b>9,198,379</b>	<b>201,379,413</b>	–
Additions			289,200		1,466,314	31,500	157,353	970,000		<b>2,914,367</b>		2,914,367	
Deletions			6,375,515	5,342,597	29,108,979	8,012,132	10,338,051	8,422,186		<b>67,599,460</b>		67,599,460	–
WIP										–		–	
<b>As on 31-Mar-2022</b>	<b>22,969,165</b>	<b>51,464,819</b>	<b>3,154,966</b>	<b>2,390,621</b>	<b>15,871,392</b>	<b>5,433,245</b>	<b>7,15,3,811</b>	<b>19,001,821</b>	<b>56,100</b>	<b>127,495,940</b>	<b>9,198,379</b>	<b>136,694,319</b>	–
<b>Depreciation</b>													
As on 31-Mar-2020	–	11,163,201	7,305,954	4,959,163	31,107,341	9,515,928	14,928,158	20,598,523	56,100	<b>99,634,368</b>	6,379,122	106,013,490	–
For the Year		2,433,214	572,896	430,029	1,995,920	1,469,477	944,807	1,689,074		<b>9,535,417</b>	597,259	10,132,675	
Deletions				726	178,306	11,029	86,101	2,126,033		<b>2,402,195</b>		2,402,195	
As on 31-Mar-2021	–	<b>13,596,415</b>	<b>7,878,850</b>	<b>5,388,466</b>	<b>32,924,955</b>	<b>10,974,376</b>	<b>15,786,864</b>	<b>20,161,564</b>	<b>56,100</b>	<b>106,767,590</b>	<b>6,976,381</b>	<b>113,743,971</b>	–
For the year		1,937,529	301,016	181,233	1,444,952	927,708	687,823	1,184,941		6,665,202	461,019	7,126,221	–
Deletions			5,392,739	4,516,464	24,931,396	6,650,480	10,282,751	6,833,203		58,607,033		58,607,033	
<b>As on 31-Mar-2022</b>	–	<b>15,533,943</b>	<b>2,787,128</b>	<b>1,053,235</b>	<b>9,438,511</b>	<b>5,251,604</b>	<b>6,191,936</b>	<b>14,513,302</b>	<b>56,100</b>	<b>54,825,760</b>	<b>7,437,400</b>	<b>62,263,160</b>	–
<b>Written Down Value</b>													
<b>As on 31-Mar-2022</b>	<b>22,969,165</b>	<b>35,930,876</b>	<b>367,838</b>	<b>1,337,386</b>	<b>6,432,881</b>	<b>181,641</b>	<b>961,875</b>	<b>4,488,519</b>	–	<b>72,670,180</b>	<b>1,760,979</b>	<b>74,431,160</b>	–
<b>As on 31-Mar-2021</b>	22,969,165	37,868,404	1,362,431	2,344,752	10,589,102	2,439,501	1,547,645	6,292,443	–	85,413,442	2,221,998	87,635,440	–
<b>2021-22</b>													
FC + Non FC	22,969,165	43,944,873	2,102,407	724,933	7,657,282	2,623,404	2,120,469	5,676,557	–	<b>87,819,089</b>	<b>2,101,240</b>	<b>89,920,328</b>	
Financial													
FCRA	22,969,165	35,930,876	367,838	1,337,386	6,432,881	181,641	961,875	4,488,519	–	72,670,181	1,760,979	74,431,161	
Non FCRA	–	8,013,997	1,734,568	(612,452)	1,224,401	2,441,762	1,158,594	1,188,038	–	15,148,907	340,260	<b>15,489,169</b>	

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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

### Domestic

ACCOUNT NAME:  
Hand in Hand India

BANK NAME AND ADDRESS:  
CANARA BANK, Kancheepuram Branch,  
293, Gandhi Road, Kancheepuram–631 501

ACCOUNT NUMBER:  
0939101020216

IFSC CODE:  
CNRB0000939

MICR NO:  
600015107

### International

ACCOUNT NAME:  
Hand in Hand India

BANK NAME AND ADDRESS:  
State Bank of India, FCRA Cell 4<sup>th</sup> Floor,  
New Delhi main branch,  
11 Sansad Marg, New Delhi–110 001

ACCOUNT NUMBER:  
40096127303

IFSC CODE:  
SBIN0000691

SWIFT:  
SBININBB104

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

# Glossary

<i>Abbrv.</i>	<i>Expansion</i>	<i>Abbrv.</i>	<i>Expansion</i>
ABG	Activity Based Group	MCC	Micro Composting Centres
BBA	Bachelor of Business Administration	MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
BCC	Behaviour Change Communication	MNRE	Ministry of New and Renewable Energy
BLN	Block Level Network	MoHUA	Ministry of Housing and Urban Affairs
BMI	Body Mass Index	MSME	Ministry of Micro, Small and Medium Enterprises
BNI	Business Network International	MSW	Municipal Solid Waste
BYST	Bharatiya Yuva Shakti Trust	MT	Metric Tonne
CBO	Community Based Organisation	NABARD	National Bank for Agriculture and Rural Development
CCTV	Closed Circuit Television	NGO	Non-Governmental Organisations
CII	Confederation of Indian Industry	NRM	Natural Resource Management
CLC	Children Learning Centres	O&M	Operations and Maintenance
CLEP	Child Labour Elimination and Education Programme	PHC	Primary Health Centre
CLN	Cluster Level Network	PMAY	Pradhan Mantri Awas Yojana
CSR	Corporate Social Responsibility	PMGKY	Pradhan Mantri Garib Kalyan Yojana
cu m	Cubic Meter	PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
DIC	District Industries Centre	PPE	Personal Protective Equipment
DISC	Digital Inclusion Support Centre	PRI	Panchayati Raj Institution
ESM	Economically Sustainable Model	PRSTC	Poongavanam Residential Training Centres
FBE	Family Based Enterprise	RISE	Rural Women's Initiative for Self-Sustained Enterprises
FMCG	Fast-Moving Consumer Goods	RO	Reverse Osmosis
GCC	Greater Chennai Corporation	RSBM	Rashtriya Swasthya Bima Yojana
GH	Government Hospital	RSTC	Residential Special Training Centres
Govt.	Government	SDG	Sustainable Development Goals
GVPs	Garbage Vulnerable Points	SDTC	Skill Development & Technology Centres
HHD	Health Help Desk	SHG	Self Help Group
HiH India	Hand in Hand India	SIDBI	Small Industries Development Bank of India
IFAD	International Fund for Agricultural Development		
IT	Information Technology		
ITES	Information Technology Enable Services		
KGBV	Kasturba Gandhi Balika Vidyalaya		
KVK	Krishi Vigyan Kendra		
LPG	Liquefied Petroleum Gas		
MC	Mothers' Collective		



<i>Abbrev.</i>	<i>Expansion</i>
sq km	Square Kilometre
SSA	Samagra Shiksha Abhiyan
ST	Scheduled Tribe
STC	Satellite Teaching Centres
STEM	Science, Technology, Engineering and Mathematics
SWM	Solid Waste Management
ULB	Urban Local Body
UNDP	United Nations Development Programme
UNOPS	United Nations Office for Project Services
VUP	Village Uplift Programme
WAFS	Water, Agriculture and Food Security
WRP	Well Recharge Pit