

Hard work
Sustainable
Leadership
Success
Learning
Enterprise
Passion
Women
Growth
Difference
Progress
Education
Skill



HAND IN HAND INDIA



25 Years

ANNUAL REPORT

2012-13



Smiles of freedom

First time to school

TEN YEARS OF MAKING A DIFFERENCE

The journey of a thousand miles begins with a step. In 2002 we began a journey. A journey to alleviate poverty. A journey which has seen us traverse through many a challenge, success and failure. What began as a small effort has grown momentarily to reach out to more than a million people. A decade since its humble beginnings in the small town of Kancheepuram in Tamil Nadu, Hand in Hand India has expanded its interventions to address the multi-dimensional factors of poverty. Over the years, Hand in Hand India has partnered with numerous government organisations, non-governmental organisations, institutions, and other stakeholders in implementing its interventions. To each one of them we offer our heartfelt appreciation. Our humble gratitude to all those benevolent organisations and donors who have believed in our work and have supported us, year after year. Behind every milestone that we have achieved lies the dedication and perseverance of our mobilisers at the grass-roots level, employees, and volunteers. Hand in Hand India lauds its committed group of selfless workers without whom our journey is incomplete...



Future in our hands

Water in my school

A taste of happiness

We a n des



We can
make the
difference

Voices of
change



I have
a dream



The
organic
way

leaving
new
tiny



Photos - Shaju John

2002

- Registered as a Trust
- Child Labour Elimination Programme commences expansion activities

2003

- Child sponsorship programme initiated



2004

- SHG launched at Sirukaveripakkam village in Kancheepuram, Tamil Nadu
- First Residential school started
- First medical camp held



2005

- Hand in Hand India goes to South Africa
- First Citizens' Centre launched



2006

- Health Pillar commences work
- Natural Resource Management initiatives launched



2007

- Hand in Hand India commences project in Afghanistan
- Solid Waste Management activities launched
- Village Uplift Programme launched



2008

- Expands to Madhya Pradesh, Puducherry, Karnataka
- Belstar joins Hand in Hand India



2009

- Commences project in Brazil



2010

- Partnership with water.org commences



2011

- SHG programme launched in Maharashtra, Odisha



2012 - 13

- 1.3 million jobs created
- Hand in Hand goes to Rajasthan, Uttar Pradesh
- Extends operations to Myanmar & Cambodia
- Awarded "MFR 4" rank by CRISIL



TEN YEARS
OF MAKING
A DIFFERENCE



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Charity Registration Number : 515/2010

Photo - Shaju John

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TEN YEARS
OF MAKING
A DIFFERENCE

From Our Adviser

Percy Barnevik



It is now more than 12 years ago when I first got into contact with a small activity called Hand in Hand. In 2002, Hand in Hand registered as an NGO and in 2004, Dr Kalpana took over as the CEO and started an unprecedented expansion. The rest is history.

The first four years in partnership with Kalpana I cherish particularly in my memory. During these formative years the values of Hand in Hand were created: zero tolerance for corruption, respect and compassion for the poor people we worked with, and a cost awareness in everything. Kalpana and her team made clear to all that one rupee wasted was one rupee taken from the poor people. I contributed my business experience with clear and ambitious targets, strict control and far reaching decentralisation. We also agreed that even with big numbers we would never sacrifice quality in our work.

When I look back now at what you have achieved it fills me with admiration and pride: contribution to starting and expanding more than 900,000 family enterprises, 1.3 million jobs, about 200,000 children enrolled in schools and great success with the Health programmes, Citizens' Centres and Environmental programmes. My old friend Kofi Annan, the former UN Secretary General, said to me a while ago that no NGO in the world is in the neighbourhood of Hand in Hand India when it comes to speed, costs and scale in creating small enterprises and jobs. And he knows what he is talking about.

What started out in Tamil Nadu has spread out to States in central, western and northern India. This is a huge undertaking where you have to deal with other languages and cultures. However, this is the key way to spread the successful Hand in Hand model to the whole of this gigantic country. You do not spread the model by running seminars and handing out documentation, you do it by action on the ground. Seeing is believing.

All employees should be proud that your fine work does not only benefit the local people here but you have set an example for all of India and for the world. By spreading the model we will change aid work in the world and I am very happy that you are committed to that.

When I look into the dark eyes of an Indian woman who has started a small enterprise and pulled herself out of extreme poverty, I see a fire burning there. These women, some illiterate from the beginning, can move mountains. When I talk to children who have been rescued from hard work to school and how they talk about their desire to become teachers, doctors, policemen, etc. – that is the biggest reward you can get as an aid worker and donor.

So I want to thank you Kalpana, the Board, the top team and all employees for the fantastic job you have done and for all the lives of poor people you have changed. You can always count on me in continuing to support in different ways and follow what you do on your important and exciting travel forwards.

- Dr Percy Barnevik
Adviser, Hand in Hand India



From Our Chairperson

Kalpana Sankar

My journey with Hand in Hand has been a rewarding experience since 2004. Having taken the road less travelled with both passion and conviction, my work has revolved around trying to find meaningful solutions for the poor by placing myself in their shoes, placing the last person first and building the capacity of the grass-roots level staff. Each of these staff is a leader in her/his own way, working diligently, without compromising Hand in Hand's core values of transparency and honesty.

Hand in Hand has a complex, unique model with the five pillars working towards one common goal - to reduce poverty and provide a life of dignity and hope by creating jobs. We have created and strengthened 1.3 million jobs thereby impacting nearly 6 million households; made 1,000 panchayats child-friendly; piloted and created good models for access to health care and preventive care in the areas of malnourishment, anaemia and sanitation; provided and prepared communities to access their entitlements from Government by using Information and Communications Technology through Citizens' Centres; worked on sustainable development through our environment intervention in the area of Natural Resource Management and Solid Waste Management and leveraging the impact of the five pillars through the Village Uplift Programme.

Through Hand in Hand Micro Finance Pvt. Ltd we have been successful in taking our model to Cambodia where, along with the Asian Institute of Technology, we have made steady progress. Having completed the strategic framework for Myanmar we will soon commence our operations there. Belstar, the financial arm of Hand in Hand India, has made rapid strides and has recorded a reasonable profit. It is a matter of pride to note that Belstar has been awarded the "Pricing Transparency Seal" by MFTransparency.

Ensuring sustainability of our interventions has always been a challenge. This year, Hand in Hand Inclusive Development and Services, a Section 25 Company, started a water project in Mudichur, Tami Nadu, to help sustain the solid waste management intervention project in the area. I'm confident that such sustainability measures will go a long way in strengthening our interventions.

The past 10 years have not been a walk in the park for me; it has been a climb up a rocky mountain. There have been a lot of challenges and hardships during our journey, as Hand in Hand is one among the few organisations in India operating on such a large scale of combining grass-roots work with a global outlook. Hand in Hand India today has passionate foot soldiers and dedicated top management to carry on the journey.

This achievement would not have been successful without the unstinting support from mentors like Dr Percy Barnevik; the relentless support and advice from our Trustees; Sven Sandström, CEO, Hand in Hand International; Charlotte Bohman, Secretary - General, Hand in Hand Sweden; the passionate staff for their commitment to the cause and volunteers who are working tirelessly to make an impact in the lives of the less fortunate. I wish to thank all the donors who have supported our cause year after year and have been a part of this exciting journey. I am also grateful to our bankers who have supported us in all our endeavours.

I feel honoured to have received the "Outstanding Service to Society" award from the reputed Institute of Directors on good corporate governance and promoting best practices in March 2013.

I wish to reiterate that only if we have the right attitude, patience, and humility, we can promote inclusive growth to manage a sustainable social enterprise. I am confident that the Hand in Hand family will impact millions more, in the years to come.

- Dr Kalpana Sankar
Chairperson & Managing Trustee

From Our CEO

Jeyaseelan



I am glad to look back on the journey I have had over the past five years of my engagement with Hand in Hand India. The journey has given me the strength to work in diverse geographies with multi-cultural environment. It has thrown open many challenges as well, which has enabled me to learn new things and acquire new skills. The continued mentoring support given by our dynamic leader Dr Kalpana Sankar, Chairman & Managing Trustee, and the guidance given by the eminent Board of Trustees have paved the way for me to sail through the transition of getting into the new leadership role as Chief Executive Officer of Hand in Hand India.

During the financial year 2012-13, Hand in Hand India crossed a milestone of achieving the job creation goal of 1.3 million jobs, which have impacted the livelihoods of the marginalised and transformed the lives of the poor. Hand in Hand India has put in a system of "Good governance" framework, wherein we follow the highest standards of work ethics, transparency and responsible business / service delivery practices. This has increased the confidence of all our stakeholders in Hand in Hand India and has built Hand in Hand India's Brand Equity both in India and abroad.

Hand in Hand's sustained success is due to the dedication, commitment and performance of all the grass-roots level staff, volunteers, and professionals at the middle & top management coupled with the extended support of the clients, regulators, Government officials, panchayat raj functionaries, Hand in Hand group of entities, donors, bankers and other technical service providers.

In the years ahead, Hand in Hand looks forward to emerge as a world class resource organisation to build the capacity of the stakeholders in the development sector across the globe by sharing its wealth of experience in Hand in Hand's model of job creation through integrated development approach and to influence the policy initiatives towards more inclusive and sustainable development. We rededicate ourselves to the cause of poverty alleviation and transforming the lives of the poor.

We are proud of being a Hand in Handian!

We will strive hard with passion to make Hand in Hand proud of us!!

- Dr N. Jeyaseelan
CEO, Hand in Hand India



about HAND IN HAND INDIA

Hand in Hand India is a Public Charitable Trust that works to alleviate poverty through a unique integrated community development approach. Referred to as the Five Pillar Programme, Hand in Hand India implements projects in the key areas of microfinance, education, health, environment, and IT & governance, to address factors pertaining to poverty.

Hand in Hand India began as a small NGO in Kancheepuram, Tamil Nadu, a district famous for its silk industry. Child labour was then prevalent in the silk industry and Hand in Hand India was established with the initial aim of eliminating child labour and getting children back to school. With the realisation that child labour was just one aspect of poverty, in 2004, Hand in Hand India decided to widen its focus. Income generation programmes seemed to hold the key in addressing the root causes of poverty. Gradually, the organisation moved towards an integrated approach to development.

Hand in Hand India expanded under the support of Dr Percy Barnevik, world-renowned management strategist and industrialist, and the stewardship of Dr Kalpana Sankar who has been involved in the women's self-help group movement in Tamil Nadu for over 18 years. It has so far formed over 59,000 SHGs benefitting over 8 lakh women across Tamil Nadu, Karnataka, Madhya Pradesh, Odisha, Maharashtra, Rajasthan, Uttar Pradesh, and Puducherry. Its model has been replicated in Afghanistan, South Africa, Kenya, Brazil, and Cambodia.

SELF-HELP GROUP & MICROFINANCE

Hand in Hand India's Self-Help Group Programme stands out for its firm emphasis on job creation. With the backing of Hand in Hand India's microfinance programme, capacity building training, and enterprise creation initiatives, marginalised women have emerged as change agents in their communities.

1,327,646 Jobs created

59,717 SHGs formed

849,729 Women in SHGs

10,310.24 Total Credit Disbursed
(INR million)

2,891.94 Total Savings of all SHGs
(INR million)

CHILD LABOUR ELIMINATION PROGRAMME

The Child Labour Elimination Programme through education works towards mainstreaming child labourers and enrolling out-of-school children in regular schools.

- School Programmes
 - o Direct Enrolment
 - o Residential & Non-Residential Special Training Centres
 - o Transit Schools
 - o Children Learning Centres
- Child Sponsorship Programme
- Social Mobilisation
- Child Rights Protection Committees

9 Residential Special Training Centres

42 Transit Schools

180,563 Children enrolled in schools

HEALTH

Hand in Hand India's Health Pillar focuses on promoting preventive health care by filling the knowledge gaps and by providing the rural population access to basic healthcare.

- Rural Medical Care
- Sanitation
- Childcare
- Anaemia Control
- Community Action
- Training

2,863 Medical camps

352,764 Beneficiaries through medical interventions

8,072 Toilets constructed

13,067 Women brought out of anaemia

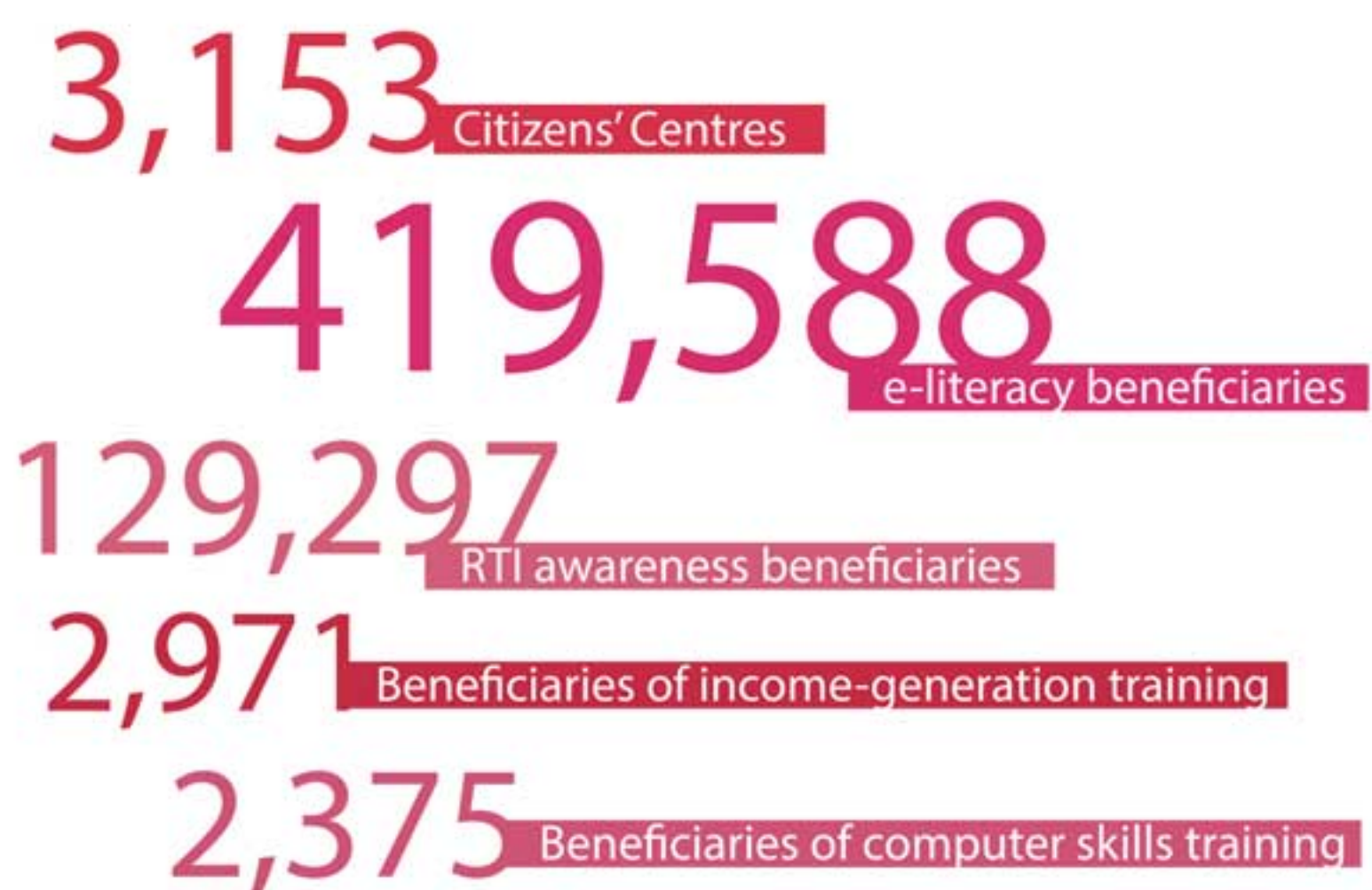
7,207 Children out of malnourishment



CITIZENS' CENTRE ENTERPRISES

Hand in Hand India's Citizens' Centre Enterprises (CCE) are built around the concept of improving access to information and communication which are pivotal for the economic and social empowerment of the underprivileged in rural India. The social component of this initiative focuses on promoting grass-roots level democracy in villages.

- E-Literacy and Income Generation through IT kiosks.
- Promoting Good Governance through formation of Good Governance Rights Protection Committees.



ENVIRONMENT

Hand in Hand India sees the state of the local environment as key to the development process. Being largely dependent on their immediate environment for survival, environmental degradation affects the poor the most. Through a combination of effective solid waste management practices and natural resource management projects, Hand in Hand India is striving to build a cleaner and greener environment.



MANAGING RESOURCES

- Watershed Development and Management
- Organic Farming and Agriculture Development
- WADI Horticulture Development
- Green Livelihoods Development
- Community Drinking Water Development Project

MANAGING WASTE

- Collection
- Segregation
- Disposal
- Awareness

VILLAGE UPLIFT PROGRAMME

Hand in Hand India's Village Uplift Programme is a two-year integrated development programme designed to create and build self-reliant communities that bring about an integrated development in villages. Hand in Hand India partners with local stakeholders, including the panchayat heads, villagers and other government and non-governmental organisations in implementing development initiatives.



• Data as of June 2013



VISION

To alleviate poverty through job creation and integrated community development.

MISSION

To work for the economic and social empowerment of women, and thus of society, by creating enterprises and jobs. To follow this with an integrated development programme that creates sustainable communities.

OUR GOAL

To create 5 million jobs by 2020



A unique initiative in Madhya Pradesh seeks to help rural women entrepreneurs access energy-based entrepreneurship opportunities.

The Government of Madhya Pradesh, with funding from the Asian Development Bank (ADB) has initiated an accelerated electrification programme that will lead to 24-hour power supply in 32 districts of Madhya Pradesh. This initiative will also help rural women entrepreneurs to access energy-based business opportunities. Hand in Hand India and Frankfurt School of Finance and Management (FSFM), have been selected by ADB and the Government of Madhya Pradesh as "Consultants" to provide Technical Assistance aimed at building the capacity of women entrepreneurs in self-help groups (SHGs). The Consultants will provide training to 20,000 women entrepreneurs, 500 SHG women on gender and another 500 SHG women on the responsible use of electricity and power conservation. Besides helping women to take advantage of the potential business opportunities, Hand in Hand India will also help them with market linkages. The objective of this intervention will be to ensure that women improve their income from their microenterprises.

EXPECTED BENEFITS

By providing electricity to rural areas, ADB expects women to enjoy an improved quality of life. The use of indoor lighting and cooking appliances will reduce drudgery, smoke pollution, and improve health conditions. Women will be able to spend more time with children and help them with their studies. It is also expected that women will have time to discuss gender issues and take measures to reduce gender disparities.

ACTIVITIES COMPLETED

An assessment of 1,000 women entrepreneurs to identify their needs has been completed in eight sample districts of Madhya Pradesh. A profiling of energy-based enterprises for women, with a view to study the opportunities and threats, has been done and discussions with financial institutions are in progress to gauge the feasibility. Hand in Hand India has also developed and field tested a curriculum for capacity-building of SHGs and women entrepreneurs. Stakeholder meetings have been held in 90 panchayats in 11 districts and letters of support have been obtained; meetings have also been held with the Department of Rural Development, Government of Madhya Pradesh to seek cooperation in the successful implementation of the project. Discussions with SIDBI's¹ State Level Workshop on "Access to Finance" to support microenterprises and linkages with business development service providers such as NABARD,² Vrutti, Khristus Niwas, Pragati Seva Sansthan, Tejaswini project of the Mahila Vitta Evam Vikas Nigam (Madhya Pradesh's Women's Finance and Development Corporation) have been held. This will aid the entrepreneurs to access markets, finance, technology, government schemes, and services.

Currently, a team of around 50 people and an enterprise specialist, appointed especially for creating market linkages, are spearheading the project. Three offices, one each in Bhopal, Indore and Jabalpur are operational. Apart from preparing training modules for entrepreneurship development, Hand in Hand India has also inculcated awareness of the efficient use and conservation of energy, enhancing productivity, and identifying project monitoring parameters.

IN THE PIPELINE

Hand in Hand India will finalise institutional partnerships with prospective Business Support Service providers and conduct Training of Trainers courses for 500 women entrepreneurs to serve as trainers/mentors of the women entrepreneurs in their district. Once the training is complete, it will document the lessons learnt, the best practices in efficient energy use, and conduct knowledge management workshops. A State-level stakeholders' workshop will be held in November 2013 to discuss lessons learnt and review strategy for the project.

OPPORTUNITIES GALORE

- New and better business activities are expected to open up for women entrepreneurs in the areas of agriculture, food processing, retail and textiles.
- Improved availability of electricity will help in enhanced productivity leading to higher incomes.
- Training provided to women will help them to make better business decisions and improve their marketing and financial skills.
- Sustainability will be ensured as Hand in Hand India will train community members to provide business support services such as repairing sewing machines, helping with writing out bank loan applications to women entrepreneurs.
- Hand in Hand India will also work with the support of government departments to help members gain access to schemes that could support the enterprises.

RAY OF LIGHT



Enterprise Creation

- * 20,000 women to be trained on upgrading energy-based enterprises
- * 4,000 women to undergo vocational skill training

Gender Sensitivity Training & Energy Conservation

- * 500 self-help group members to serve as trainers for gender-sensitivity and energy saving user awareness programme

Business Development Support Services

- * 500 self-help group members to serve as business development support service providers



By providing electricity to rural areas, women will benefit from new business opportunities and improve their income

¹ Small Industries Development Bank of India

² National Bank for Agriculture and Rural Development



Radiohjälpen Foundation's support to Hand in Hand India continues to transform lives in rural India.

Charity, they say, sees the need not the cause. The need to help alleviate poverty and provide the rural poor a life of choice, dignity, and hope has seen Hand in Hand India receive unstinting support from benevolent individuals and organisations across the globe. This has been crucial in enabling Hand in Hand India in successfully implementing its five-pillar programme, impacting the lives of millions. Out of the many that have been a part of Hand in Hand India's 10-year journey, a few stand out – not merely for their financial support but for their continued faith in Hand in Hand India's work. Stiftelsen Radiohjälpen, one of the key donors, has been a very active partner since 2003 and one of Hand in Hand India's long-term funders. The partnership has touched more than 400,000 people from close to 200 Panchayats across four districts of Tamil Nadu. It has spanned almost the entire period of Hand in Hand India's existence; lending support to the organisation in its strategies and experimenting with new approaches, geographies, etc.

Based out of Sweden, Stiftelsen Radiohjälpen or Radiohjälpen Foundation is operated by Sveriges Television AB, Sveriges Radio AB and the Swedish Educational Broadcasting Company with a mission to "Coordinate Radio and Television broadcasters fundraising activities for humanitarian purposes."

To top it all, it has also funded projects that have resulted in making almost 140 Panchayats child labour free. This has been achieved over 10 different grants amounting more than 4 million Swedish Kronor (> INR 30 million). Currently, there are two projects supported by Radiohjälpen that will result in another 33 Child-friendly Panchayats.¹

FOR A BETTER LIFE

Radiohjälpen was one of the major donors for the construction of Hand in Hand India's first Residential Special Training Centre (RSTC) — Poongavanam. Today, 10 years later, Poongavanam is a flagship symbol of Hand in Hand India's Child Labour Elimination Programme (CLEP).

It has reached out to more than 990 children with many of them graduating from high school, which is a great achievement considering the odds that they were stacked up against. Many children have gone on to pursue higher studies in fields such as Computer Science, Engineering, Literature, etc. If not for the support from Radiohjälpen and programme implementation by Hand in Hand India many of these children would have been denied the right to education. The partnership between Hand in Hand India and Radiohjälpen has ensured that the life of hundreds of children is no longer another cog in the vicious cycle of poverty.

The real impact of this investment is realised not only when the child is able to continue schooling, but also when these children grow into productive adults and will have a chance to progress out of poverty thanks to the education and skills that they have acquired.

In 2007, Radiohjälpen supported Hand in Hand India for a second RSTC—the Muthu Kumaran Malai Residential Special Training Centre in Vellore District. Originally, a co-educational centre, it was later changed to a centre for boys as girls were provided a separate centre. More than 277 children have been benefitted through the centre as of June 2013. Of these 158 have been mainstreamed to regular schools and retained there. This centre has also inspired the opening of newer centres in Anaicut, exclusively for girls, and in Peenjamandai, especially for the children from Peenjamandai, Palaampattu and Jarthaankol-lai tribal villages in Vellore district.

Radiohjälpen later went on to support the Mahatma Gandhi Nursery and Primary school, which today stands testimony to the fact that quality education, can be affordable too. Thanks to the immense inputs it receives from various quarters and the hard work of its management and teachers, it is now counted as one of the best primary schools in Kancheepuram. Numerous tribal children, who hitherto did not have a chance to go to any other private school, thanks to the hefty direct and indirect costs, have passed through the portals of the Mahatma Gandhi School.

ELIMINATING CHILD LABOUR

The Radiohjälpen Foundation has also supported what has become one of the most important projects for the Child Labour Elimination Programme — a proposal for eliminating child labour from 25 panchayats in Kancheepuram district in September 2007. This not only set the tone for future engagement between Radiohjälpen and Hand in Hand India but also went on to impact 139 Panchayats (as of June 2013), by making them child labour free.

In 2009 a more holistic approach of addressing educational as well as health concerns of children was piloted in 15 Panchayats in Acharapakkam block, Kancheepuram District, Tamil Nadu; the approach was subsequently replicated in Sholavaram block² (7 Panchayats), Vandavasi & Cheyyar blocks (30 Panchayats) and Thellar block³ (12 Panchayats).

The partnership with the Radiohjälpen Foundation heralded a new chapter in March 2013, when the first project for CLEP & Health was launched in Central India. Radiohjälpen is supporting Hand in Hand India in making 30 villages child-friendly in Dhar District in the State of Madhya Pradesh.

A SPECIAL GESTURE

Radiohjälpen also supported a special project for rag-pickers and their families in Pallikaranai and Thoraipakkam town Panchayats in Chennai from December 2009 - November 2010. This was implemented jointly by Hand in Hand India's Solid Waste Management team and CLEP. The project aimed to provide ragpickers with a secure and organised working environment, as waste collectors, and send their children regularly to school. The areas identified had about 107 families that were engaged in garbage collection. Exposed to unhygienic and sometimes hazardous work environment, they did not have access to health care. Apart from providing awareness of safe waste handling and management processes, the families also received regular health check-ups, including specialised attention for ophthalmic, gynaecological, ENT and skin problems.

The combined outcomes, cumulated from the respective project periods, shows an enrolment and retention of more than 3,087 children in schools, 149 children supported through RSTCs, more than 200 children were able to pass their high school diploma and more than 3,500 children in primary classes received instructional support. On the health front, 110 Anganwadis (day-care centres) have been upgraded, more than 13,800 children treated through paediatric camps and more than 3,200 children have been treated for malnutrition.

Two Residential Special Camps, 1 regular primary school, 2 Towns and 180 Panchayats later, it is needless to say that Radiohjälpen has been and continues to remain one of the most important and impactful donors for Hand in Hand India.

WASTE TO WEALTH

A special project, supported by Radiohjälpen, for rag-pickers and their families

*38 children enrolled in schools

*Two Transit Schools established

*Anganwadi renovated

* 57 adults found work as 'Green friends' in Hand in Hand India's Solid Waste Management project

¹ A Panchayat where every child (6-14 years) is in school and where the community plays an active role in the child's education is declared as 'Child-friendly'.

² Though at the end of the project period only 2 out of the 15 Panchayats were child labour free, Hand in Hand continued to work in the block and 7 of those Panchayats are child friendly currently. Hand in Hand hopes to be able to achieve childlabour free status in the rest of the 8 Panchayats by 2015.

³ This is an ongoing project. As of June 2013, 12 out of the 15 Panchayats are child labour free.



The partnership with the Union Ministry of Women & Child Development, Government of India, has seen the launch of interventions with an aim to promote women's welfare and socio-economic development.

Covered from head to toe in bright colourful hues, the Rajasthani women are a stark contrast to the background of the sand dunes of the Great Indian Desert - a picture perfect sight. But not all is as bright as it seems. Women are the less privileged in the State, they still live in a patriarchal society driven by rigid customs and traditions. Every fourth girl marrying in rural Rajasthan is below 18 years.¹

The quality of life of women in rural areas is a critical indicator of inequitable development and social conservatism in the State. Unequal access to education restricts women from acquiring even functional levels of literacy required to learn skills. Women face the maximum subjugation in private spheres, within family and society. They are mostly confined within the house tending their domestic duties. In Rajasthan, these problems faced by women are further aggravated by high levels of seasonal migration. Rural Rajasthan lacks sufficient employment opportunities to provide income for a family all year through, leaving men with no choice but to migrate. Women are left behind to take care of the households on their own. Therefore, to sustain a household only on a woman's wage is difficult. In terms of skill development, women are impeded by their lack of mobility, low literacy levels and prejudiced attitude towards women.

¹ Annual Health Survey, Registrar General of India, 2012

In March 2010, the Union Ministry of Women & Child Development, Government of India, launched the National Mission for the Empowerment of Women (NMEW) with an aim to promote women's welfare and socio-economic development. The pilot project of this programme, Mission Poorna Shakti, was launched in Pali, Rajasthan, in September, 2011. The Ministry of Women & Child Development invited Hand in Hand India to implement its development initiatives in Pali district. In April 2012, Hand in Hand India began capacity-building activities that aim to improve the well-being of women, reduce their poverty levels, and facilitate convergence of all women-centric socio-economic development programmes of the government through self-help groups (SHGs).



Since launching its SHG & microfinance programme in Pali, Hand in Hand India has facilitated in transforming numerous village women into confident and successful entrepreneurs. Gulabi lives in Rupawas village of Pali district. She has a four-year old daughter and her husband, Jagdish, works as a casual labourer earning about INR 2,500 per month. A few years ago, Gulabi opened a fancy store, earning about INR 50 a day from it. Content with the meagre income she earned, Gulabi remained oblivious to the extent to which her enterprise could be developed. All of that changed when she joined the Punagar Mata SHG in her village under the aegis of Hand in Hand India. Through the SHG trainings and meetings she began to discover the promising entrepreneurial prospects that she could achieve through her store. She sought Hand in Hand India's help to understand the sustainability of her enterprise and the ways in which she could further strengthen it. A survey conducted by Hand in Hand India showed that like Gulabi there were three other women entrepreneurs who had set-up similar fancy stores. Hand in Hand India encouraged her to understand the purchasing power and requirements of her existing customers; by doing so Gulabi found out that 90 % of her customers were looking for a store to purchase their daily provisions. Capitalising on this need, Gulabi obtained a loan of INR 10,000 in November 2012 and expanded her store to include general provisions as well. She immediately noticed her daily income rise to INR 150. In due course of time, she continued to strengthen her shop by adding additional goods. Today, she earns a net profit of INR 200 a day. Within six months of expanding her enterprise, she was able to purchase a refrigerator for her store. What started out as a hobby has today culminated into a profitable venture, changing Gulabi's and her family's fortunes. The credit, she says, goes to Hand in Hand India's SHG programme. Innovation, business acumen, a personalised touch, perseverance, and a sense of service, says Gulabi have helped her become a full-fledged entrepreneur and the talk of the town.

Prior to joining Hand in Hand India's SHG, women in Pali had very poor understanding of trade and commerce. Their knowledge was limited to the barter system and they remained ignorant of the formal financial systems which are in place today. A bank by many was considered an institutional set-up for the elite and only looked upon as a place to occasionally safeguard their surpluses, if any. Poor knowledge about even simple banking procedures prevented women from availing of financial assistance from these institutions. Women feared that their belongings would be impounded if they were unable to repay their loans. Hand in Hand India's training for SHG members has, however, helped dispel these apprehensions to a great extent. Women are now aware of the various income-generating opportunities that can be created through entrepreneurial activities; their knowledge of the government welfare schemes has increased, they are adept in handling transactions in a bank, etc.

SHGs formed	331
Women mobilised	4,062
Amount of bank loan disbursed	INR 1,687,500

The initiative in Pali aims to form new as well as simultaneously strengthen existing SHGs, build capacity, establish bank linkages and accord access to micro credit, create family and women-based enterprises. Hand in Hand India is working in accordance with NMEW's unique 'convergence model' towards holistic empowerment for women in rural India.

In the past one year, the Pali project has achieved many milestones. SHG women have utilised the loans to start a gamut of enterprises in agriculture, animal husbandry, tailoring, textile, carpentry, dairy, etc.

Apart from its SHG & microfinance programme, Hand in Hand India has also started a Citizens' Centre or Nagrik Kendra in Rupawas village. The Centre provides the rural populace access to governance related services through an information technology kiosk. Within a few months of its inception, the Citizens' Centre has helped over 200 villagers to apply for Permanent Account Number cards, government jobs, obtain old age pension for about 190 senior citizens and other welfare schemes.

Coinciding with the first anniversary of the Pali project, the organisation launched the Village Uplift Programme (VUP) in Rupawas village in Pali district in April 2013. The two-year programme aims to bring about an integrated and holistic development in the village.

Hand in Hand India's intervention in Pali received a fillip by the visit of Ms Krishna Tirath, Minister for Women and Child Development, Government of India, in May 2013 to review the progress of the project. She took stock of the achievements and measured the extent of convergence achieved at the grass-roots level in the district under the Poorna Shakti Mission programme.

The proposed three-year project of Hand in Hand India in Pali envisages in leveraging the resources and assistance from government sponsored programmes that are being implemented in the district. Eventually, the aim is that the processes employed and resources dedicated are managed by the local community. Women's empowerment and gender sensitisation are the main focuses of the project.



The National Mission for Empowerment of Women and the Ministry of Tourism have collaborated with Hand in Hand India in implementing a poverty-alleviation project in Uttar Pradesh, home to the largest rural population in India.

As part of the plan to expand its poverty alleviation and women's empowerment activities in rural areas of northern India, Hand in Hand India started work in Rajasthan and Uttar Pradesh (UP) in 2012. In August 2012, Hand in Hand India together with the National Mission for Empowerment of Women, Ministry of Women & Child Development, Government of India and the Ministry of Tourism, Government of Uttar Pradesh started a one-year project on Poverty Reduction and Women's Empowerment through a Programme of Eco-Tourism in the Banda district of Uttar Pradesh.

Uttar Pradesh is the most populous State in India accounting for 16.4 percent of the country's population.¹ According to the 2011 census, Uttar Pradesh also has the largest rural population in India. Considering factors of multidimensional poverty, about 68.1 percent of the population in the State is poor.²

¹ UP Government official website

² Multidimensional Poverty Index (MPI) data and updates for 2011, OPHI (Oxford Poverty and Human Development Initiative)

The 2003 Uttar Pradesh Human Development Report indicates that despite allocation of large funds for various poverty alleviation programmes such as the Integrated Rural Poverty Alleviation Programme, Swarnajayanti Gram Swarozgar Yojana, etc., there has been little or no impact on poverty alleviation in the State.³

Banda is among the 34 districts in Uttar Pradesh currently receiving funds from the Backward Regions Grant Fund Programme (BRGF).⁴

In August 2012, a Charter of Collaboration was entered into by the National Mission of Empowerment of Women, Ministry of Women & Child Development, Government of India and Department of Tourism and Government of UP through Hand in Hand India.

The collaboration was for an eco-tourism project in Banda district of Uttar Pradesh, India.

The project, which became operational in October 2012, aims to promote development and contribute towards poverty reduction using capacity building, creating new as well as strengthening existing enterprises, provide skill training and additional enterprise creation.

A field study conducted by Hand in Hand India in Banda identified that the district had an abundance of natural resources and a good potential for tourism development as it has a high inflow of tourists throughout the year. Hence, various business opportunities for rural women could be considered, both, in production of goods as well as in providing services revolving around eco-tourism.

72 self-help groups have been formed in Banda.

**As of June 2013*

Hand in Hand India set-up a Branch Office at the Tindwari block of the district. The team introduced the local people to Hand in Hand India's model in women's empowerment. The efforts brought in good results and in the very first month, 10 new self-help groups (SHGs) were set-up with participation from 128 members. Bhagwati is one such member. A native of Bhidora village in Banda district, Bhagwati, until recently, was like any other woman in her village — confined to doing household chores. Her husband is a daily-wage labourer who earns about INR 1,500 – INR 2,000 a month. The couple has three children.

In January 2013, Bhagwati joined a Hand in Hand India SHG. She has little formal education; joining an SHG gave her the opportunity to learn concepts like group dynamics, financial management, etc., which she would have otherwise remained unaware of. The SHG training instilled in her the confidence to start an enterprise. With a loan of INR 5,000 she started a petty shop in her locality. She earns about INR 50-75 a day from her enterprise. Bhagwati is delighted that she is also able to help her husband in meeting the household expenses. She plans to expand her enterprise in the future.



Hand in Hand India's presence in Banda, Uttar Pradesh, has given a ray of hope to many women like Bhagwati. The self-help group and microfinance programme has helped Bhagwati start a shop — her first job — at her native Bhidora village.

As of June 2013, 895 women have been mobilised into forming 72 groups. 21 villages in 6 clusters and 14 gram panchayats have benefitted and operations commenced by disbursements of loans to the tune of INR 25,000 to the women. It is significant to note that this has been achieved within eight months of commencing the operations in Banda. The enterprises include animal husbandry; tailoring and petty shops and they are viewed as means for economic empowerment and sustenance for these women.

With sustainability and linkages forming a core part of the project planning, Hand in Hand India is confident of a positive and lasting impact in Banda district.

WAY FORWARD

- > A mobile unit, equipped to showcase and sell indigenous products made by SHG women, will travel around the Banda district.
- > Need-based skill training will be provided for SHG women.
- > Promoting eco-friendly model of running stores and establishing "eco-huts" or "eco-stores" in tourist locations.
- > Training for SHG women to prepare nutritious food for tourists and pilgrims.
- > Mass clean ups to be organised with the support of local women in pilgrim centres to promote clean and green environment.
- > Awareness creation on abstaining from the use of plastics.

³ http://www.undp.org/content/india/en/home/operations/about_undp/undp-in-Uttar-Pradesh/about-UP/#three

⁴ Ministry of Panchayati Raj (September 8, 2009). "A Note on the Backward Regions Grant Fund Programme", National Institute of Rural Development.



UP THE ECONOMIC PYRAMID

With a focus on Capacity Building, Enterprise Hubs and Activity-Based Groups, Hand in Hand India is helping self-help group women weave their destinies.

Hand in Hand India's journey towards women's empowerment started through mobilising women from poor and disadvantaged communities to form self-help groups (SHGs). Hand in Hand India's SHG - based microfinance programme is a Credit Plus Model. The approach combines access to affordable financial services with a process of self-management and development for SHG members. They are linked not only to banks but also to wider development programmes, training and other needed backward and forward linkages. The SHGs promoted by Hand in Hand India have paved the way for economic independence for many rural women. Today, Hand in Hand India's SHG programme is operational in Tamil Nadu, Puducherry, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, and Uttar Pradesh.

SHG

Forming
self-help
groups



Capacity building
through training



Financial
support through
affordable loans



“Alleviating rural poverty and empowering women by forming self-help groups, training them in capacity building and helping them build sustainable livelihoods”

2004 - SHG launched in Kancheepuram

2005 - Microfinance launched in Kancheepuram district

2007 - Hand in Hand India starts work in Afghanistan

2008 - SHG programme launched in Madhya Pradesh, Karnataka, Puducherry

2010 - water.org programme launched

2011 - SHG programme launched in Maharashtra & Odisha

2012 - Extends operations to Rajasthan, Uttar Pradesh, Cambodia & Myanmar

22 Years

CAPACITY BUILDING

Hand in Hand believes in building the capacity of its stakeholders for sustainable outcomes and impact that will last beyond the project period. The capacity building programmes for SHGs are more structured and cover group management, financial literacy and entrepreneurship development. The special capacity building programmes include the sub-sector based Capacity Development Programme, functional literacy and skill training.

Sub-sector based Capacity Development

The sub-sector based Capacity Development Programme (CDP) with funding support from FMO (the Dutch Entrepreneurial Development Bank) aimed at building the capability of women microentrepreneurs in vegetable cultivation and dairy farming sectors with an aim to enable them to adopt scientific practices to increase the productivity of their enterprises.

Hand in Hand India has developed user-friendly training manuals for the 15-day programme which is spread over five months. This kind of phasing enables the SHG members to learn and apply the best practices learnt in the field and come back with field insights for the next module of training. The project has developed the following unique tools:

- Developed user-friendly training manuals for dairy and vegetable cultivation
- Training using participatory methods and audio-visual aids
- Exposure visits to commercial units
- On-site method demonstrations
- Model farms in the project areas
- Post training follow-up and support for market linkage & bank linkage
- Facilitation for insurance services
- Continued technical support and ensuring backward integration
- Dissemination of low-cost technologies like pro tray nursery, bio-pesticides production and vermicomposting
- Establishment of collection centres for marketing milk and vegetables
- Promotion of dairy farmers and vegetable growers federation as an apex organisation
- Each federation has promoted various activities in the value chain among its members



The successful completion of the Capacity Development Programme has led to the formation of eight Agro Value Chain Community Models facilitated by way of forming common interest groups among 262 entrepreneurs.

An Agro Value Chain Community Model for vegetable cultivation comprises

- Pro-tray nursery unit
- Vermicomposting unit
- Bio fertiliser/pesticide unit
- Vegetable cultivators
- Vegetable collection/marketing centre
- Pro tray nursery – ensures the timely availability and supply of quality seedlings. This low-cost technology also reduces the cost of cultivation as the seedlings establishment rate is good.



The Agro Value Chain Community Model for dairy farming comprises

- Dry/concentrate feed units
- Green fodder cultivators
- Vermicomposting units
- Dairy units and
- Milk collection/marketing centres

Need based training on a wide range of topics such as village level functioning of Value Chain Community Model, society formation, Governance and Management (procedure to elect the executive members, roles and functions of office bearers), society functions, maintaining accounts, and entrepreneurship is also provided to women entrepreneurs at the village level.

Post training support includes conducting veterinary camps; establishing model CO4 fodder cultivation farms, azolla cultivation demo units, milk collection centres, bio-formulation units for organic pesticides, model pro tray nursery units; facilitation of family-based value added enterprises, availing of government subsidy on vegetable seeds, animal insurance, and linkages to government retail vegetable markets.

Functional literacy:

Along with support from GSRD Foundation, Hand in Hand India conducts adult literacy and vocational training for its SHG members. The functional literacy training under the GSRD project has now been extended to Madhya Pradesh where adult literacy materials have been prepared in the local language. Around 55 qualifying volunteers were identified and trained as instructors for training the women through the literacy programme. Teaching tools for the adult literacy centres were prepared. Nearly 1,200 illiterate women have been identified and motivated to undergo the Adult Literacy and Numeracy Training. These women were provided with the learning materials and have started attending classes for developing their reading and writing skills. Libraries have been set up to provide continued learning opportunities to the women, who have undergone functional literacy programme.

Skill training:

The skill training programme is demand-driven. Hand in Hand India offers skill training for more than 40 economic activities and this value added service enables the poor women to acquire specific activity-based skills and increases their incomes. The training is conducted near the residences of SHG women and this increases their participation. The period of training varies with the activities. Skill training in embroidery, artificial jewellery making, beautician, cell phone repair, and tailoring are very popular among women. After the skill training, many SHG women start new enterprises using the newly learnt skill or expand existing enterprises or seek employment.



Women members in 76 villages trained in the dairy farming techniques purchased 901 cross-bred animals. By adopting the proper feed management practices and clean milk production techniques and health care for animals, the women gained increased milk yield by 28-33%. New area covering to 91.40 acres was brought under vegetable cultivation in 163 villages in the four project implementation districts. An average increase of 20-35% in yield was observed by the farmers who had adopted the techniques learnt during the training.

ENTERPRISE HUBS

Social mobilisation, capacity building and microfinance are the three components that Hand in Hand India has identified as potent tools to create jobs and fight poverty, which will generate income. It has been observed that many women aspire to take up skill training to start their microenterprises as an important means to augment their income and livelihood. However, their poor understanding of market information and limited business acumen leads to exploitation by middle men, local distributors, and companies. It is difficult for such individual entrepreneurs to invest in marketing unless they are empowered by a federation or supported by development organisations like Hand in Hand India. When market information and marketing channels are not established, many of the women limit themselves at primitive levels of their enterprises with only sporadic income. Some hesitate, or even opt to discontinue if they find too many challenges while running the business.

In its efforts to address this issue, Hand in Hand India decided to reorganise and strengthen its training and enterprises promotion activities with efforts to create strategies to address the above issues and concerns. In order to enable higher outcomes to the training and enterprise-creation programmes, the concept of a hub was introduced. Hand in Hand India has named this initiative as Sthree Shakthi Kendra.

Under the enterprise hub, efforts have been made to combine market information and organise skill/vocational training in the relevant microenterprises for which markets can be identified. Further, the hub concept aims at setting-up full-fledged sector-based hubs. The establishing of enterprise hubs facilitates the availability of some common facilities for running enterprises besides facilitating market tie-ups and market information. This serves as a strong support to the entrepreneurs, thus ensuring better and sustainable outcomes.

A HUB FOR SUCCESS

By setting-up enterprise hubs, Hand in Hand India strives to

- Connect the entrepreneurs to the market
- Support entrepreneurs in procuring orders
- Facilitate market linkages for bulk orders and marketing
- Provide value added training to members
- Introduce market-friendly designs to members
- Coordinate with the Government and developmental agencies to promote the enterprise in a sustainable manner

Enterprise hubs act like training-cum-production centres managed by entrepreneurs. Through the hubs, which will be registered entities, entrepreneurs will be able to undertake market research, procure orders, ensure quality control; oversee packaging, branding, financial management, design development; participate in exhibitions, collaborate with government agencies, and so on. Each hub is expected to assist around 200 women. The hubs will have a Central Facilitation Centre (CFC) that will support business sub-groups within its ambit. For example, in the dairy hub, business sub-groups are referred to as SMCCs (Satellite Milk Collection Centre), in the Tailoring hub, it is referred to as Business Sub-groups on stitching shirts, designer bags, etc., The CFC will help in marketing, branding and will also provide common equipment and machineries for the members to use.

After having successfully launched the Sthree Shakthi Kendra initiative in Kancheepuram (handicraft hub), Melmalayanoor (dairy hub), Puducherry (tailoring hub), and Sriperumbudur (embroidery), Hand in Hand India plans to promote the hub concept across its operational regions.

Läkarmissionen, which has been supporting Hand in Hand India's women's empowerment and entrepreneurial project, has also supported the establishment of the enterprise hubs.



MILKING PROFITS

Hand in Hand India has started a milk collection centre at Melmalayanoor, Tamil Nadu, in February 2013. Every day the centre receives about 60 litres of milk which is sold to both villagers and a local milk company. At present, milk is collected from two villages.

Tailoring Enterprise Hub - Puducherry

In January 2013, a training hub for tailoring, with 15 tailoring machines, was started in Puducherry. The hub is helping SHG women enhance their tailoring skills and thereby strengthen their respective enterprises. There are about 245 SHGs supported by Hand in Hand India in Puducherry. Hand in Hand India facilitates market linkages and trains the women to undertake bulk orders from local companies. The organisation will also take care of expenses towards the maintenance of the hub for a period of one year, after which the tailoring hub will be run by SHG members.



ACTIVITY-BASED GROUPS

Many studies have shown that in order to scale up the enterprises, SHG members expected higher loans. In 2011-12, the average SHG bank loan per member was estimated to be around INR 12,000. A Hand in Hand India-M-CRIL study on enterprises (2012) indicated that in order to promote microenterprises, SHG members require a higher loan; the study showed that the average outlay was around INR 17,000. Numerous other studies have also indicated that women who were in SHGs for more than five years and who had promptly repaid three bank loans, expected higher loans to scale up their enterprises. Banks, thus, need to introduce an alternative way of financing such SHG clients. In this context, Joint Liability Groups/Activity-based Groups/Livelihood Groups assume significance for effective credit deepening. Such groups consist of 4-10 members who are engaged in similar or independent economic activities.

Not all SHG members are enterprising enough to scale up their enterprises. Therefore, members who wish to expand their businesses and would like to avail bigger loans can form Activity-based Groups (ABGs).

As a credit-deepening strategy, self-help group members who want to scale up their enterprises and avail bigger loans are encouraged to form Activity-based Groups (ABGs).

Hand in Hand India's pilot project in forming ABGs with support from NABARD and ADFT has led to:

200 ABGs

1,000 ABG members

INR 10 million loan disbursed

100 % repayment

Hand in Hand India has been encouraging SHG members who are interested in scaling up their enterprises to form ABGs. ABGs have been formed in Villupuram district of Tamil Nadu.

The pilot project, supported by NABARD¹, envisaged the formation of 200 ABGs. The Agriculture Development Finance (Tamil Nadu) Ltd² has lent INR 10 million to Hand in Hand India for on-lending to ABGs to promote cluster-based livelihoods on a sustainable basis. The current project focusses on strengthening dairy enterprises.

Hand in Hand India plans to further support dairy entrepreneurs by promoting ancillary services like calf rearing, preparing value added products like *ghee* (clarified butter), butter milk, curd, *paneer* (cottage cheese), etc. Based on the client satisfaction feedback, Hand in Hand India has increased the loan size from INR 25,000 to INR 30,000. Hand in Hand India has planned for a second round of lending of INR 6 million to ABGs in Kancheepuram, wherein apart from dairy, support enterprises (cultivating green fodder, selling concentrated feed, milk cultivation centre) will also be financed under the project.

A multifaceted approach of training interventions targeting SHG women have paved the way for the empowerment of SHG women to progress further up the "Economic Pyramid."



Effective Practices, Effective Results

Sangeetha, from Venmani Athoor village, joined the Thalampoo ABG in November 2012. Through the loan of INR 25,000 that she obtained, she purchased a cow. At the time of purchase, Sangeetha's cow yielded 7 litres of milk per day. By resorting to effective feeding practices, Sangeetha succeeded in improving her cow's milk yield. Today, her cow gives her about 13 litres of milk a day which is sold at INR 14 per litre. She makes a net profit of about INR 2,500 a month. "I treat the cow like my own child and look after it with great care," she says. In January 2013 when her cow fell ill, Sangeetha left no stone unturned in providing the best care for her animal, she even went to the extent of shaving off her hair as a vow taken for her animal's good health.

Recently, under the project, a milk collection centre has been opened in Venmani Athoor where Sangeetha sells her milk for a higher price of INR 18 per litre.

In the months to come, she is keen to rear green fodder and implement other simple and cost-effective feeding practices to make her dairy enterprise more viable.

SUSTAINABILITY THROUGH COMMUNITY PARTICIPATION

Since Hand in Hand India's interventions are carried out for a fixed duration, for the activities to survive beyond the project cycle, it is necessary that the community be involved and they are given responsibility to manage the programmes. Thus, the Mutual Benefit Trusts, federations of SHGs, are taking up development work and are being linked with existing schemes of the Government, Panchayati Raj Institutions and other stakeholders to continue the process and thus attain sustainability.



¹ National Bank for Agriculture and Rural Development

² The Agriculture Development Finance (Tamil Nadu) Ltd is an initiative of NABARD that gives direct finance to the projects where retail commercial banks hesitate to lend and thus paves the way forward for new initiatives in agriculture and rural development.



By starting a Residential Special Training Centre at Peenjamandhai, home to a large tribal population, the Child Labour Elimination Programme is providing children the chance for a better future.

At the crack of dawn, a gentle breeze caresses the eastern slopes of the Jawadhu Hills in Tamil Nadu. It is harvest season and all the farmers and labourers get busy preparing for the long day ahead. People leave one by one for the fields nearby; children, sleep still heavy on eyelids, stagger along with them to the fields. They are most likely to spend the day playing around the fields; some of them will join their parents in harvesting the saamai (little millet) crop. Not too far from the fields, the lone teacher in the school, on the days that he does come, awaits for children in the school. To reach the school he must make an arduous trip on a motorcycle, travelling the path passing the reserve forest. Alternatively, he must walk the rocky slopes to reach the school.

Traversing the rugged terrain is not easy. Many villages are hard to reach and become inaccessible during monsoon. The harsh topography, coupled with a regressive attitude towards education, has for years hampered the fabric of education in the hills. Most adults, who live in the hills, have never been to school. However, they do wish their children to be literate. Some parents, who can afford to send their children to school, do so in the Government school in Agaramcheri, about 40 km away. It has a hostel run by the Tribal Welfare Department which accommodates the children from the tribal pocket.

CLEP

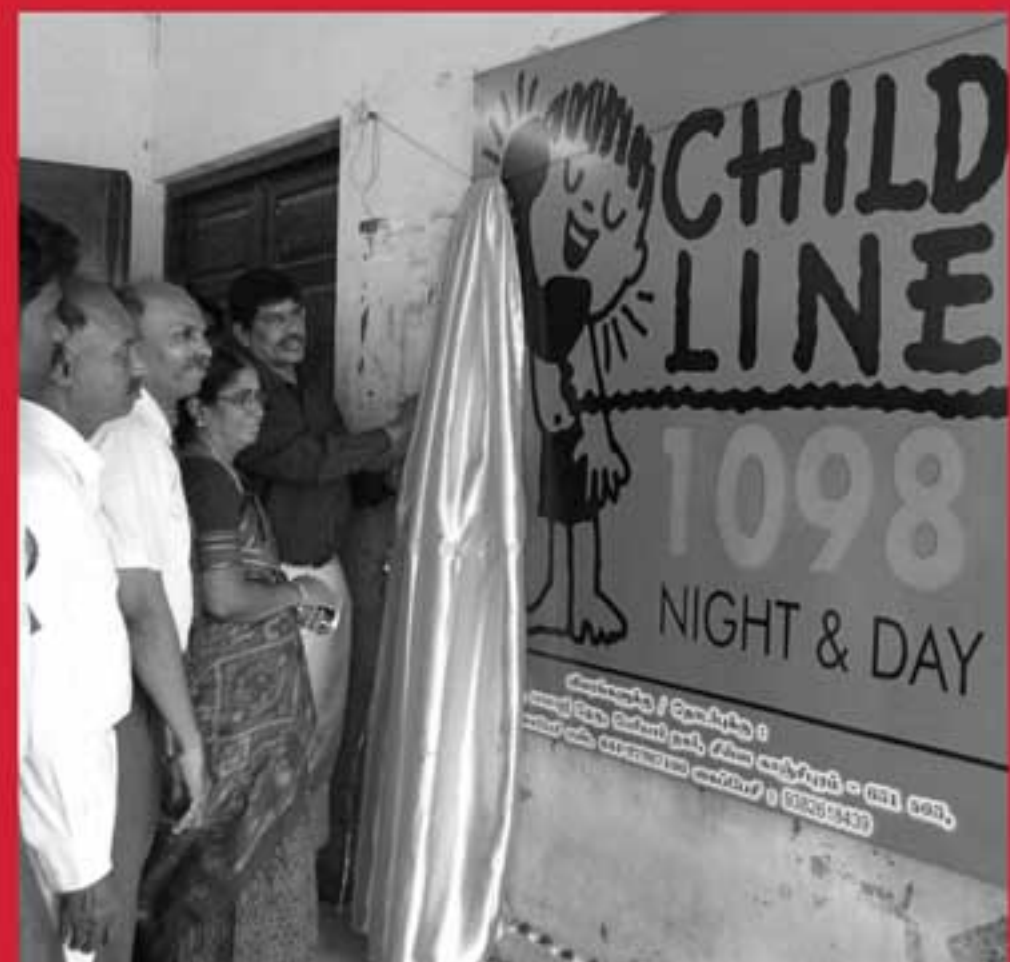
Helping
first-generation
learners



Coaching
15-18 year-old
drop outs



Nodal agency
for Child Line in
Kancheepuram



“
Hand in Hand
India has
enabled many
children from
very poor
families
to go to
school

2002 - CLEP commences expansion activities

2003 - Child sponsorship programme initiated

2004 - First Residential Special Training Centre

2005 - First Child Rights Protection Committee formed

2008 - State-level Global Walk organised

2011 - MAATRAM- a career guidance programme for
Transit School students launched

2012 - First RSTC in tribal region started

25 Years

In 2007 Hand in Hand India commenced its Child Labour Elimination Programme (CLEP) in Anaicut block of Vellore district where a significant number of children were out of school. A survey conducted by Hand in Hand India in December 2007 identified 145 children in the 6–14 age group from 10 villages who had either never enrolled in school or had dropped out from school.

Today, the Government schools (both primary and middle) in Peenjamandai have seen an unprecedented 78 % rise in enrolment and attendance; teachers now come regularly to school, encouraged by the number of children turning up every year.

Hand in Hand India has been working in the hills for the past six years in the three Panchayats viz. Peenjamandai, Palaampattu and Jaarthaankollai consisting of about 71 villages and about 5,000 families on the Jawadhu hills, ensuring that every child aged 6 –14 years is enrolled and attending school. Working in the difficult landscape has been a challenge and so has dealing with the trials and tribulations encountered while bringing out a change in the attitude of the Malaiyaali tribal community, who have only promises to show in the name of progress.

In addition to launching the CLEP intervention, the year 2007 also saw Hand in Hand India run a Residential Special Training Centre (RSTC) in Muthu Kumaran Malai for children who had never been to school or had dropped out. Subsequently, a Non-Residential Special Training Centre (NRSTC) with 64 children was started in Peenjamandai for children who could not undergo residential instruction. Since then more than 412 children have undergone training in the NRSTC and have been mainstreamed in schools. A Special Training Centre, funded by the Sarva Shiksha Abhiyan², uses activity based learning methods to enhance the learning capacity of the children who have been out of school for more than six months. In the expanded survey conducted in 2008 covering all the villages, another 947 out of school children were identified. The year also saw the first Parent Teacher Association being activated. Eventually, two more RSTCs, one exclusively for girls in Anaicut and one on the hill in Peenjamandai, were started in 2009 and 2012 respectively. As of June 2013, about 209 children have been trained in the RSTCs and successfully mainstreamed in regular schools.

The process of identifying dropouts immediately, motivating them, their parents and bringing the children back to school is by far the most effective method to help retain students in schools. This is done by mobilisers and organisers with support from the Child Rights Protection Committees (CRPCs). More than 282 such children have been identified, mainstreamed and monitored for attending school. This is especially effective in the primary classes. For children who are in need of additional learning support, the Children Learning Centres (CLCs) provide the right atmosphere and inputs to get them interested in learning and ensure that their learning capacity is on a par with their peer group. CLCs assist slow learners and help stem the drop outs from grade 2 to grade 5. The CLCs run by local youth who have passed 10th standard, focus on improving the learning outcomes of the children through individual attention and use of innovative learning material. This ensures that the incidence of drop outs in the future is also reduced. Run in collaboration with the headmasters of the Government schools, the CLCs operate in the same schools where the children study. The centres help slow learners understand basic language and arithmetic skills.

Community mobilisation has also played a pivotal role in Hand in Hand India's success story in Peenjamandai. The CRPCs and the youth groups, self-help group members, and parents were brought together to support the programme. Up to this day, the CRPCs, consisting of volunteers from the villages, have carried the project in their hearts and on their shoulders, and will continue to do so in the foreseeable future.

But the real architects of this transformation are the village leader Mr Govindan, whose vision to have a high school in the hills and have every child back in school, and Hand in Hand India's staff who have relentlessly motivated and persuaded parents to send their children to schools. Concerted efforts in the form of awareness programmes, rallies, individual counselling, group meetings, community engagement, etc. have been taken to convince parents that children are meant to be in school and not toiling away in fields or shops.

More than 900 children from these hills have been enrolled and are attending schools regularly as a direct outcome of interventions by Hand in Hand India. A thousand others have been benefited as a result of the awareness and enrolment drives for children for grade 1.

Apart from the three RSTCs in the Vellore region, Hand in Hand India has also successfully set-up six other RSTCs across Kancheepuram, Thiruvallur, Tiruppur, and Chennai.

Peenjamandai, for Hand in Hand India, stands testimony to how perseverance and inspiration prevailed to change the lives of hundreds forever. This is the story of how small changes can make a big difference in the lives of people.



Hand in Hand
India's intervention
has led to a 78%
rise in enrolment
and attendance in
the government
schools in
Peenjamandai.

¹ People living in the hills; not to be mistaken with *Malayalis* – the nomenclature for natives from Kerala.

² Sarva Shiksha Abhiyan is the Government of India's flagship programme for achieving Universalization of Elementary Education (UEE).

MY SCHOOL, MY HOME



Poomalli is 10-years-old. She lost her mother about 5 years ago and lives with her father, step-mother and step-brother in Saathathur village. Her early childhood is a mirror image of the childhood her father had. Both never went to school. While her father grazed goats and worked in the fields, Poomalli did household chores. Her father continues to do what he did as a child – work as a coolie (daily-wage labourer). Poomalli too can have the same fate or maybe not...

Last year a shy Poomalli travelled about 8 km with her father to her new home - Peenjamandai Residential Special Training Centre (RSTC) where she was joined by other children like her. It marked her first day in school. Overcoming the anxiety of a new environment, Poomalli today is at home at the RSTC. "My daughter should not have the same fate as me," says her father Kuppan. "I don't think even I could look after my daughter as well as they do in the school. Every need of theirs is met here," he says. Poomalli wants to become a teacher to ensure that every child in the hills is educated.

Changing times: Poomalli teaches her father to write his name.

"I am not literate.
But it is my
dream that
every child in
Peenjamandhai
be literate"

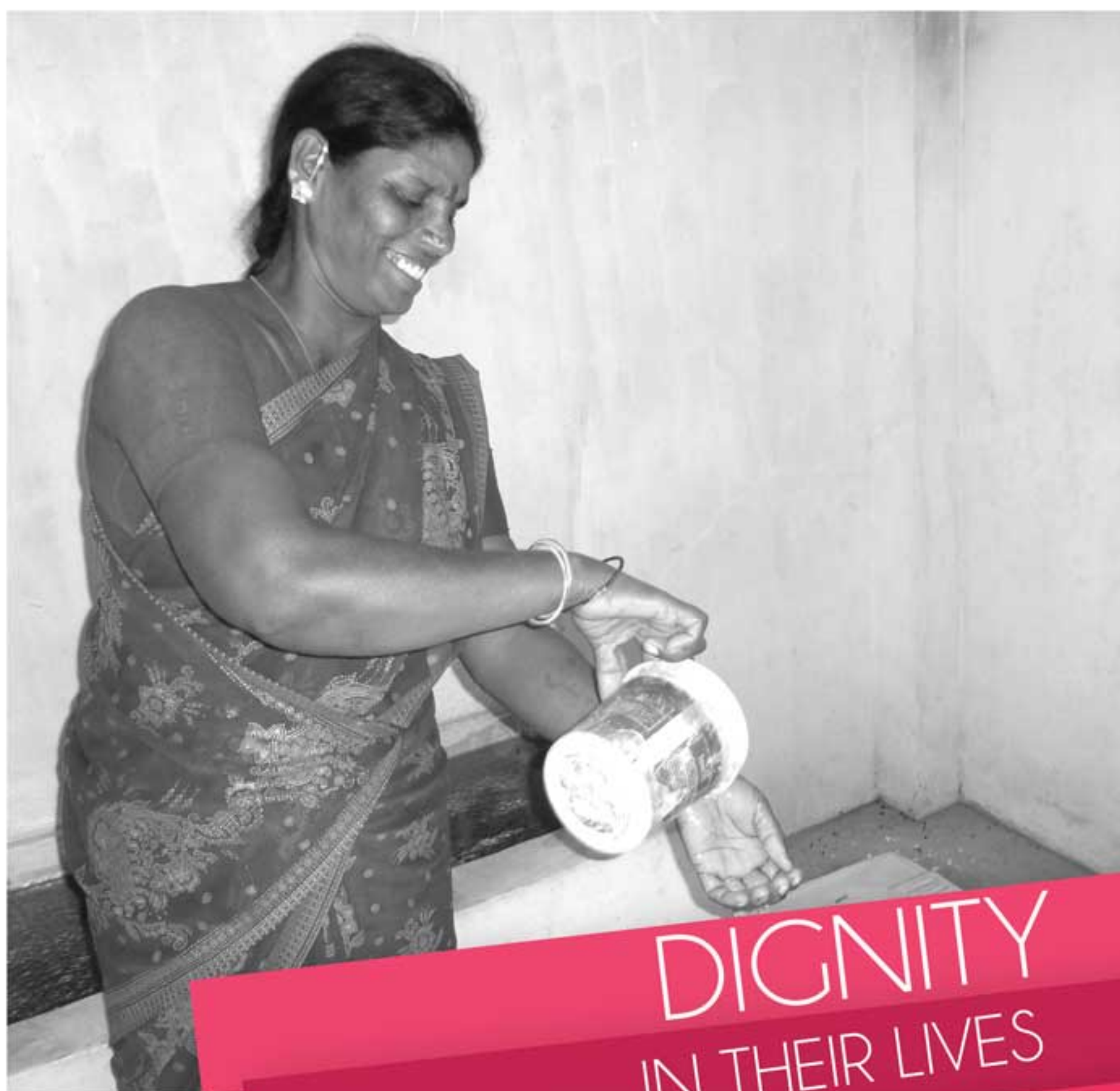
- Govindan, village leader



"Ever since Hand in Hand India launched its Child Labour Elimination Programme in Peenjamandai, our children have benefitted immensely. We used to send our children downhill to Hand in Hand India's Anaicut or Muthukumaran Malai RSTCs. But I wanted our children from the hills to avail of such education right here in Peenjamandhai. Today, I am so happy that Peenjamandhai has an RSTC run by Hand in Hand India.

The teachers working here do their job with so much passion. Everything is rendered with so much care. The children are happy here.

Today, more and more dropouts are coming back to school.



DIGNITY IN THEIR LIVES

The Health Pillar, through its sanitation programme, is facilitating the construction of toilets – a first for many households – in rural Tamil Nadu.

A few feet away from Muniyammal's home in Tamil Nadu's Kovadi village is a makeshift structure held together with old bedspreads; a grim reminder of the bitter truth that is prevalent in rural India. "The space is used for bathing by my neighbours," says Muniyammal. While half of rural India uses a mobile phone only about one-third of it has access to a proper toilet.¹ Muniyammal, fortunately, is one of them.

In Kovadi village the practice of open defecation was rampant. "We've all grown up without a toilet; it's a practice which has been continuing for as long as anyone can remember," says Muniyammal. "A rather embarrassing practice, especially for women," she adds.

Access to basic sanitation is central to human development. The United Nations Millennium Development Goals too stress on this crucial issue. Through its Health Pillar, Hand in Hand India has been working closely with people to help them understand the need for basic sanitation in improving health and hygiene in rural areas.

¹ Housing and House Listing Report, Census 2011

HEALTH

Free medical
camps for the
poor



Affordable
and accessible
health care
services



“Ensuring the
poorest and most
marginalised groups
of society have
access to health
care and are aware
of their health
rights

Promoting
childcare



2004 - First medical camp

2006 - Health pillar commences work

2008 - Launched community paid clinic

2010 - Started six-module health training for self-help groups

2011 - Created model anganwadi in Sriperumbudur block

2012 - Started maternal and child health intervention in the
tribal block of Kalvarayan hills

25 Years

The primary demand from Hand in Hand India's self-help groups (SHGs) was for a 'house of dignity,' a house with a toilet. The main gaps in providing access to sanitation, especially toilets, were the lack of awareness, technical know-how, and access to affordable credit for construction of individual household toilets. Community empowerment through Information Education and Communication (IEC) on the importance of basic sanitation was a priority in the awareness and training programmes that were organised during the initial intervention in villages. In collaboration with experts from the fields and other NGOs, training programmes were organised for the local masons on how to construct low-cost functional toilets. Through Hand in Hand India's SHG programme, a socially relevant loan product was developed for opening up a channel to access credit towards the construction of individual toilets in rural villages. A project supported by water.org, a key organisation working in the water credit sector, was instrumental in extending affordable credit bundled with awareness, community ownership and technical inputs on sanitation laying the foundation for dignified houses with toilets. It is through the availability of this loan product that Muniyammal and her family could construct a toilet. Muniyammal and her husband are agricultural labourers. Raising a family with their meager income has always been a challenge. The earnings were spent on providing for the family; constructing a toilet was the last thing on their mind. "Though the absence of a toilet was causing inconvenience to women, we also remained ignorant of the health hazards that open defecation causes," says Muniyammal. That awareness, she says, came through Hand in Hand India. SHG women were encouraged to take loans to construct toilets. A few months ago Muniyammal, a member of the Ganga SHG, obtained a loan of INR 10,000 and constructed a toilet. "Thanks to Hand in Hand India we now have our own toilet," says a beaming Muniyammal.

As an added advantage, subsidies for beneficiaries have also been facilitated through liaison with the District Rural Development Agency (DRDA).

From constructing five toilets in Muttavakkam village, in Kancheepuram district, Hand in Hand India's sanitation programme has now spread to about 170 panchayats across Kancheepuram Thiruvannamalai and Villupuram districts.

The sanitation programme has evolved over the years and there has been a conscious shift of focus from motivating the construction of individual household toilets to community-led total sanitation awareness where the stress is on collective initiative of local stakeholders to make the villages free from open defecation. The focus has spread on the status of sanitation in Government institutional structures like the Integrated Children and Women Sanitary Complexes (ICWSC), anganwadis (day-care centres) and schools. Hand in Hand India realises the importance of community structures like the ICWSC especially with the quantum of investment made by the government, the role of such structures for the landless and marginalised people. As most of the structures were non-functional, efforts were made to train SHGs associated with Hand in Hand India on the importance of ICWSC and make ICWSCs a functional unit with the support of local corporates.

Gradually, the sanitation intervention has been promoted as a convergence initiative along with the other key health interventions like nutrition and anaemia and it has had a tremendous impact, especially among adolescent girls. Recognising the efforts towards promotion of health and sanitation, the district administration has identified Hand in Hand India as one of the key partners in Kancheepuram District for promoting total sanitation of villages under the Nirmal Bharath Abhiyan programme. The pilot programme has been initiated in three Panchayats in the district.

Last year, under the Corporate Social Responsibility initiative of Auro Mira Bio Energy Pvt. Ltd, the sanitation programme moved to the districts of Pudukkottai, Tirunelveli and Madurai. As of June 2013, Hand in Hand India's sanitation programme has facilitated creation of over 8,000 dignified households through construction of toilets. The goal is to make all panchayats, where Hand in Hand India has its operations, free from open defecation. This is envisaged through community-led total sanitation by creating a volunteer base led by SHG members associated with Hand in Hand India.



Hand in Hand India's sanitation programme is helping villagers like Muniyammal (left) construct toilets and do away with makeshift sanitation structures (right).

ON TRACK

2006 – Awareness programme on basic sanitation conducted. Five loans given in Muttavakkam village to construct toilets

2007 – Another 20 loans were provided; expansion to other Blocks in Kancheepuram. Received sanitation award from District Rural Development Agency

2008 – Two Women's Sanitary Complexes renovated

2009 – Shift in focus from Individual Household Toilet Construction to Community-led Total Sanitation

2010 – Focus on school and Anganwadi sanitation

2011- Status report on women sanitary complexes submitted to DRDA

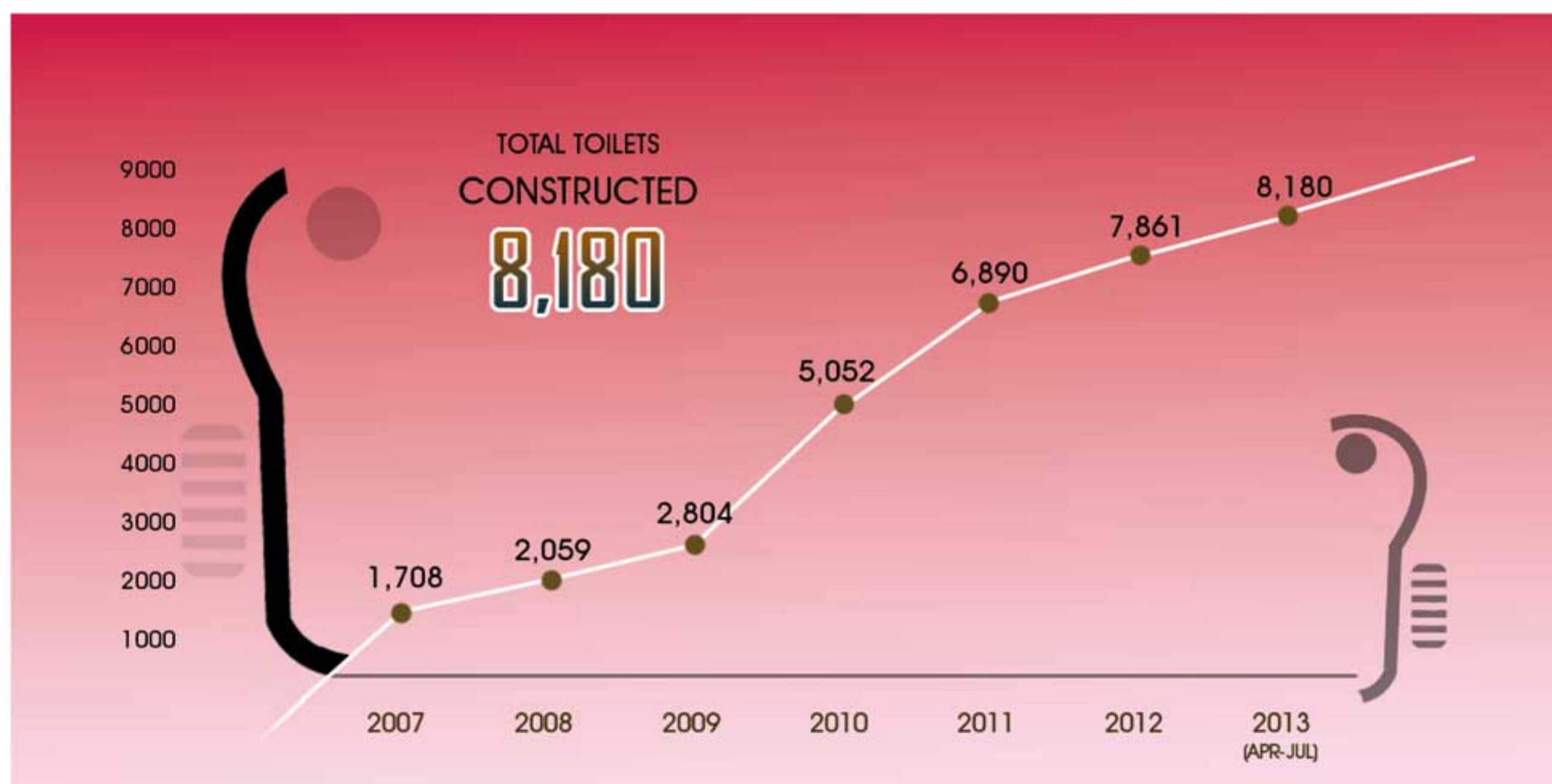
2012 – Expanded sanitation programme to villages in Pudukkottai, Madurai and Tirunelveli districts under the CSR initiative of Auro Mira Bio Energy Pvt. Ltd

With a little support



Integrated Child and Women Sanitary complexes constructed by government in rural areas have bathing, washing and toilet facilities. But due to poor maintenance, these complexes are often left unused in most rural areas.

A year ago the sanitary complex in Mathur village, Thiruvannamalai district, Tamil Nadu, was a dysfunctional complex. However, things have changed after Lotus Footwear's Corporate Social Responsibility project was initiated in the village. The project identifies women sanitary complexes in villages near the company's factories and funds the maintenance of the complexes. As facilitator, Hand in Hand India executes the project in the villages. In Mathur village, mass awareness programmes were also conducted by Hand in Hand India. After a period of time, women living around the complex started utilising the complex and a caretaker, who is a Hand in Hand India SHG member, was employed to maintain the complex. Today, the complex is used by many women.



Hand in Hand India's sanitation programme, being implemented by the Health Pillar, has seen a total of 8,180 toilets being constructed as of June 2013. Till 2009, the Health Pillar provided loans for individual toilet construction. After that there was a shift in strategy where community-led total sanitation awareness was the driving force in constructing toilets.



Hand in Hand India added another feather in its cap when it was invited to implement its Solid Waste Management intervention outside the borders of Tamil Nadu.

The radiant evening sun casts a magical spell on the banks of the Ganges. The ringing of bells, the chanting of hymns, the colours, the sights, the smell — a potpourri of culture, tradition, history, and faith comes alive in the 'Holy City' of Varanasi.

Located in the State of Uttar Pradesh, Varanasi is said to be one of the oldest living cities in the world. Author Mark Twain described this famed city as "older than history, older than tradition, older even than legend, and looks twice as old as all of them put together."

Considered as one of the seven sacred cities in Hinduism, more than a million pilgrims throng the city every year. Numerous religious fairs and events are held all year through. However, behind all the cultural and religious festivities lies a dark truth which lurks the lanes of this 'Holy City'. Reports from the Varanasi Nagar Nigam (VNN) estimate that every day around 600 metric tonnes of waste is generated out of which 480 metric tonnes is collected for disposal. An estimated 25% of waste remains uncollected for numerous reasons. Handling waste, like the Government has come to realise, becomes more challenging and arduous during cultural and religious events.

SWM



Striving for
maximum waste
recovery through
composting,
recycling, and
reuse

Door-to-door
collection of
waste



Segregating
waste



Composting
waste



2007 - SWM project initiated

2008 - Expanded to 23 project locations

2009 - Expanded to 127,000 households

2010 - Project expanded to Coimbatore region

2011 - Expanded to 44 project locations,
283,799 households

2012 - Conducted Environment Study Tour

2 Years

In September 2012, the Uttar Pradesh Tourism Department hosted the “International Buddhist Conclave.” Over 130 international delegates were invited to the conference. While the city was being spruced up to host the conclave it witnessed a set-back when the private contractor engaged for waste management stopped collecting door-to-door waste. With garbage strewn on roads, and collection centres overflowing with waste, the city was far from its ‘holy’ avatar. With a potential tourism disaster prowling around the corner, the Tourism Department sought the support and expertise of Hand in Hand India to salvage the situation. This marked the first Solid Waste Management project for Hand in Hand India outside Tamil Nadu. Following a feasibility study conducted by a core team, an intensive mass cleaning campaign was conducted for a week. Accumulated garbage was cleared in two days with JCBs and Tippers. Regular and perpetual clearance of garbage started in parallel. Concerted efforts from Hand in Hand India helped clear 540 tonnes of accumulated waste in three weeks. Apart from this, accumulated sand on the roadsides was scrubbed and bleaching powder was applied to sanitise the area. Awareness campaigns were conducted to sensitise the visiting tourists on the importance of keeping Varanasi clean, and banners were erected at prime locations to spread the message. Hand in Hand India’s efforts in such a short span of time drew wide praise from both the Government and the community. The ‘Holy City’ was cleaned up in time to welcome, with open arms, the next influx of visitors.

What Varanasi witnessed is not uncommon. Generation of solid waste is not a new phenomenon. It is as old as the human civilisation. In early days, the entire quantum of solid waste was decomposable. However, unparalleled industrialisation has not only increased the quantity of the solid waste but its quality has also changed. Today, solid waste is not only an environmental issue but has greater impacts on social, economic and health aspects. According to the United Nations Environment Programme waste management includes both the components of prevention and disposal of waste.

Launched in 2007, Hand in Hand India’s Solid Waste Management (SWM) programme aims to address this issue systematically by creating a sustainable model to manage solid waste with core principles to work with Government and Panchayat Raj Institutions while also raising community awareness. It employs self-help group (SHG) women, called ‘Green Friends’, to engage in door-to-door waste collection, thus reducing the need to clean streets and enabling source segregation. On an average, 45 % of the total waste that is collected in the project areas is diverted from landfills and processed.

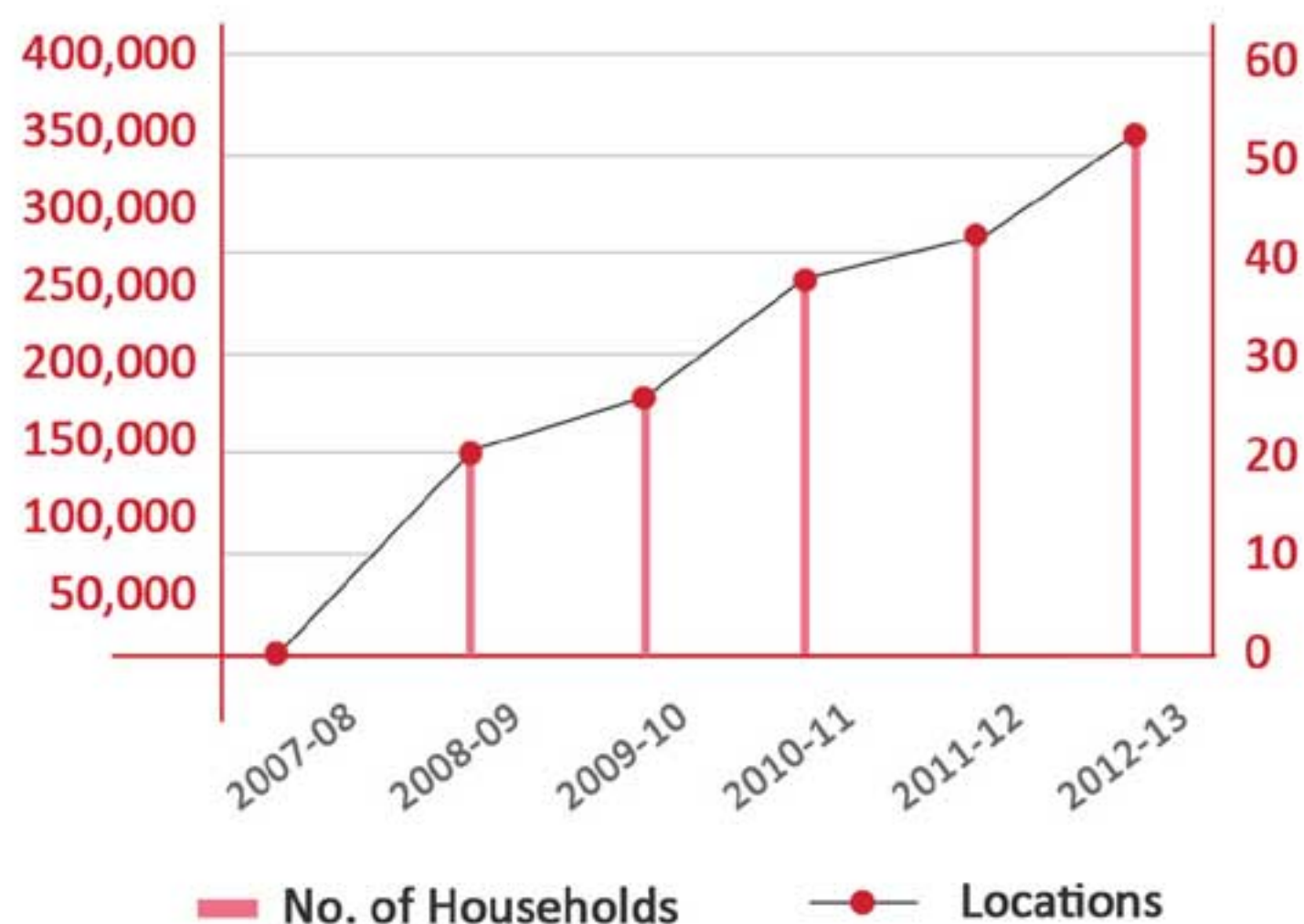
By involving self-help group (SHG) members to implement the model and collecting a very nominal user fee per household, the SWM programme ensures overall community participation and sustainability.

From a humble start, the SWM programme has covered 364,719 individual households across 56 locations till June 2013; the intervention handles 100 tonnes of waste every day and supports the livelihood of 1,000 SHG members.

ENSURING SUSTAINABILITY

While the SWM programme has successfully handled projects in many panchayats, there have also arisen challenges which have posed a threat to the sustainability of the intervention.

Creating awareness of effective solid waste management is Hand in Hand India’s forte. However, creating awareness per se is not a major issue while dealing with solid waste management. People do understand the concept of solid waste management; it is not the information but putting effective use of the information that is the need of the hour.



Efforts from Hand in Hand India helped clear accumulated waste from the roadsides on the eve of the International Buddhist Conclave in Varanasi.



The Solid Waste
Management
programme
creates a sustainable
model to manage
waste

Apart from the attitude of people, availability of manpower is a consistent challenge in implementing effective waste-management practices. Every new method deployed to recruit 'Green Friends' fades out over time and another new innovative method has to be deployed. Technically, segregation of waste at source is the most viable solution for effective waste management, but bringing change en masse takes time. To overcome this delay, Hand in Hand India has begun to promote source segregation through 'Green Friends' at the point of collection.

To ensure sustainability of the intervention, Hand in Hand India offers practical and viable solutions, customised and tailor-made, along with the appropriate methods to be deployed for community ownership. One such sustainability intervention was introduced by Hand in Hand India in Mudichur panchayat in 2012. Located in the outskirts of Chennai, Mudichur is a village panchayat which has 4,500 households. Hand in Hand India's SWM programme was implemented in Mudichur in 2007 in association with the local body. About 2.5 tonnes of waste is generated every day here.

Being a village panchayat, it was becoming increasingly difficult to generate enough resources from Mudichur to meet the recurring expenses to run the SWM project. Hence, Hand in Hand India through its group organisation, Hand in Hand Inclusive Development and Services, a Section 25 Company, evolved an innovative Water Project. The concept was to provide potable water at an affordable price, lesser than the market price, to residents of the panchayat and pass on the proceeds to cross subsidise the running of the SWM project.

A reverse osmosis water purification plant was set-up in Mudichur in August 2012 in the BOOT Model — **B**uild, **O**wn, **O**perate and **T**ransfer Model. While Hand in Hand Inclusive Development and Services invested on the plant machinery, storage facilities and distribution, Mudichur panchayat contributed towards the building, land, and electricity for the project. Through the Self Sufficiency Scheme of the District Rural Development Agency a well was constructed. Hand in Hand India and the panchayat have signed a Memorandum of Understanding according to which the former will run the operations for 3 - 4 years until it recovers the initial investment, after which the plant will be handed over to the panchayat.

Operating for eight hours a day, the capacity of the water purification plant is 4,000 litres per hour. A can of water is sold for INR 12. Not only is the reverse osmosis plant providing residents water at a lesser rate (purchasing a water can from the local agency costs INR 30) but the revenue earned through the RO unit will be subsequently diverted towards sustaining the SWM plant at Mudichur. Adopting such add-on measures, like the one in Mudichur, will aid in the sustainability of the SWM projects.

Moving forward, the SWM programme will put its in-house strength to serve as a technical service provider in environmental protection and development with model implementation projects. Hand in Hand India will attempt to establish a fully furnished training centre to share the successful implementation techniques it has learnt over the years and it will strive to bring about a green change in the world.



The reverse osmosis water purification plant in Mudichur, Tamil Nadu.

"I used to purchase water for INR 30 per litre. I am happy that now the Mudichur Village Panchayat and Hand in Hand India is providing clean water for just INR 12. Apart from that I am so happy to hear that this project will support the on-going solid waste management project in ensuring our area is clean and tidy."

*- Vijaya Sankar,
Homemaker, Mudichur*



By adopting rainwater harvesting techniques, the Natural Resource Management intervention is helping villages in Madhya Pradesh have access to water year in, year out.

The sun is yet to rise in Madhya Pradesh's Lohari village but Kalabai's day has already begun. One of her first chores is to collect water for her household. If she is lucky she will get it from the nearest water source. If not she will have to walk for about 3-4 km before she can access the next source of water. She will have to repeat the routine in the evening. The situation gets worse during summer; not to forget the squabbles that ensue among villagers while each one tries to get their share of water. Kalabai is not alone. This is the story of thousands of rural women in India who have to travel for kilometers to fetch a pail of water.

Water scarcity is predominant in many villages across India. Though the problem is not severe during the monsoon, it gets worse during summer when people spend hours in search of water.

NRM



Guiding rural communities to build on existing natural resources and create livelihood options from them

Promoting agroforestry



Farm pond for crop protection



Field bund for moisture retention



2006 - NRM launched

2008 - Nano watershed work commences

2009 - Organic farming and Green livelihood finance programmes begin

2010 - Expands to Madhya Pradesh

2011 - Organic produce marketing initiated in large scale

2012 - Angagam Angadi - an outlet for marketing organic products started

10 Years

Lohari village in Dhar district, Madhya Pradesh, is a completely rain-fed area and people have for years grappled with drinking water scarcity. Poor soil and water management, and the unavailability of sufficient drinking water source have created a huge problem for villagers. Women are the one who suffer the most. In summer, between April and July, women have to walk 3-4 km to get drinking water as almost 70% of the water sources dry up.

Wells form the chief source of drinking water in villages; they are recharged through ponds and lakes. Rainwater is the main source of filling these ponds and lakes during the rainy season and the water is utilised all through the year.

The limited availability of safe drinking water during summer season increases the gap between the demand and supply which sometimes leads to altercation among villagers.

Hand in Hand India initiated its Natural Resource Management (NRM) Programme in Madhya Pradesh's Dhar district in 2008 and has been working on soil and water conservation in rural areas along with the participation of the local community. In 2012, Hand in Hand India initiated its Community Drinking Water Project (CDP) in Madhya Pradesh to improve the availability of drinking water for villagers. Eleven villages, including Lohari, were identified across Dhar, Indore, and Dewas districts, where water scarcity was a major concern. The CDP aims at conserving the rain water to augment the sources of drinking water in villages. Rainwater harvesting is an old method for collection and storage of water. Rainwater harvesting helps to raise the ground-water levels and provides water for drinking, domestic use, livestock, and irrigation. It is mainly done by digging out ponds, lakes and tanks, trenches, constructing bunds, and masonry structures like check dams and weirs (a low dam built across a river to regulate its flow).

In Lohari, Hand in Hand India, after conducting the requisite survey, deepened an existing pond and constructed a well near it in December 2012. Resorting to such simple and effective measures have ensured that water is available all year through. There are about 32 families that live very close to the new well that has been constructed and have directly benefited from this effort. Women do not have to travel long distances any more to fetch water. "It's a great relief for us as we no longer have to fight with other people to get water. We are hopeful that this initiative will provide water throughout the year," says an overjoyed Kalabai.

Hand in Hand India also successfully completed another CDP in Jamniya village located in the Umarban block of Dhar district, Madhya Pradesh. During the monsoon the water bodies get filled up with water but in the absence of proper mechanism to conserve this water it dries up within four to six months and the problem of water scarcity arises. In summer the situation gets worse and villagers have to walk 5-10 km in search of drinking water.

The main reason for the water bodies drying up is due to the uncontrolled runoff during rainy season and the subsequent decline in the ground water level. Through discussions with villagers and a survey conducted by Hand in Hand India it was observed that if the storage capacity of a pond in the village could be increased this would lead to an increase in the ground water which will recharge nearby wells and handpumps. Accordingly, the pond was deepened and a surplus weir was constructed to increase the water storage capacity. This in turn increased the ground water and recharged the nearby wells and handpumps. The supply source of water in the upper catchment area of dry land and the forest was through a single channel. Hence it was decided to construct a Loose Rock Check Dam in the channel to filter the water and act as a silt trap for the pond. Hand in Hand India's effort has increased the water storage capacity by around 80-90 lakh litres, benefitting farmers and providing drinking water to the entire village.



Deepening an existing pond and creating a new well has ensured that villagers in Lohari, Madhya Pradesh, have access to water all year through.

Apart from the Community Drinking Water Project, Hand in Hand India's NRM intervention includes Watershed Development and Management Programme, Tribal Development Programme (Wadi programme), Organic Farming and Agriculture Development Programme, Green Livelihood Development Programme. The NRM interventions are planned to guide poor farmers and landless labourers to build on the existing resources as base and create livelihood options from them. This is done through developing the existing natural resources (especially water and soil) and conserving them by various kinds of interventions.



In summer the situation gets worse and villagers have to walk 5-10 km in search of drinking water

ORGANIC FARMING



The agriculture sector is fraught with its own problems and challenges. Increased cost of cultivation, changing agriculture climate, poor agriculture infrastructure and technical know-how, and a highly fluctuating agriculture commodity market have put a strain on the sector. Since production and productivity depends on the nutrient content of the soil and land, organic farming is an appropriate methodology to retain the soil nutrient. Organic farming avoids the use of synthetic fertilizers, pesticides, and growth regulators. Instead it relies on crop rotation, crop residues, animal manures, legumes, green manures, off-farm wastes, mineral-bearing rocks, and biological pest control to maintain a healthy soil; supply of plant nutrients minimizes insects, weeds, and other pests.

Hand in Hand India has been promoting organic farming in villages. Organic Farmers Groups (OFG) are being formed based on proximity of land; the OFGs consist of about 12-20 interested farmers who are practising similar pattern of agriculture in adjacent tracts of land.

Farmers are given appropriate training and undergo exposure visits with technical demonstration during the entire cropping season.

Exclusive agriculture specialists are employed to provide extension services and monitor the crop production from seed sowing to harvest. OFGs within the district are federated into district level as District Organic Farmers Association (DOFA). Currently there are two such associations in Thiruvannamalai and Kancheepuram districts. All the organic produces are pooled together at the district and sold directly. Currently two district level associations are functioning and more than 300 hectares have been brought under organic farming covering more than 500 farmers.

Fifty-six-year-old Aravamuthu is a member of the Lotus Organic Farmers' Group in Sathanoor village, Thiruvannamalai District, Tamil Nadu. He owns four acres. For over 30 years he has been cultivating paddy, banana in the irrigated portion of his land and groundnut, and green gram in the rain-fed land.

In 2010, Hand in Hand India provided organic farming training and motivated farmers to form Organic Farmers' Group and practice organic agriculture. This led to the formation of the Lotus Organic Farmers' Group in 2011 of which Aravamuthu is a member.

Aravamuthu initially cultivated paddy in one acre using organic techniques. The profits yielded from this encouraged him to shift to organic farming in all four acres. Last season he earned a net profit of INR 19,908 per acre. He now plans to further reduce the cost of cultivation to increase his profits and also motivate other farmers to practice organic cultivation.

Today, Aravamuthu and his family consume organically grown rice and vegetables from his farm and vouch for the difference in taste and quality. He also sees an improvement in the health of his cattle due to the organically grown fodder and the use of Azola. He credits Hand in Hand India for the transformation.

As with all environmental degradations, the hardest and most severely hit are the poor, as they are directly dependent on their close natural environment and resources, for their livelihood. Through its NRM interventions, Hand in Hand India strives for sustainable livelihood development in rural India.



By offering a host of online services through the Citizens' Centre Enterprises, women entrepreneurs are helping rural communities explore the digital world.

An entrepreneur who caters to e-billing, matrimonial services, employment registration, tax returns, internet browsing, typing, travel ticket booking — Shakthi Sree juggles many hats. All made possible through a single source — her computer. A big display board outside her shop lists the services that her enterprise offers. For customers, the multitude of services rendered by Shakthi Sree's enterprise is a boon. Such a gamut of facilities, all under the same roof, is rare to find in rural areas. Out of the 120 million internet users in India, only 25 per cent belong to rural India.¹ By setting-up Citizens' Centre Enterprises (CCEs), Hand in Hand India facilitates access to information, communication and technology in rural spheres.

A Citizens' Centre (CC), on the other hand, is typically an IT kiosk equipped with computers, internet access, public phone, library and IT training material. Through a CC, Hand in Hand India strives to empower the poor and promotes grass-roots level democracy.

¹ Annual Report 2012 - 13, Internet And Mobile Association Of India (IAMAI)

CCE



Improving
access to
information &
communications;
hubs for
grassroots-level
democracy

Spreading
e-literacy



Promoting good
governance



Developing
business skills



2005 - First Citizens' Centre launched

2006 - Promoted 138 CCs

2007 - First Citizens' Centre converted to enterprise

2008 - GGRPC component introduced

2009 - Training fee provided to all beneficiaries

2010 - First sponsor model Citizens' Centre promoted in Pune

2012 - Additional loan products introduced

A member of Hand in Hand India's Mahalakshmi self-help group (SHG), Shakthi Sree was first introduced to the concept of a CCE in an SHG meeting. "Many women set-up shops or start a tailoring enterprise, but I wanted to do something different," recalls Shakthi Sree. "Through the Citizens' Centre I realised that I could help my community reap the benefits of the digital age," she says.

In 2012, Shakthi Sree obtained a loan of INR 30,000 and set-up her CCE near her home. The CCE, however, catered only to a small clientele. Her net income from the enterprise was INR 2,000 per month. To extend her customer base and enhance her enterprise, Shakthi Sree shifted her CCE to a new venue in April 2013. Located in a complex which houses several commercial establishments and a nationalised bank, her CCE has a steady inflow of customers. Even though there are other browsing centres in the vicinity, Shakthi has an upper hand when it comes to the services offered. Her CCE offers a variety of online services like e-billing, matrimonial services, employment registration, PAN card registration, tax returns, internet browsing, photocopying, scanning, typing, travel ticket booking etc. Shakthi Sree's future plans for expanding her enterprise are many. She wants to advertise her services and hopes to develop it into a full-fledged computer centre and promote e-literacy. Gradually, she also wants to create a matrimonial website as she sees a huge potential in it.

Setting-up the CCE, says Shakthi, was a "turning point in my life," as the venture has transformed her life and her family's future. Her husband, who was an autorickshaw driver, left his job and now supports his wife in running and expanding their enterprise.

Sharing a similar experience is Jayanthi who runs a CCE at Venkatachalapuram village in Virudhunagar district, Tamil Nadu. At the CCE, Jayanthi is at her multitasking best — handing over snacks to one customer, processing a photocopier request for another, and checking on sewing orders. Three enterprises coexist together in her modest shop leaving many in awe of her entrepreneurial spirit. A member of Hand in Hand India's Ashtalakshmi SHG, Jayanthi was running a sewing enterprise along with a provision store. Her desire to spread e-literacy in her village and expand her entrepreneurial dreams motivated her to start a CCE in early 2012. Her CCE consists of a computer and a multi-purpose printer. Sometime ago she also took up the BTS training offered through Hand in Hand India. This helped her understand the nuances of setting-up a computer-based enterprise. Being the only computer centre in the vicinity, her CCE is flocked with people. Since starting her enterprise, Jayanthi has added services to her enterprise to make it a full-fledged one. The Centre offers a host of services like electronic billing, internet browsing, printing, scanning, photocopier, project works for college, designing for flex banners, etc. She is keen that people in her village benefit from access to information and technology. Jayanthi's husband helps her in running the CCE and their monthly income from this enterprise is now almost INR 7,000.



Shakthi Sree (above) and Jayanthi (top) have added income-generating activities to make their Citizens' Centre Enterprises sustainable.

While both Shakthi Sree and Jayanthi have been successful in sustaining their CCEs, the road to success is not free of obstacles, especially when it comes to running a CCE. Although the penetration of claimed internet users in rural India has grown from 2.6 percent in 2010 to 4.6 percent in 2012², sustaining a computer centre in rural areas is fraught with many a challenge. Poor internet connectivity, power shortage, poor computer literacy levels, lack of awareness of the various services that can be availed online, to name a few, can hamper the growth of computer centres. Hand in Hand India's CCE entrepreneurs are motivated to strengthen and sustain their enterprises by adding income-generation activities.

Hand in Hand India promotes two different models of Citizen Centres: a sponsored model and an enterprise model. In a sponsored model, the CCs are managed by Hand in Hand India, with paid staff taking care of the operations. All the expenses are met from the organisation except the building rent and electricity costs which are taken care by the local Panchayat leaders. Each CC generates a small amount of income through basic computer courses, computer games, internet browsing, providing government welfare schemes, etc.

² Annual Report 2012 - 13, Internet And Mobile Association Of India (IAMAI)

In the enterprise model, suitable entrepreneurs are selected from Hand in Hand India's self-help groups. The entrepreneur is provided with microfinance at an affordable rate to purchase a computer, printer and other accessories. Requisite training is given to the entrepreneurs to help them offer a variety of services. Apart from this, institutional linkages are facilitated and continuous IT support is provided to the entrepreneur.

The innovation in the CCE project lies in the fact that it relies on the strength of Hand in Hand India's SHG network to help rural women become more independent and actively contribute to their community.

The social component of this enterprise is to encourage rural communities to participate in local governance through the formation of Good Governance Rights Protection Committees. GGRPCs consists of volunteers from the village who come together to spread awareness among the community on various matters of public importance such as Right to Information (RTI), government welfare schemes, health, environment, population, etc. It also includes the Panchayat authorities and Grama Sabha members in promoting the integrated development model of Hand in Hand India in the villages.



A golden opportunity



Two of Hand in Hand's CCE entrepreneurs — Radhika and Christina — were selected for the Goldman Sachs 10,000 women entrepreneurs' certificate programme, organised through the partnership of Goldman Sachs, a global investment banking and securities company and the Indian School of Business (ISB), Hyderabad.

The 16-week programme equipped participants to understand economic trends in the market and develop strategies for expanding their business.

Easy steps



Hand in Hand India and Intel Technology India Pvt Ltd., have collaborated through the Intel Easy Steps Programme to

- > Provide computer education to the rural population, particularly women and children, and thereby enable them to use the computer.
- > Provide additional IT skills to CCE Entrepreneurs/Instructors and help them to implement internet-based services and improve their earnings.



THE TORCHBEARERS

As part of its Village Uplift Programme, Hand in Hand India forms Village Development Committees to foster sustainable development in villages. Consisting of volunteers from the village, Hand in Hand India equips them to become patrons of change in their own communities.

They say it takes a village to raise a child. The importance of community living embodies this verse. In a village, where nothing goes unnoticed, the involvement of community is crucial. Even though this might not be the case today, owing to penetrating globalisation, collective effort is imperative for sustainable growth in villages.

But the road from a pastoral to a global village is not a cakewalk. According to the World Bank one-third of the world's poor lives in India.¹ Even though the figures have improved considerably over the past few decades, the number of people living below poverty in rural areas is estimated to be 217 million.²

Despite development interventions, many villages still remain rather remote and inaccessible; and in all its rustic beauty, they strive to survive. Their economy is mostly agrarian and they depend entirely on their indigenous produce.

¹ *The State of the Poor: Where are the Poor and where are the Poorest?*, a study by World Bank

² Report of the Expert Group to Recommend the Detailed Methodology for Identification of Families Living Below Poverty Line in the Urban Areas, Planning Commission, December 2012

VUP



Creating and
building self-reliant
communities that
bring about
an integrated
development in
villages

Skill training for
enterprise
creation



Promoting
clean and
green villages



Awareness
programmes for
the community



2007 - VUP launched in Kancheepuram

2008 - 25 villages assisted through VUP interventions

2009 - VUP expands to Tiruvannamalai district

2010 - Achieved 100 plus panchayats covering
59,000 households

2011 - One lakh cattle treated

2012 - 50,000 individuals treated through
medical camps

2 Years

Development of the downtrodden masses has been an enduring policy concern and challenge for the Indian Government since independence. In 1971, the Central Government adopted a new approach towards rural development by introducing the Whole Village Development Programme (WVDP). This was an attempt to address the village problems in their totality with a package of practices so that all the segments of development activities might be woven into an integrated whole.³ But the programme did not move forward as planned since there was lack of people's participation and facilitating bodies to create awareness of the various government schemes.⁴

Decades later, the United Nations (UN) Millennium projects initiated a new approach to end poverty through the Millennium Villages Programme, after recognising the need for a continuing and sustainable development.

Village Uplift Programme

Hand in Hand India realised the need for integrated development in rural villages to address the multi-faceted factors of poverty. Hence, in 2004, following the UN model of Millennium Villages, Hand in Hand India launched its Village Development Programme - a unique project envisaged to bring holistic development in the rural community. This later became the Village Uplift Programme (VUP). It was initially implemented in two backward villages - Muttavakkam and Kilsirunaiperugal in Kancheepuram District, Tamil Nadu. Owing to the success of the programme, Hand in Hand India was able to take it to several panchayats in other districts of the State - Vellore, Thiruvannamalai, Tiruvallur, Villupuram, Salem, Trichy, and Pudukkottai. As of June 2013, 167 panchayats have benefitted from the VUP initiative and the programme has widened its reach into the rural north in the States of Rajasthan, Odisha, and Madhya Pradesh.

The programme brings together Hand in Hand India's five-pillar activities in a single village. It is a two-year project designed to bring about a self-reliant and community-based integrated development through interventions in the field of self-help group and microfinance, education, health, environment, and IT & Governance.

The road so far....

VUP Panchayats	167
Households covered	93,352
Cattle treated	190,000
Reverse Osmosis unit	27
Ponds renovated	18
Horticulture plants	64,503
NABARD Farmers' Clubs	33

**Data as of June 2013*

The Task Force

Hand in Hand India realised the need for integrated development for ensuring continued progress and sustenance of the VUP interventions; a Village Development Committee (VDC) is formed in every village where the VUP is initiated. It consists of 15 to 20 volunteers representing a cross-section of the community. The committee members get together for an official meeting, once every month. They act as a support system, monitoring the development activities of the village and creating linkage between the village and the development processes.

"In order to make lasting change in any one sphere of development, we must improve them all." - Motto of UN Millenium Village project to end extreme poverty.

One of the responsibilities of a VDC is to identify the problems of the village and seek solutions to overcome it. Sustenance is synonymous with development and the VDC's objective is to act as patrons of change in their panchayats and facilitate development even after the end of the two-year VUP period. One such VDC which has strived to bring about a change is the one in Irungal panchayat, Tiruvannamali district, Tamil Nadu. Roads are indeed the lifeline for any human habitation. In Irungal, the poor condition of roads was a cause of great concern among villagers; to make matters worse water stagnation in many places, especially around the common water collection area, was becoming a breeding ground for mosquitoes. School-going children found it difficult to walk along the road. In June 2013, following repeated requests by the VDC members of Irungal, the panchayat authorities sanctioned the laying of four cement roads in the area. Two roads have already been laid and the remaining two will be laid soon. Villagers are grateful for the VDC's efforts which have increased connectivity and mobility to the village.



De-silting of the village pond in Irungal panchayat, Tamil Nadu, has helped raise the ground water levels and has ensured better percolation.

The VDC at Irungal has been effectively functioning long after the completion of the VUP in September 2012. This VDC helped facilitate de-silting of the village pond. This has resulted in raising the ground water levels and ensured better percolation. De-silted ponds can also be utilised for aqua culture and in early 2013 VDC members initiated fish farming in the pond. This has turned into a profitable venture, bringing in revenue of about INR 15,000 after three harvests. The amount has been diverted to the village fund and will be used to cover expenses during village festivals and public events.

³ Jain, Meenu, *Rural Development Programmes in India*, New Delhi: DEEP & DEEP publications Pvt. LTD., 2011, p.23

⁴ *Ibid* p.40

The VDC has also been actively involved in raising awareness of sanitation and constructing toilets at homes. Roping in Government help, the VDC succeeded in bringing the Block Development Officer of the panchayat to Irungal to spread awareness of sanitation. The Block Development Officer informed villagers about the Government schemes to avail loan subsidy in constructing individual household toilets. Subsequently, 420 families out of the 620 households in the village, applied for the subsidy. The determined VDC members assert,

**"This is just the beginning.
We will not rest until all 620
households have toilets."**

Efforts towards a cleaner environment have resulted in the village being cleaned once in every 15 days. Shops in the village are devoid of plastic bags, thanks to the awareness created by the VDC members. A child-friendly Panchayat, the VDC also monitors the enrolment rates at school and ensures that no child under the age of 14 is out of school. Through the VDC members' efforts, Harikesh, a migrant child, a school dropout was successfully enrolled in Hand in Hand India's Poongavanam Residential Special Training Centre.

In May 2013, the VDC and the Farmers' Club of the village jointly purchased seeds and farming equipment from the Cheyyar Block Development Office at subsidised rates and sold it at Irungal for a fair price for the benefit of the farmers.

Through such joint efforts, the VDC members have helped sustain the VUP interventions in Irungal. Integrating community into the process of development has proved successful in the all-round growth of the village. Subsequently, it has equipped committee members to identify and resolve developmental issues on their own and value the potential within them to bring about change in their community.



The Village Development Committee in Thuraiperumpakkam village, Tamil Nadu, has set-up a Reverse Osmosis unit in the primary school to ensure that children have access to safe drinking water.

Another success story of the VDC lies in Thuraiperumpakkam village of Vellore district. Emimma, a visually impaired person, had been trying to apply for the Government's scheme for the visually disabled in vain. When VDC members heard her dilemma, they helped facilitate the process of applying for the scheme.

The efforts paid off and today Emimma gets a pension of INR 1,000 every month. Had it not been for the concerted efforts of the VDC, Emimma would have not succeeded in obtaining her right. The VDC has made significant contributions towards improving the quality of life of the villagers as well. The water scarcity faced by villagers was addressed by deepening the bore well with support from Hand in Hand India.

This has not only ensured access to water but more than 300 water tap connections in the village have been benefited by this effort. Similarly, to ensure that children in the primary school have access to safe drinking water, the VDC helped set-up a mini reverse osmosis unit. When it was brought to the notice of the VDC that the cattle were being affected by various diseases, the VDC helped organise a veterinary camp in the village much to the relief of the residents.

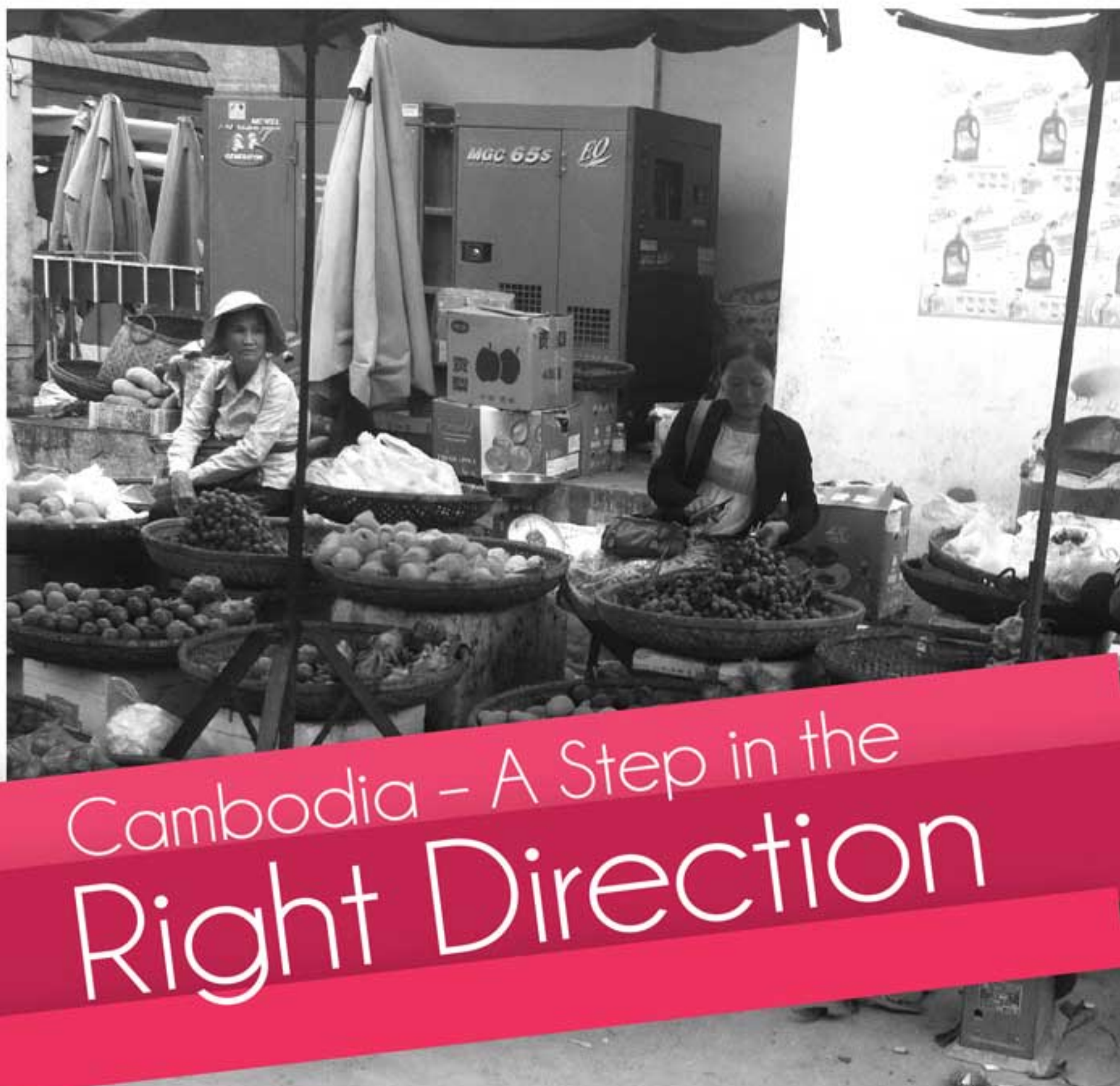
In Enthur village, Villupuram district, the VDC has been effectively functioning long after the completion of the VUP in December 2012. This VDC has facilitated many other developmental activities in their community during and after the VUP period. It has helped villagers construct almost 300 individual toilets, organise awareness campaigns on sanitation and hygiene, promote clean and green environment, and renovate the anganwadi (day-care centre). The joint efforts of the VDC members have helped sustain the VUP interventions in Enthur.

The role of the VDC in Irungal, Thuraiperumpakkam, and Enthur is an example of how VDCs can act as a catalyst in generating internal dynamism within the community and channelizing the resources to bring about sustainable development. Such organised efforts and participation will aid villagers in undertaking planning and management of development activities and in tapping Government rural schemes into their villages.

Improving human capital is very crucial towards effective mobilisation of social capital for community development. Hand in Hand India's VUP has been successful in establishing active VDCs, mobilising the rural community to carry forward the development initiatives. One of the Gandhian principles on village development is promoting growth from below, making villages self-sufficient and capable of managing its affairs. With rapid globalisation, sustainable development has become the need of the hour, and implementing it in the grass-root-level can foster a planned progress in all sectors. The purpose of VDC is just that, to ensure community participation to achieve sustainable development.

SUSTAINABILITY STRATEGIES

- > Provide the capacity-building support to the community to take forward the VUP activities
- > Encourage community members to take ownership by serving in various committees within the panchayat/village
- > Creating linkages between community and Government departments
- > Encourage community to participate in the Grama Sabha (Democratic institution in each Village Panchayat) and ensure their presence in the process of decision making
- > Conduct refresher training on a regular basis to create awareness on the changing scenarios in various sectors.



Partnering with the Cambodian Rural Development Team and the Asian Institute of Technology, Hand in Hand India is set to deepen its presence in the Kingdom of Wonder.

Hand in Hand India successfully completed a year of operations in Cambodia in June 2013. The first anniversary marked the completion of Phase I of the self-help group (SHG) and microfinance-based Livelihoods Pilot Project that will create 5,000 jobs for the poor women of the community. Hand in Hand India's foray into Cambodia marks the fifth country outside India — after Afghanistan, South Africa, Brazil, and Kenya - where it has established a presence.

Launched in July 2012, this project is being implemented to test the feasibility of the SHG concept in Cambodia where Community-Based Organisations (CBOs) are more prevalent. Following a needs assessment by Hand in Hand India in 2011, Kratie and Strung Treng provinces were identified to be the most suitable for the pilot project.

The project is being implemented by a consortium of three partners—Hand in Hand Microfinance Private Limited (HiHMFPL), Cambodian Rural Development Team (CRDT), and the Asian Institute of Technology (AIT). CRDT is the implementing partner responsible for SHG formation, training, providing micro-credit, enterprise profiling and up-grading, and value-chain creation. Founded in 2001, CRDT operates in Kratie and Strung Treng provinces, focussing on food security and rural enterprise development, keeping in mind, environmental sustainability. AIT, Thailand, is the coordinating partner, while Hand in Hand India through HiHMFPL provides technical advice to CRDT.

The Intervention

Cambodia is one of the least developed countries in South East Asia. Enterprise development was identified as a key intervention for promoting the rural economy and this was expected to increase the income of poor women. Between June and December 2012, Hand in Hand India conducted several field visits to assess the feasibility and desirability of this intervention, identified the pilot regions, organised an exposure visit and conducted training for CRDT staff, in addition to providing on-going advice and support.

The project will empower women by mobilising them into socio-economically homogenous collectives, the SHGs, and to build their capacity to improve their household economic status and contribute to domestic economy. The key outcome of the project will be enterprise promotion but increased awareness among women about community mobilisation and working in groups, reduced gender disparity, increased savings potential, access to affordable credit, sustainable incomes and better awareness of health care and children's education issues will also be aimed at. This will be achieved by mobilising people, primarily women into SHGs, building their capacity through training and promoting household enterprises.

An SHG in Cambodia consists of, on an average, 12 people living in the same village from similar socio-economic circumstances, who come together voluntarily to help each other morally, socially and financially in a structured manner to increase their savings, manage a common fund, lend internally and improve living standards of all the members individually and jointly by promoting enterprises. The SHG is guided by a promoting organisation, in this case CRDT and Hand in Hand India, and adopts its own byelaws, rules & regulation and manages its affairs democratically.

The project will primarily target women in rural areas who belong to households having income of up to USD2 per person per day. In order to retain gender sensitivity and balance, men will also be involved in SHG, if women agree to their membership.

Achievements

As of June 2013, a total of 75 groups comprising 783 members have been formed. The majority of them have begun internal saving and lending. While the average mandatory saving amount per meeting is Cambodian Riel (KHR) 5,570 or USD 1.4, the voluntary amount is quite high at KHR 3,740 or USD 0.94 due to the variations in the saving ability of people in a given group. About 30 loans have been given out, the majority for income generation. The loan sizes range from KHR 35,000 (USD 8.75) to KHR 600,000 (USD 150).

A Well-Suited Methodology

The Hand in Hand India model has been used largely in its current form in Cambodia in terms of group formation, training pedagogy and meeting, saving & lending policies. A key difference is that CRDT does not link the SHGs to banks due to low levels of bank branch penetration in the rural areas; instead savings are stored in a safe box by the group's Coordinator. Except for few modifications such as change in the number of days of training, allowing men to join SHGs, extending the eligibility age for participation, excluding top and bottom income quintiles, and starting group formation with a Project Information Workshop, the Hand in Hand India model and training materials have by and large been successfully replicated as-is so far.

Sound Demand

An independent evaluation conducted indicates that there is a sound demand for this intervention and members are happy to be a part of the SHGs. It appears that SHGs are an appropriate option available to the members to save regularly in cash. The SHG model has provided members with a structured method to save collectively. Internal loans are in demand within a few months of group formation. The terms are better than that of the informal and MFI (Microfinance Institution) loans that members take, while no one had access to a bank loan. There is a near unanimous demand for training for expanding current livelihood activities and increasing incomes, and a smaller demand for new enterprises. They do not seem to have access to other governmental or non-governmental training services.

Challenges

The rural population density is low, the villages are spread out and the financial literacy levels are low. Moreover, there are other NGOs that form savings groups, many of which have gone defunct, making it harder for CRDT especially given its policy to avoid multiple memberships. There is a certain level of mistrust among people of NGOs as a result and Hand in Hand India-CRDT has worked hard to regain the trust.

Longevity

The concept of saving groups is not new in Cambodia. Many NGOs including CRDT have been forming CBOs as a conduit for transferring benefits, promoting saving, and internal lending. However, once the benefits and the NGOs' active monitoring stopped, many groups have disbanded despite meeting for as long as eight years. However, the SHGs are expected to be more likely to self-sustain after the initial high levels of monitoring is phased out. This is because the SHGs have a better self-selection of members who live in close proximity, have saving and lending at the core, community ownership is established, the rules, processes and responsibilities are more clearly defined, training is more systematic and the principles are constantly reinforced.

Way Forward

The Phase II of the project will focus on deepening the presence of SHGs and an additional 80 SHGs will be formed the next year. Emphasis will be on enhanced training – financial and skill, creating 50 enterprises and establishing two value chains. Also on the anvil are plans to establish a community-based microfinance organisation that will harness SHG savings for betterment of community.

MAKING A DIFFERENCE



Kampi Sreylim, 33, lives on one of her three lush farms about 100 metres away from the banks of the Mekong in a stilted wooden house with her husband, a carpenter, and three children. Her village is about 30 minutes away from Stung Treng town centre. She has studied till grade five.

A farmer, she grows cucumber, cassava, cashew nuts and rice without hiring labour. Her total landholding size is about 2 acres. Her annual income from selling vegetables is about KHR 3.75 million (\$937).

She joined the SHG since she recognised that saving and borrowing was better than borrowing from outside.

She has taken a loan of KHR 300,000 (USD 75) from the group for buying fertiliser, pesticides, and cucumber seeds. In the past, she had used her savings when available or from money lenders or relatives paying an interest of 10% per month (KHR 90,000 or USD 22.5) over a three-month period. In comparison, the SHG charged her only KHR 6,000 (USD 1.5) per month in interest. She has been approached by MFIs but has not borrowed from them before. She expects to harvest and sell 200 kilograms of cucumber for KHR 3 million (USD 750).

She does not have a financial plan or goals to reach; she wants to grow and sell more vegetables. She appreciates the structured opportunity to save and borrow that the group meetings provide; she discusses issues and learns from other people. When she was last sick, she received recommendations on a doctor to visit along with a little cash (since a visit to a physician will set you back by at least USD 20 in Cambodia). She thinks the SHG is a good idea, though she does not know if it will stand the test of time. Her husband is supportive. In fact, he is the one that saves the amount for her to deposit with the group each month.



By providing scalable microfinance services to entrepreneurs, Belstar has made rapid strides in establishing itself as a unique, sustainable, transparent and responsible microfinance institution.

Belstar Investment and Finance Private Ltd is a registered Non-Banking Finance Company (NBFC) and the microfinance arm of Hand in Hand India, catering to the financial needs of self-help groups (SHGs) and its members promoted by the Hand in Hand group. It operates in Tamil Nadu, Karnataka, and Puducherry through its network of 57 branches.

A Unique Model

Belstar works in close association with Hand in Hand India and is one of the very few microfinance institutions (MFIs) in the world that lends to self-help groups (SHGs). It plays the dual role of a Self-Help Promoting Institution (SHPI) and an MFI. It continues to offer members the option to take loans from banks through the existing linkage. This allows clients to not only avail of lower bank interest rates but also of government subsidies on certain bank loans. As an MFI, it practices group lending. While loan applications, disbursements and repayments are recorded at an individual level, the group is collectively responsible for repayment. Belstar offers collateral-free loans to SHGs and its members in order to help them start an enterprise or strengthen existing ones.

It has a unique method of monitoring the quality of the SHGs through its Early Warning Signal (EWS) system wherein the Credit Officers track the activities of the SHGs by attending meetings and interacting with SHG members. While in the past Belstar has offered loans only for income-generating activities, the poor sanitation conditions in rural areas have led to Belstar also providing loans for constructing toilets, though on a limited scale.

The NBFC also accords a lot of importance to the training of SHG and members and considers it a vital tool for sustainability of the SHGs. It imparts a three-module training programme, leaders' training, and skill training based on the need of the members with the support of Hand In Hand India.

Lending Process

Belstar has adopted the Social and Environment Management (SEM) System, according to which it avoids lending for purposes that are on the negative list of international organisations like the International Finance Corporation, such as not contributing to environmental pollution, ecological damage, and deforestation. There is transparency in publishing the terms of the loan products such as effective interest rate and other terms, and proactive training to ensure that the customer makes an informed choice, and adheres to client protection principles in spirit as much as in letter.

It follows a three-tier loan appraisal mechanism involving screening of the SHG, followed by on site rating on quality parameters, and a final check. The application is then placed to the loan committee for approval. Since the sanctioning is done after verification by the loan committee, the possibilities of vested interests are removed. Belstar shares its database with two credit bureaus High Mark and Equifax and all applicants are referred for multiple borrowing. If any applicant is found to have an outstanding with more than 1 MFI other than Belstar or if the outstanding including the proposed loan is >INR 50,000/- the application is summarily rejected.

Training

Typically, MFIs in India do not provide enterprise training. However, thanks to its close association with Hand in Hand India, Belstar continues to offer its SHGs a selection of over 40 skills training programmes at a nominal fee. Additionally, every loan disbursement is preceded by a financial literacy and management workshop to ensure that the loan is used prudently. The Frankfurt School of Management Studies has provided technical assistance to improve the systems and processes.



Belstar has received the highly-respected Seal of Transparency. This is awarded by MicroFinance Transparency¹ to the providers of microfinance who are transparent in their product pricing. Institutions who participate in the Transparent Pricing Initiative earn the Seal of Transparency upon publication of their data. It shows an institution's commitment to consumer protection and responsible microfinance. At 92%, Belstar has scored one of the highest transparency levels in India.

Salient Features

- Belstar is a member of MFIN (Microfinance Institution Network) which is a self-regulatory body.
- It has been awarded "MFR 4" rating by CRISIL for 3 consecutive years.

Presence	Tamil Nadu, Karnataka & Puducherry
Branches	57
Clients	95,412
Portfolio (in INR million)	962.26
Repayment rate	99.6%
Portfolio at risk	0.40%

Support

Belstar has been funded by nationalised banks such as the State Bank of India, the Indian Overseas Bank, Andhra Bank, Canara Bank, Rabobank and also by private lenders such as Manaveya Holdings Pvt. Ltd, Reliance Capital Ltd, etc., which has enabled it to reach out to 95,412 clients.

Belstar proposes to extend its client base and is confident of raising equity as well as debt funding to meet the growing needs of its clients. Belstar's client-centric approach, coupled with skill-based training support, has been well appreciated by banks and other lenders, which is expected to grow in the years to come.

¹ MicroFinance Transparency is an international non-governmental organisation that promotes transparency by facilitating microfinance pricing disclosure, offering policy advisory services and developing training and education materials for all market stakeholders.

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 water.org

FROM OUR TRUSTEES

“

We are completing a decade in the service of the poor in India. It is a significant milestone for Hand in Hand India to be cherished and celebrated.

I feel proud and content that we have been able to have a positive impact among the poor communities through our five pillar programme and our holistic development approach. We continuously learn from our successes and more so from our failures. This has helped us serve the community better. This great organisation must be sustained to serve the poor and the needy for many generations. This is going to be a very challenging task indeed as we will increasingly face financial, macro and micro environment related constraints. We need to overcome all these challenges. Development with ethics and values should continue to be our guiding principle.

As we celebrate our “decade of development” Hand in Hand should resolve to strengthen its ideals and programmes to improve and increase its engagement with the poor communities in the years to come.

- P. Kottaisamy, Trustee, Hand in Hand India

“

My association with Hand in Hand goes way back to 2006 when they did certain studies on hamlets affected by the Tsunami. At that point in time I was the Project Head of Tsunami Relief and Rehabilitation with the Confederation of Indian Industry (CII). That is when I got to know about Hand in Hand. I was quite impressed with the quality of the work, their in-depth study and deliverables.

In 2006, Hand in Hand was a small organisation. But their work left an indelible impact. That the people have themselves perceived a change for the better in many places where Hand in Hand has been functional is testimony enough for their efficiency.

“

I am happy that Hand in Hand has reached the milestone of 10 years working for the poor and marginalised. It is a great honour and privilege to be associated with Hand in Hand as Advisory Board Member. Within a short span of 10 years Hand in Hand has grown and achieved great success. The journey which began in Kancheepuram has traversed through various districts, states and countries.

Vivekananda Girijana Kalyana Kendra has successfully partnered with Hand in Hand in several tribal projects. The technical inputs given by the Hand in Hand team is invaluable.

I take this opportunity to wish all the staff, volunteers and well-wishers of Hand in Hand the very best and wish the journey to continue with greater intensity bringing smiles in the faces of the unreached and the underprivileged.

*- Padma Shri Dr Hanumappa Sudarshan
Advisory Trustee, SEED Trust*

It is commendable that Hand in Hand is able to bring in a social change at the grass-roots level, empowering people to fight injustice. It is significant to note that right through the organisation, all are aware of working within the rules and regulations of the country. There is complete transparency and there is nothing done against the law.

Hand in Hand stands out for its astuteness in concept creation as well as its deliverables.

*- K. N. Krishnamurthy
Advisory Trustee, Hand in Hand India*

“

The journey of thousand miles begins with single step. The simple and humble beginning of the mission of redeeming child labour that started from Emma House ten years ago has developed into a grand institution and has reached out to millions of those unreached. Success is not merely measured by the wealth accumulated. For Hand in Hand India success lies in the millions of poor families that it serves.

Experienced development workers are aware of the fact that running an NGO is not an easy task. It requires round the clock efforts to achieve the objective of development of people.

The support rendered by the donors, trustees and the dedicated team of expert staff have laid down new standards for excellence that has captured the admiration of all across the global NGO community.

This is also a moment for Hand in Hand to move forward with increased vigour by taking signals from the past learnings.

I also congratulate the entire field and administrative staff for their hard work that has created a positive impact among the millions of poor.

I wish that Hand in Hand India marches into a glorious century.

*- S. Chinnappan
Trustee, Hand in Hand India & SEED Trust*

“

My Journey with Hand in Hand began in 2003. I was invited by Dr Kalpana Sankar to Kancheepuram to advise her on the remodelling of the Olle school. I visited the school with her over a few weekends. We were able to revive a dying school. I was then invited by Mr Percy Barnevik to be a Trustee & join the Board of the Hand in Hand Tamil Nadu chapter.

By 2006, the school functioning under a thatch roof with 150 children, shifted to a new campus, adjacent to the Hand in Hand office, took on the name of Mahatma Gandhi Nursery & Primary school, in an imposing building. The school received recognition, from the Tamil Nadu Government, to run as a Matriculation school with English as the medium of instruction. The numbers have grown since then & today the school boasts of educating 862 children, from all cadres of the local society.

My role as an Educator has also brought me in close contact with the RSTCs run by Hand in Hand India. I have visited, monitored & suggested remedials for these unfortunate children. I value these visits the most, since they open my eyes to the harsh realities of the children robbed of their rightful childhood by a heartless society...

This NGO has been Daring, Different & Dedicated in the past decade to alleviate poverty, rid Panchayats in remote areas of child labour, educate & mainstream them in Government schools, train & empower women to become self-reliant, bring awareness of the environment, about good health practices & uplift villages! The novel methods employed by the NGO, in imparting value-based training at every level & its role as an emerging consultancy firm on the global scene in the area of social mobilisation, deserves praise.

On the occasion of this tenth anniversary, I wish Dr Kalpana, all the staff & the beneficiaries of Hand in Hand India, a very meaningful journey together ahead.

*- Dr Mangala Ayre
Trustee, Hand in Hand India
& SEED Trust*

FROM OUR
TRUSTEES

FROM OUR
TRUSTEES

“

My relationship with Hand in Hand India started when we approached them to explore a partnership to implement a socially relevant project that I and my colleagues at IIT Madras were involved with. What impressed us was the professionalism in the way that Hand in Hand India did things. They were very clear that of each and every rupee given to them maximum benefit should reach the beneficiaries. We were able to observe several instances where the organisation judiciously saved costs, without impacting productivity. The strength of an organisation such as Hand in Hand India depends on its ground-level staff. On that count, Hand in Hand India scores top marks.

I salute the spirit of the organisation and the key members of the management for their vision and commitment to social welfare and development. At this point, I would also like to thank the organisation for giving me an opportunity to be associated with them. I wish them more and more success as they enter the second decade of their existence.

- Prof. A. Thillai Rajan, Advisory Trustee, SEED Trust

“

What can one say about a visionary and a social entrepreneur getting together and dreaming of touching the lives of 10% of the poor in a large state? With a 100 sq foot room for office and very few staff, planning to provide livelihood opportunities to 1.3 million vulnerable people would have taken a lot of courage.

Hand in Hand India has come a long way from its small but aspirational beginnings. In the process of growing big and achieving scale with impact, it has not lost direction. It has been guided by sound values and principles of governance, good staff conduct, and healthy customer relationship.

What is different about Hand in Hand India? It has a clear vision and mission. It does not shy away from working with governments and public systems. It is aware that by working with government systems, a large impact can be created through influencing small improvements. The manner of engagement with the people is not one of 'benefactor with beneficiary'. It works with people to make them plan for sustainability through enterprise, employment and viable livelihoods.

As it steps in to the next phase of growth I hope the organisation becomes a role model for many others in the field. Let me raise a toast to more exciting times in the next ten years.

- N. Srinivasan
Advisory Trustee, Hand in Hand India

“

I am very much pleased to know that Hand in Hand is publishing the annual report for the year 2012-13 as a special edition to mark 10 years of its journey. The missionary spirits of organisations like Hand in Hand India have assumed greater significance in the contemporary world. I sincerely wish that Hand in Hand India continues its work to empower the underprivileged the world over. I wish the Managing Trustee and her team all the very best in their endeavours and congratulate them on completing ten years in the service of mankind.

- R. Venkat Reddy
Trustee, Hand in Hand India

“

Hand in Hand is doing excellent work. It is a real pleasure in visiting their various pillars. Each pillar's contribution is unique. I am totally impressed with all the pillars and the passion with which it is being carried out. Of all, I would rate the contribution of FMO's agriculture value chain activities as unique. It will go a long way in bringing out yet another green revolution. What banks should ideally do is being done by Hand in Hand India. My hearty congratulations to the Chairperson and her team. Please keep it up. When you enjoy your work, the result is splendid. Hand in Hand is a standing example.

- M. S. Sundararajan
Advisory Trustee, Hand in Hand India

ABOUT OUR TRUSTEES HAND IN HAND INDIA

Trustees

Dr Kalpana Sankar

Dr Kalpana Sankar has been involved in the women's self-help movement for the last 18 years and has been a consultant on gender and microfinance issues to UNDP, UNOPS, Christian-Aid and Wetlands International. A double doctorate in physical sciences and women's studies, Dr Kalpana Sankar worked as a Monitoring and Evaluation Officer for the International Fund for Agricultural Development (IFAD). She is a recipient of the INSEAD Business School scholarship to attend the INSEAD's Social Entrepreneurship Programme and the HBS-ACCION scholarship training on strategic leadership for microfinance. She has been felicitated by the US Congress as one of the leading Women Social Entrepreneurs in the world in recognition of her role in providing leadership and fostering economic growth in local communities. She is currently the Chairperson & Managing Trustee of Hand in Hand India.

Mr Venkat Reddy

Head of MV Foundation, Mr Venkat Reddy is famous for his advocacy on child rights. His organisation has built alliances with NGOs and government officials in Madhya Pradesh, Chhattisgarh, Odisha, Tamil Nadu, Maharashtra and Assam, as well as in Nepal and Morocco. MV Foundation today works in more than 6,000 villages. More than 300,000 children have been enrolled into schools under his leadership. He has represented NGOs from India on two occasions at the United Nations Special Session on Children. Mr Venkat Reddy has also authored many articles on child rights in leading newspapers.

Mr S. Chinnappan

With long experience in gender, microfinance and self-help group issues, Mr Chinnappan founded the Tamil Nadu-based NGO Kalvi Kendra in 1982. He also edits *Muttram*, a government-sponsored monthly magazine for self-help groups. He has worked in the policy-making team for Dutch development organisation Cordaid and conducted numerous courses on gender sensitisation, self-help movement and microfinance.

Dr Mangala Ayre

Dr Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. In 1988, Dr Mangala Ayre established Inner Harmony Holistic Learning Centre for children in the 2-5 age group. She is a frequent lecturer and counsellor for teachers and parents and has developed various alternative teaching methods using music, storytelling and dance.

Mr P. Kottaisamy

Mr Kottaisamy is a graduate in Electrical Engineering and post graduate in Business Administration specialising in Finance. He has over 15 years of experience in development work, financial services and business consulting. He is currently working as a process consultant in HCL Technologies Ltd. As part of this role, he has supported various global financial services firms in the United States, the United Kingdom and Singapore in their transformation journey, as part of their enterprise transformation and change management programmes. He has specialised in process transformation, business architecture, offerings development and governance of not-for-profit development programmes. He has worked earlier in various capacities with DHAN Foundation, Axis Bank, Aviva Life Insurance India and Ramco Systems. He was instrumental in promoting Kurinji Vattara Kalanjiam, a federation of women self-help groups during his association with DHAN Foundation.

Mr Amuthasekaran Nachiappan

At present, Senior COO Environment and Group Administration at Hand in Hand India, Mr Amuthasekaran Nachiappan is a postgraduate in Sociology. He started his career with the Indian social-service organisation Vivekananda Kendra. His experience spans grassroots action, education, monitoring and evaluation. He has worked on watershed management, renewable energy for rural areas and rural development issues.

Advisory Trustees

Mr M. S. Sundararajan

Mr Sundararajan is an economist and was former CMD, Indian Bank. His core expertise is in investment banking, project finance, corporate restructuring and capital market. Mr Sundararajan won the Golden Peacock Award on behalf of the Indian Bank in October 2009. He has been part of several key strategic initiatives at the Indian Bank including launching of initial IPO, introduction of Biometric ATM and introduction of touch screen kiosk across various Indian Bank branches in India. On 31 May 2010, Mr Sundararajan was appointed as a member to look into customer service for banks by the Reserve Bank of India.

Mr K. N. Krishnamurthy

With over three decades of experience in the manufacturing industry, Mr Krishnamurthy has also served with the Confederation of India Industries (CII) in various capacities, including as Project Head, Tsunami Relief and Rehabilitation Cell. He won the Mother Teresa Award for outstanding contribution to society, given by the Institute of Economic Progress. Mr Krishnamurthy is currently the Chairman of the Indian Roads and Transport Development Association (Southern Region).

Mr N. Srinivasan

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

ABOUT OUR TRUSTEES SEED TRUST

Trustees

Dr Kalpana Sankar

Dr Kalpana Sankar has been involved in the women's self-help movement for the last 18 years and has been a consultant on gender and microfinance issues to UNDP, UNOPS, Christian-Aid and Wetlands International. A double doctorate in physical sciences and women's studies, Dr Kalpana Sankar worked as a Monitoring and Evaluation Officer for the International Fund for Agricultural Development (IFAD). She is a recipient of the INSEAD Business School scholarship to attend the INSEAD's Social Entrepreneurship Programme and the HBS-ACCION scholarship training on strategic leadership for microfinance. She has been felicitated by the US Congress as one of the leading Women Social Entrepreneurs in the world in recognition of her role in providing leadership and fostering economic growth in local communities. She is currently the Chairperson and Managing Trustee of Hand in Hand India.

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Dr N. Jeyaseelan

Dr Jeyaseelan holds a Bachelor's degree in Agriculture, Master of Business Administration in Banking & Finance, Master of Women's Studies and Ph.D. in microfinance. He has two decades of rural banking experience. He has been a consultant to UNDP, UNOPS, GTZ, Agricultural Finance Corporation, Tamil Nadu Corporation for Development of Women Ltd., various microfinance institutions and Water Partner International (USA). He is currently the CEO of Hand in Hand India.

Mr K. Thiyagarajan

Mr Thiyagarajan is a Civil Engineer and has 10 years of experience in cost effective construction and five years of experience in the social sector. With his vast experience in constructions, he has planned and constructed various buildings for Hand in Hand India such as residential schools, training centres, office buildings, *Anganwadis* (day care centres) etc. with cost effectiveness. He is Additional Chief Operating Officer, PR & Establishment at Hand in Hand India.

Advisory Trustees

Padma Shri Dr Hanumappa Sudarshan

Dr Sudarshan is a social worker who has for over 30 years worked towards improving the health of rural and tribal people in India. In 1981, he established the Vivekananda Girijana Kalyana Kendra, which strives to empower tribal societies and achieve sustainable development. In 1986, he founded Karuna Trust for integrated rural development through health, education and livelihood security. Dr Sudarshan has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

Prof. A. Thillai Rajan

Prof. Thillai Rajan is currently an Associate Professor in the Department of Management Studies at IIT Madras. His teaching and research areas include Corporate Finance, Project and Infrastructure Finance, Public Private Partnerships and Venture Capital. He publishes his research regularly in leading national and international journals. He has been successful in winning international research grants from organisations such as DFID and AusAID. Prior to joining academia, Prof. Thillai Rajan has over eight years of experience in leading corporations such as IL&FS Investment Managers and Infosys Technologies. In 2010, he visited the Harvard Kennedy School as a Fulbright Nehru Senior Fellow. His past fellowships include the Chevening Gurukul Fellowship at the London School of Economics and Endeavour Executive Fellowship at the Macquarie Graduate School of Management, Sydney.

KEY EXECUTIVES

Dr Kalpana Sankar - *Chairperson and Managing Trustee*
 Dr N. Jeyaseelan - *Chief Executive Officer*
 Lakshmanan Muralidharan - *Chief Financial Officer*
 Srinivas Krishnaswamy - *Strategist*
 N. Ramananthan - *Financial Consultant*
 Sandip Mookerjee - *Chief Operating Officer - Partnerships & Alliances*
 Dr Madhu Sharan - *Additional Chief Operating Officer - North, North East & Country Director, Myanmar*
 Amuthasekaran Nachiappan - *Senior Chief Operating Officer, Environment & Group Administration*
 R. Ashwin Kumar - *Senior Chief Operating Officer, CLEP & Health*
 V. Badrinarayanan - *Chief Operating Officer, SHG, Social Development and Microenterprises*
 K. S. Velmurugan - *Deputy Chief Financial Officer*
 Abdul Gaffoor - *Additional Chief Operating Officer, VUP, Bank Linkages and Convergence*
 H. Narayanan - *Additional Chief Operating Officer, Asian Development Bank Project & CCE*
 Anthony Vincent Raja - *Additional Chief Financial Officer*
 K. Thiyagarajan - *Additional Chief Operating Officer, PR & Establishment*
 Veena Manian - *Director, Human Resources*
 A. Sivaraman - *Director, Human Resources & Public Relations*
 Balu Swaminathan - *Advisor, Admin & PR*
 Sandhya Abraham - *Consultant, Director, Communications*
 Maya Nirmala - *Consultant, Monitoring and Evaluation*
 I.S. Shenbagaraman - *General Manager, Administration & Human Resources*
 Sugantha Priscilla - *Head, Training*
 S.T. Kumaar - *Assistant General Manager (Special Projects), Accounts & Finance*
 C. Jalasayanan - *Assistant General Manager Human Resources (Environment)*
 Usha Sahasranaman - *Director, Accounts (Trust)*
 P. Nagarajan - *Director, Accounts (SEED)*
 Eitu Vij Chopra - *Director, Business Development, North India*
 E. Swaminathan - *Head, Training*
 N. Santhus Gnanapragasam - *Consultant, Training*
 T. Krishnamoorthy - *Senior Project Director, Solid Waste Management*
 M. Mageswaran - *Senior Project Director, Natural Resource Management*
 K. S. Sudhakar - *Senior Project Director, Health*
 Dr Y. Joe - *Senior Project Director, Village Uplift Programme*
 Dr Rajarethinam P - *Consultant, Project Director, Village Uplift Programme*
 Zerish Nazir - *General Manager, Section 25*
 J. Daniel Jesudason - *Project Director, Citizens' Centre Enterprises*
 Lokesh Kumar Ganapathy - *Project Director, Child Labour Elimination Programme*
 V. Parisutham - *Project Director, Solid Waste Management*
 G. Kannan - *Project Director, Natural Resource Management*
 Princess Beula - *Project Director, Monitoring & Evaluation*
 Rajesh Kumar Singh - *Project Director, Operations, Rajasthan & Uttar Pradesh*
 C. N. Ayyappan - *Assistant Project Director, IT & Administration*
 Benoy T. Devasia - *Assistant Project Director, Operations, Madhya Pradesh & Odisha*
 Ramesh Menon - *Project Coordinator, Asian Development Bank Project*
 Nandhini Shanmugham - *Manager, Communications*
 J. Anitha Rajan - *Secretary to Chairperson*

TESTIMONIALS

"Your work is amazing and incredibly impactful. I wish all our partners were as stellar as Hand in Hand India."

- Matt Damon, Co-founder, water.org

"Hand in Hand has been a shining partner of ours."

- Gary White, Co-founder, water.org

"An innovative green initiative involving local self-government, citizens' cooperation through realisation of user fees and awareness generation."

- N. Sanyal I.A.S, Special Secretary to Government of India, Ministry of Women and Child development on the Mamalapuram project.

"Thank you for the wonderful interaction with the children. We were impressed to get a first-hand experience of all the Residential Special Training Centre activities. Please keep up the excellent work."

- Sangeeta Dey, World Bank

"Hand in Hand India has implemented the Agri Development Finance Tamil Nadu Ltd project of activity-based lending to dairy sector through Activity-based Groups. Our review indicates that very good efforts have been made to implement the project in right spirit, which is commendable. The hand holding services provided like selection of animal, training to Activity-based Group members and providing health check are very positive features. The efforts to provide market linkages through establishment of hubs are a good initiative. Efforts are needed to make this hub also a viable entity on sustainable basis. Record keeping and monitoring has been very close and effective."

- P.N. Praveen Kumar, MD,
Agri Development Finance Tamil Nadu

"Being part of the SUMURR* project in Chennai was one of the highlights of my 30 years+ career at Ford Motor Company. I really felt like we were making the world a better place. Working with Hand in Hand was a wonderful experience. If you want to make an impact, working with Hand in Hand as a partner can help make that happen. A truly rewarding experience."

-David Berdish, Ford Motor Company, Detroit
* Ford Motor Company's Sustainable Urban Mobility with Uncompromised Rural Reach project explores ways to support the underserved rural communities.

"Hand in Hand's training to SHG members is worthy of praise. It ensures groups stay strong and do not disintegrate. In fact, I would be pleased to have Hand in Hand train the ICDS groups as well."

- Bhageerath Chaudhry, Deputy Director, ICDS, Pali, Rajasthan

"A very impressive and socially meaningful venture."

- Padmaja Alagu Balaraman, Executive Director, Pricewaterhouse Coopers Pvt. Ltd, on the Mudichur project

"The plant is impressive. The solid waste management system is worth replicating."

- V. Iraianbu, I.A.S, Principal Secretary, Personnel & Administrative Reforms Department, Government of Tamil Nadu, on the Mudichur project

"Making a massive difference to bring women and children out of poverty. The donation made by Partex to Hand in Hand is well invested & worth every penny."

- Jonathan Pilling, Partex, donor, Village Uplift Programme.

"Very interesting to see what a difference you can make with quite limited means. Giving people back their self-esteem and confidence to take charge of their life in rural areas."

- Albert Bonnier, donor, Village Uplift Programme

TESTIMONIALS

HOW TO GET INVOLVED

Hand in Hand India's 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.

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

VOLUNTEERS

Hand in Hand India welcomes volunteers in almost every field. If you have a skill that you would like to share, we would be delighted to hear from you. Together, we will create a project to suit you that will benefit some of the work we do. We have the same flexible and professional approach to volunteers as we do to partners. If you are interested in volunteering with Hand in Hand India, please send in your résumé to communication@hihseed.org.

INTERNS

Hand in Hand India also welcomes applications from interns pursuing studies in different areas of social development. The interns will have to submit their résumé with their bonafide certificate and two references. After consideration by an Approval Committee, we will see how best we can match the intern's requirement with our needs and formulate a project.

Donors are welcome to make donations to our Indian account.

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

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

The volunteer/intern is expected to bear the entire cost for boarding, lodging and transportation.

In addition to the above opportunities, every summer, Hand in Hand India offers a four-week Global Leaders Internship Programme focused on well-defined projects and deliverables. We welcome postgraduate and PhD students, especially in development economics, sustainable development, entrepreneurship, and business. For this Programme, Hand in Hand India provides boarding, lodging and local transportation to the selected interns.

MANAGEMENT ACCOUNTS

HAND IN HAND INDIA

Balance Sheet as on March 31, 2013

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	As on March 31, 2013	As on March 31, 2012
Liabilities		
Initial Contribution	1,000	1,000
Reserves and Surplus	27,784,435	22,371,413
Corpus Fund	232,124,387	232,124,387
Interest on Corpus Funds	129,653,799	97,363,920
Grants		
Capital Grants	41,476,056	39,448,090
Revenue Grants	154,507,260	169,108,347
Loan Funds		
Secured Loans	232,479,333	336,321,534
Unsecured Loans	1,314,364	16,540,304
Total	819,340,634	913,278,995
Assets		
Fixed Assets		
Gross Block	73,918,733	66,087,534
Less: Accumulated depreciation/ amortisation	(32,420,765)	(26,315,142)
Net Block	41,497,968	39,772,392
Current assets, loans and advances		
Cash and bank balances	555,614,712	513,442,582
Loans and advances	265,296,360	398,035,293
	820,911,072	911,477,875
Less: Current liabilities and provisions		
Current liabilities	24,203,948	20,246,351
Provisions	18,864,458	17,724,921
	43,068,406	37,971,272
Net current assets	777,842,666	873,506,603
Total	819,340,634	913,278,995

The Financial statements of Hand in Hand India for the year ended March 31, 2013 were audited by M/s. S.R. Batliboi & Associates LLP, Chartered Accountants (Firm Registration Number 101049W), Chennai. The complete audited financial statements can be viewed on our website.

HAND IN HAND INDIA

Income and Expenditure Account for the Year Ended March 31, 2013

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2013	Year ended March 31, 2012
Income		
Grants	289,123,947	253,921,736
Interest on loans to Self Help Groups	59,129,435	61,347,486
Other Income	20,244,872	22,619,462
Donations	973,268	643,435
Total	369,471,522	338,532,119
Expenditure		
Programme Expenses	301,424,499	255,736,290
Administrative and other expenses	21,150,592	22,473,127
Grants to other Trusts	-	2,440,000
Depreciation / Amortisation	6,813,233	5,679,312
Interest Charges	34,670,176	48,077,241
Total	364,058,500	334,405,970
Excess of Income over Expenditure before tax	5,413,022	4,126,149
Provision for tax:		
(-) Current tax	-	-
Surplus carried forward to balance sheet	5,413,022	4,126,149

The Financial statements of Hand in Hand India for the year ended March 31, 2013 were audited by M/s. S.R. Batliboi & Associates LLP, Chartered Accountants (Firm Registration Number 101049W), Chennai. The complete audited financial statements can be viewed on our website.

MANAGEMENT ACCOUNTS

Socio Economic & Educational Development Trust

Balance Sheet as on March 31, 2013

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	As on March 31, 2013	As on March 31, 2012
Liabilities		
Initial Contribution	6,127	6,127
Reserves and Surplus	20,878,255	17,529,595
Corpus Fund	212,048,775	212,048,775
Interest on Corpus Funds	118,184,338	94,140,478
Grants		
Capital Grants	37,849,469	39,272,224
Revenue Grants	13,593,794	20,366,298
Total	402,560,758	383,363,497
Assets		
Fixed Assets		
Gross Block	50,753,742	50,068,075
Less: Accumulated depreciation/ amortisation	(12,905,491)	(10,797,069)
Net Block	37,848,251	39,271,006
Current assets, loans and advances		
Cash and bank balances	347,248,089	304,385,072
Loans and advances	32,992,385	59,513,266
Other Current Assets	578,992	828,827
	380,819,466	364,727,165
Less: Current liabilities and provisions		
Current liabilities	10,667,375	15,647,584
Provisions	5,439,584	4,987,090
	16,106,959	20,634,674
Net current assets	364,712,507	344,092,491
Total	402,560,758	383,363,497

The Financial statements of Socio Economic and Educational Development Trust for the year ended March 31, 2013 were audited by M/s. S.R. Batliboi & Associates LLP, Chartered Accountants (Firm Registration Number 101049W), Chennai. The complete audited financial statements can be viewed on our website.

Socio Economic & Educational Development Trust

Income and Expenditure Account for the Year Ended March 31, 2013

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2013	Year ended March 31, 2012
Income		
Grants	47,917,994	35,969,810
Interest on loans from Citizens' Centres	1,832,878	3,506,257
Other Income	6,659,485	15,152,528
Income from Solid Waste Management	25,422,482	23,062,790
Total	81,832,839	77,691,385
Expenditure		
Programme Expenses	70,845,026	66,102,590
Administrative and other expenses	5,530,731	8,042,817
Depreciation / Amortisation	2,108,422	2,228,347
Grants to other Trusts	-	1,000,000
Total	78,484,179	77,373,754
Excess of Income over Expenditure before tax	3,348,660	317,631
Provision for tax:		
(-) Current tax	-	-
Surplus carried forward to balance sheet	3,348,660	317,631

The Financial statements of Socio Economic and Educational Development Trust for the year ended March 31, 2013 were audited by M/s. S.R. Batliboi & Associates LLP, Chartered Accountants (Firm Registration Number 101049W), Chennai. The complete audited financial statements can be viewed on our website.

CONSOLIDATED STATEMENTS HAND IN HAND INDIA & SEED TRUST Balance Sheet

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	As on March 31, 2013	As on March 31, 2012
Liabilities		
Initial Contribution	7,127	7,127
Reserves and Surplus	48,662,690	39,901,008
Corpus Fund	444,173,162	444,173,162
Interest on Corpus Funds	247,838,137	191,504,398
Grants		
Capital Grants	79,325,525	78,720,314
Revenue Grants	168,101,054	189,474,645
Loan Funds		
Secured Loans	232,479,333	336,321,534
Unsecured Loans	1,314,364	16,540,304
Total	1,221,901,392	1,296,642,492
Assets		
Fixed Assets		
Gross Block	124,672,475	116,155,609
Less: Accumulated Depreciation	- 45,326,256	- 37,112,211
Net Block	79,346,219	79,043,398
Current assets, loans and advances		
Cash and bank balances	902,862,801	817,827,654
Loans and advances	298,288,745	457,548,559
Other Current Assets	578,992	828,827
Less: Current liabilities and provisions		
Current liabilities	34,871,323	35,893,935
Provisions	24,304,042	22,712,011
Net current assets	1,142,555,173	1,217,599,094
Total	1,221,901,392	1,296,642,492

CONSOLIDATED STATEMENTS HAND IN HAND INDIA & SEED TRUST Income and Expenditure

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	April 2012 to March 2013	April 2011 to March 2012
Income		
Grants	337,041,941	289,891,546
Interest on loans to Self Help Groups	59,129,435	61,347,486
Interest in Loans from Citizens' Centres	1,832,878	3,506,257
Other Income	26,904,357	37,771,990
Income from Solid Waste Management	25,422,482	23,062,790
Donations	973,268	643,435
Total	451,304,361	416,223,504
Expenditure		
Programme Expenses	372,269,525	321,838,880
Interest on Term Loans	34,670,176	48,077,241
Administrative and other expenses	26,681,323	30,515,944
Depreciation / Amortisation	8,921,655	7,907,659
Grants to other Trusts		3,440,000
Total	442,542,679	411,779,724
Excess of Income over Expenditure Before Tax	8,761,682	4,443,780
Surplus carried forward to balance sheet	8,761,682	4,443,780

WE THANK.....

The Hand in Hand India Annual Report (2012-13) is a culmination of the collective efforts of several individuals. We thank each and every one of them. A special thanks to the Hand in Hand India staff, volunteers, donors and Board of Trustees whose support and guidance has helped in bringing out this report.

*Editorial Team : Jyothi, Michelle,
Nandhini, Palanivel*

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