



HAND IN HAND INDIA



ANNUAL REPORT

2010 -11



HAND IN HAND TAMIL NADU
is now

HAND IN HAND INDIA

Hand in Hand Tamil Nadu was registered in 2002 under the Indian Trust Act as a Public Charitable Trust with its registered head office in Kancheepuram District, Tamil Nadu. In the past few years, the organisation has taken its initiatives to different States in India and countries across the globe.

Keeping in mind its national and international presence, Hand in Hand Tamil Nadu was renamed and registered as Hand in Hand India in 2010.

Just a click away!

In 2010, Hand in Hand India launched its new website
www.hihindia.org / www.hihseed.org

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HAND IN HAND INDIA

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Financial statements given in this Annual Report are as
on March 2011, and achievements are as on August 2011.

Charity Registration Number: 219/2002

Our goal
is to create
1.3 million
jobs by
2013 -14.

A white bird, possibly a egret or heron, is captured in mid-flight over a lush green field. The bird's wings are spread wide, showing some darker feathers on the underside. The background is a soft-focus green field with tall grass.

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.

A portrait of Percy Barnevik, an older man with grey hair and a beard, wearing a dark blue suit jacket over a light blue shirt. He is looking slightly to the left of the camera with a thoughtful expression. The background is a blurred outdoor scene with green foliage.

FROM OUR ADVISOR PERCY BARNEVIK

It is now more than 10 years since I first came into contact with Hand in Hand and started to donate initially on a small scale. It is nine years since Hand in Hand became a registered NGO and seven years since Kalpana joined and Hand in Hand embarked on its major expansion journey.

Time flies. It does not feel so long ago I used to stay in Emma House, in Kancheepuram, with lizards on the walls and a bucket of water to cool myself. On the top floor we had the "headquarter" and that is where Kalpana slept over from time to time. This was a wonderful period when I got to know many of the early employees and their families.

During the years up to now, all you dedicated people have set a new standard in the aid world. Never before has an NGO shown such big results so quickly and with so good quality. I am extremely proud of you and what you have achieved. So are donors from around the world who believe in you.

I want to express my great thanks to all of you in the Self-Help Group programme, in the programme to bring working children to school, in the Health programme, in the Citizens' Centre programme and in our Environment programmes with water and waste and to all you people in training and other support jobs. You are the ones who made it all happen, to help lift poor people out of poverty to a better life. Nothing moves me more than to meet proud women who were earlier downtrodden but now run small family companies. Or to meet children who have got their childhood back and through Hand in Hand get educated for a better future.

As most of you know, I used to lead big multinational companies for most of my life. However, I regard my involvement and support of Hand in Hand at old age as my last, my biggest and my most important task.

I continue to have great expectations of you in the future and I will with excitement follow what you do. From my heart I want to thank you for what you have given me back.

The best of luck,
your friend and supporter,

A handwritten signature in dark ink, appearing to read "Percy".

Percy Barnevik DR, h c
Chairman, Hand in Hand International



FROM OUR TRUSTEE

K. N. Krishnamurthy

I have been associated with Hand in Hand as a Trustee for two years now. However, 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. I came to understand that whatever Hand in Hand took on, they did it with passion.

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.

Of the initiatives taken by Hand in Hand, I have always been fascinated by their conversion of waste to wealth — their pilot projects in the field of solid waste management. The other thing that fascinates me is the Self-Help Group (SHG) aspect — the tremendous potential in generating employment opportunities and developing entrepreneurial skills. I am amazed by it.

It is commendable that Hand in Hand is able to bring in a social change at the grassroots level, empowering people to fight injustice. An instance which comes to mind is the efforts by the Good Governance Rights Protection Committee (a volunteer committee) in helping villagers obtain land allotment papers. I think it is a great thing for people who had lost their own land; the smiles on their faces says it all. Only Hand in Hand could have done this.

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. The notion of bringing in an external audit is unique to this sector and this gives tremendous scope for receiving inputs to make changes and improve.

To me personally, it has been a wholesome experience being a Trustee with Hand in Hand. Any discussion I have had across the structure of the organisation has been extremely meaningful. Most of the discussions are very transparent and carry a true picture.

A dialogue with any pillar head of Hand in Hand would reveal that they are fully aware of the organisation's goal and are always focused about the welfare of the community. Pillar heads are passionate about the work they do.

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

I must give full credit to Dr Kaipana Shankar, the CEO of Hand in Hand for her exemplary leadership.

There are several challenges that I foresee in the future, in fact, in every pillar. For instance, with the government scaling up its funding for SHGs it would be quite a challenge to keep up or match with its efforts unless something different is done or Hand in Hand delivers much more than the available government measures. Conceptualising and forming pilot projects have been the forte of Hand in Hand. To take it forward and scale it up is another challenge to make it more sustainable. However, if the organisation can keep a goal and move with focus, all these challenges can definitely be met with. Hand in Hand can undoubtedly do this.

On the whole, I find my association with Hand in Hand, as a Trustee, immensely satisfying.

Sincerely,

K. N. Krishnamurthy

Trustee, Hand in Hand India



FROM OUR CEO

KALPANA SANKAR

Dear Donors, Partners and Stakeholders,

It has been a gratifying year for Hand in Hand, especially given the current scenario in the microfinance sector. We are happy and proud to share the news that 2010-11 has turned out to be the best year so far for Hand in Hand. We have seen the strongest growth so far and the results have been outstanding. This is extremely encouraging and the team and I are excited going forward.

We have reached major milestones in all the pillars, even while focusing on quality. The Child Labour Pillar has reached out to over 100,000 children in four districts of Tamil Nadu; the SHG Pillar has turned out an outstanding performance by reaching around 680,000 women in five States while retaining its focus on quality and entrepreneurship; the Citizens' Centre Pillar has skillfully combined entrepreneurship and grass roots level governance and launched the first major partnership with Uninor. This partnership received a lot of positive recognition from experts in the mobile phone industry and was spoken of as a pilot in the Mobile Excellence Awards and Value Added services through the GSMA and Telecom Ministry, Government of India. The MoU for this partnership was signed by the Telecom Ministry with telecom operators and NGOs in the presence of Her Excellency, Smt. Pratibha Patil, the President of India. It is with pride that I mention here that Hand in Hand is one among the five NGOs to be considered for this partnership.

Restructuring of the Health Pillar with the National Rural Health Mission, training SHG federation leaders as Village Health Workers and forging partnerships with government and private hospitals is a major move for us as it marks the first milestone for the sustainable development of the Health Pillar.

Hand in Hand has been awarded for its innovation and consultation by the Fourth State Finance Commission on our Solid Waste Management initiatives, where we have reached out to about 200,000 households. Our Natural Resource Management initiative has been gaining recognition and we are seeing the demand for our work from Karnataka and Madhya Pradesh.

Our Consultancy Company Hand in Hand Microfinance Pvt. Ltd. is one of the fastest growing companies in the development sector with demand for our model, as a partnership coming from Central America, Cambodia, Sri Lanka and new partnerships being forged in Afghanistan while we continue to support operations in Brazil and Kenya.

Belstar has reached out to 100,000 clients in 52 branches and is making profit in the first year of operations itself when there has been a severe crisis in the sector in India.

All in all, 2010-11 has been a great year for us as we have touched two million lives through the 680,000 women in the Self-Help Groups. I would like to thank all our Trustees who have been a supportive and guiding force, helping us in difficult moments and encouraging us to move ahead.

I would also like to add here that no words are enough to describe my gratitude to the huge community of volunteers, whose enthusiasm and untiring efforts have helped Hand in Hand in making a difference in the lives of the needy. The Child Rights Protection Committee, the Good Governance Rights Protection Committee and the Environment Rights Protection Committee and others have done outstanding work.

Special thanks to our donors, partners and especially our employees who have extended a helping hand in our fight against global poverty through mass mobilization and job creation as envisaged by our Advisor, Dr. Percy Barnevik.

We wish you and your loved ones good health and happiness and request your continued support in helping us achieve our mission.

Sincerely,

Kalpna Sankar
CEO, Hand in Hand India



"In a democracy,
the weakest
should have the
same opportunity
as the strongest"

- Mahatma Gandhi



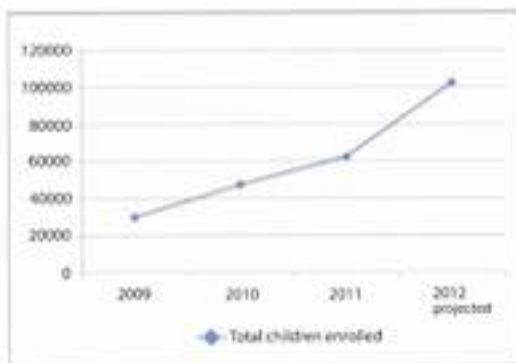
PILLARS OF HOPE

Hand in Hand began as a small NGO in Kanchipuram, Tamil Nadu, a district famous for its silk industry. Child labour was then prevalent in the silk industry and Hand in Hand was established with the initial aim of eliminating child labour and getting children back to school. The initiative was a huge success and the initial three-member organisation has grown into a family of more than 3,000.

Over the years, the organisation realised that developing income generation programmes for the poor will address the root causes of poverty and to this end Hand in Hand implemented Integrated Community Development Programmes with five interconnected and interdependent activities.

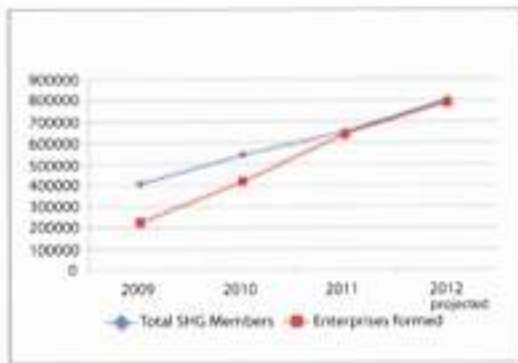
The Child Labour Elimination and Education Programme

Identifies children out of school, or engaged in child or bonded labour, and brings them back to school to ensure they get basic education. Under the Programme, Hand in Hand supports education for approximately 3,000 children through its nine residential and eleven non-residential bridge schools and 50 transit schools. Through 525 evening tuition centres and two ballwadis (child-care centres), Hand in Hand supports the education of approximately 15,000 children. An additional 102,177 children are supported in government schools.

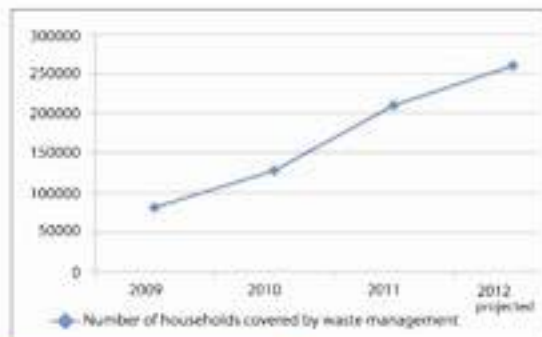


The Self-help Group (SHG) Microfinance and Job Creation

Programme works to reduce poverty by promoting self-employment for women through creation of family-based and micro-enterprises. Women are mobilised in SHGs and then provided training to establish and run businesses. Hand in Hand has mobilised over 680,000 women in the last seven years and trained more than 1.4 million. These women run over 690,000 family-based and 6,600 micro businesses for which Hand in Hand has extended a total credit of around INR 3,000 million since 2004. Hand in Hand has further facilitated a credit of about INR 2,000 million through banks.



The Environmental Protection Programme aims to build a cleaner and greener environment with healthier communities through solid waste management and watershed development. The Programme commenced operations in 2007 and now collects solid waste from more than 200,000 households and works on 14 watershed projects.



The Citizens' Centre Programme was promoted to strengthen democratic values in rural India and empower communities by providing them access to information that could materially improve their lives. Under this Programme, Hand in Hand has established information kiosks (called Citizens' Centres) that had internet-enabled computers, computer peripherals, libraries and hosted discussion forums to help communities access information on government schemes, pensions etc.

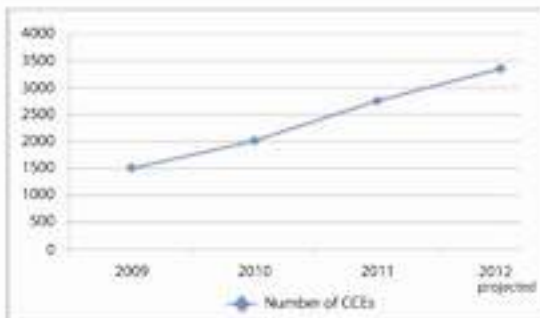
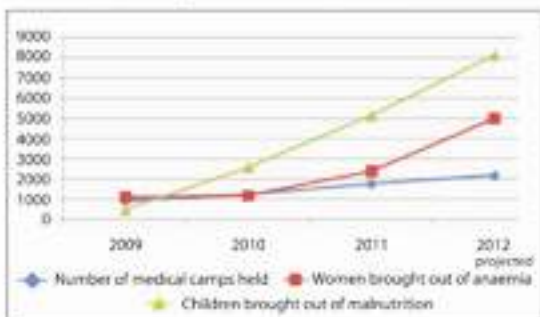
Hand in Hand has established close to 2,800 Citizens' Centres and Enterprises in Tamil Nadu, Karnataka and Puducherry. Under the Programme, over 225,000 people have been trained in e-literacy and more than 5,400 people participated in job-oriented IT training.

The scale of Hand in Hand's operations present unique challenges. Hand in Hand's 'Credit Plus' approach to job creation requires the organisation to create both social and economic capital in the communities that it works with. One of the key challenges in creating social capital is bringing about changes in deep-rooted community behaviours to ensure success of the programmes.

Working with the government requires sensitivity in handling political realities. The government today establishes and supports the formation of SHGs and since Hand in Hand does not believe in creating parallel structures, the way forward for the SHG programme will be to identify and provide value-added services not given by the government. The programme also needs to develop mechanisms to make availability of microcredit through village level federations more effective.

Providing microcredit to poor in the Indian context requires the organisation to submit itself to tough regulatory scrutiny. Covering the large expanse of outreach that Hand in Hand operates in entails high costs, particularly given the inflationary backdrop in India.

The Health and Hygiene Programme ensures basic health and hygiene services for the rural poor through health awareness training, medical camps and construction of sanitation units. The key area of focus for this Programme has been the fight against malnutrition and anaemia that is endemic in rural India. Under this Programme, more than 1,900 medical camps have been conducted, benefitting over 180,000 people. In addition, in the eleven 'Kai-Raas' clinics run in the Programme, more than 60,000 outpatients have been treated.



Economic difficulties in countries where Hand in Hand's largest donors reside have led to curtailed donations and grants that make servicing the target client in a cost-effective manner more difficult.

Technology plays a crucial role in throwing up attractive strategic options to manage operations efficiently. Hand in Hand needs to design and develop decision making systems by writing customised software around strategic processes to better manage the business environment.

Finding, acquiring and retaining a committed talent pool to work in the development sector is another challenge.

Against these odds, the smiles and the gratitude of the people that Hand in Hand works with provide the greatest motivation to continue its services. In no small measure is the unstinting support of the donors and the dedicated and selfless work that Hand in Hand's employees put in everyday to achieve its mission. This gives Hand in Hand the courage and the will to go forward and realise its goal to achieve 1.3 million jobs by 2013-14.



SOWING THE SEEDS OF SELF RELIANCE

Self-help groups can act as a vital tool to alleviate poverty

Nurturing change agents at the grassroots

From micro-loans to leadership training, from food processing to waste management, from the plains of Kancheepuram to the Malwa plateau of Central India, Hand in Hand's women empowerment programme has come a long way. With the backing of Hand in Hand's microfinance and enterprise-promotion initiatives, marginalised women have begun emerging as change agents in their communities.

In order to unleash the latent feminine force, which is alluded to as 'Shakti' in Indian mythology, Hand in Hand has worked extensively to promote women's self-help groups (SHGs) to uplift poverty-stricken families across India. The non-governmental organisation (NGO) has adopted an integrated approach towards development with a strong thrust on women and children living below the poverty line.



Key features of Hand in Hand's women's empowerment programme

The women's empowerment programme (which entails SHG formation, capacity building and enterprise creation) has been implemented across all districts in which Hand in Hand operates and it has also emerged as the largest pillar under the organisation's fold. The programme has been emulated by partnering organisations in Brazil, Afghanistan and Southern Africa. This goes to show that the Hand in Hand model is both scalable and replicable in different economies, which are the essential features of a successful social enterprise.

SHGs - paving the way for social cohesion

Special attention is paid to the formation of SHGs, which eventually play a pivotal role in enterprise creation and the promotion of sustainable livelihoods. To start with, a rigorous participatory rural appraisal is conducted, whereby the field staff members study the socio-economic attributes and aspirations of the residents of a village and also identify those families, which are in dire need of financial assistance. The villagers themselves take part in the wealth ranking of families. And that's not all. The process of 'resource mapping' has also been brought in place, through which, community resources and the linkages between the villagers and banks, hospitals and other governmental organisations are factored in.

The Hand in Hand SHG model is a cross-over between the Grameen joint-liability model and the SHG bank linkage model. A SHG typically consists of 12-15 members, of these at a time, five receive loans from Hand in Hand or a commercial bank and 2-3 members receive loans through internal savings. Interestingly, SHG membership is not solely restricted to those who receive loans. This, in turn, would induce less entrepreneurially inclined women to work for enterprises run by other SHG members.

Hand in Hand's self-help group model

Hand in Hand encourages marginalised women to form SHGs voluntarily. Training, capacity building and access to affordable and flexible microfinance products are among the core focus areas of the Hand in Hand SHG model.



CAPACITY BUILDING TO FOSTER LEADERSHIP

Animators, who are elected as leaders by fellow SHG members, take part in a series of training sessions in group dynamics, management and finance under the stewardship of Hand in Hand officials. The key functions of animators include monitoring group activities, maintaining group cohesiveness, collecting savings, issuing internal loans, obtaining external loans from banks/NGOs and book-keeping. Many a time, they have to overcome a host of challenges, which include resistance from local men, and the lack of support from bankers and government officials towards SHG members whenever loans have to be sanctioned. During such occasions, animators boost the morale of fellow group members and vigorously continue their follow-up tasks.

Some of the animators have progressed to the ranks of branch managers due to intensive training and sheer determination. Take for instance, the compelling case of Jeyasultha, an animator-turned-branch manager. The grassroots-level leader wanted to handle more responsibilities and even went to the extent of pursuing a bachelor's degree in history. She now has seven credit officers and 4,827 SHGs under her care.

Mahalakshmi, another animator-turned branch manager, travels 90 km from her home every day. She is willing to go the distance to be an agent of socio-economic change and says, "I worked as a teacher but quit my job to reach out to the poor and down-trodden in villages like mine."

Hand in Hand's capacity building measures have so far helped spawn 47,515 SHGs, which are supported by as many animators. The rapid growth of SHGs proves the scalability of the Hand in Hand model.

Major achievements

- Hand in Hand was rated by Credit Rating and Information Services of India Limited (CRISIL) and mfi's rank was awarded.
- The Credit Plus approach model of Hand in Hand has proved beyond doubt its strength, holding forte in spite of all the turbulence felt in the microfinance sector last year.

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With its vast experience in microfinance and livelihoods and its committed and accomplished staff, Hand in Hand (HiH) is an excellent developmental organisation to work with. Working closely with HiH on the project – 'Sustainable livelihoods for young people and women in Tamil Nadu', – for Traidcraft has been a gainful experience. HiH brings a comprehensive understanding of issues on the ground and is willing to explore new ways of working, which will ensure its growth from strength to strength.

”

- Ms. Neeti Malhotra,
Country Director, Traidcraft



TAPPING ENTREPRENEURIAL TALENT - THE HAND IN HAND WAY

Women SHG members who do not have any formal education, have the dual disadvantage of limited opportunities and poverty. It is in this context that training of SHG members assumes significance. As Percy Barnevik, Hand in Hand's Advisor and a major donor, pointed out, "Micro-credit without massive effort to prepare the ground, coach, and train is nothing. Credit without training and other support leads to consumption. This moves consumption forward but doesn't increase the standard of living."

Hence, the training programmes have been conceived with the intent of making SHG members develop their personalities, understand their rights and establish their own ventures. The skills training programme encompasses diverse fields such as vermicomposting, embroidery, tailoring, beauty courses, food processing and paper-bag making.

An adult literacy programme is also run alongside, wherein illiterate SHG members learn basic reading, writing and arithmetic. More than 137,000 illiterate women have so far been educated under the ambit of the literacy programme. The pedagogy for the SHG training programme is well-structured with a series of thematic modules, as illustrated below:



Once inducted, SHG members undergo training under the first module through which the concepts of thrift and revolving fund management are imparted. With a view to promote first generation entrepreneurs, Hand in Hand officials impress upon SHG members the relevance of economic independence. The second module focuses on Hand in Hand's financial products and also enables SHG members to identify business opportunities. The trainers use pictorial tools and organise interactive sessions to teach concepts of entrepreneurship. A needs assessment survey is conducted to ascertain the type of enterprises that can be established by SHG members. Upon the completion of the second module, which is a pre-requisite for obtaining an enterprise loan, SHG members are able to zero in on viable enterprise models. Enterprise training through a case study methodology is conducted six months after the SHG members establish their respective micro-enterprises. A special training module has also been developed, which provides a platform for existing SHG members to share their entrepreneurial experiences and lessons with new members.

At Thimmayampet village, around 30 women await their instructor with child-like eagerness for their next lesson in sewing. For the group of housewives, who have faced their own share of misfortune, the determination to excel as entrepreneurs gets stronger with every stitch. It is this steely resolve that Hand in Hand aspires to capture and mould in the right direction. "For uneducated women like us, such skill training provides a new lease of life," says Shanthi, who wants to start her own enterprise once she completes her training in tailoring.



MAKING POVERTY HISTORY THROUGH ENTERPRISE CREATION

Hand in Hand has always emphasised the scalability of its social interventions. In order to combat poverty and promote self-reliance at the grassroots, the organisation has strengthened its resolve to create 10 million jobs worldwide by 2020. Hand in Hand strives to encourage enterprises across different sectors to promote job creation and poverty alleviation.

Sector	% of Micro Enterprises
1. Agriculture (Crop cultivation, farm, equipment purchase, land development, seeds purchase)	16%
2. Allied Activities (Dairy, Poultry, goat rearing, mushroom, sericulture, fishery)	22%
3. Industries (Other production activities)	9%
4. Services (Provision of services like beauty parlour, cell phone repairing, cycle shop)	18%
5. Trading (Provision store, grocery)	34%

A family-based enterprise usually requires a minimum investment of USD 125 (INR 5,250) and it generates employment for one member of the family. However, families can escape poverty and can be financially secure only when enterprises are scaled up significantly. Hence, Hand in Hand assists family-based entrepreneurs to market products on a larger scale and establishes incubation centres to test new product concepts. A scaled-up micro-enterprise in Hand in Hand is one that requires a minimum investment of USD 1,250 (INR 50,000) and provides employment to at least two other persons.

Trainers identify highly motivated and resourceful SHG members, who can get necessary assistance to expand family-based enterprises or set up micro-enterprises. Generally, SHG members, who have been associated with Hand in Hand for at least two years and have also completed two loan cycles, possess the required qualities to avail of assistance. While intensive training is provided during the initial phase, Hand in Hand gradually withdraws its presence within a span of three months to four years depending on the type of enterprise.

A wide array of business development services are offered by the micro-enterprise division, which include market analysis, feasibility studies and enterprise management. SHG members are given detailed manuals developed by experts for sectors ranging from agriculture to tailoring.

The trainers help provide access to credit through government programmes/bank loans and also work towards strengthening market linkages via organisations such as the Confederation of Indian Industry (CII). Hand in Hand has set up a for-profit trust to promote export of products made by micro-enterprises as well as a retail outlet to sell handicrafts made by SHG members.

In the long-run, Hand in Hand can enhance market access and also create inclusive value chains for women entrepreneurs at the bottom of the pyramid. Partnerships have also been forged with the corporate sector, government institutions and other NGOs in order to generate training and employment opportunities for SHG members.

MICROFINANCE TO CREATE SOCIAL IMPACT

Hand in Hand, with the backing of the Mahatir Thittam Scheme (a socio-economic empowerment programme for women implemented by the government of Tamil Nadu), charges a relatively low interest rate on loans, 12 percent in addition to origination fees of 3 percent. Hand in Hand's self-help group members availing of micro-credit under this scheme adhere to a monthly loan repayment schedule, which is far more cost-effective and convenient compared to the weekly repayment schedule foisted by Grameen replicators.

Income generation loans are usually given to entrepreneurs to meet working capital requirements and range between INR 10,000 to INR 12,000. Bigger loans for a two-year tenor are offered to micro-entrepreneurs wanting to scale up. In some cases, the loan product design is also customised to the requirements of specific enterprises, after conducting cash flow analyses. In addition to meeting the working capital requirements of clients, Hand in Hand develops loan products, which can have a tangible socio-economic impact such as education, water and sanitation (watsan) loans.

The organisation has succeeded in providing women from the most disadvantaged communities, especially Dalits, access to affordable and well-designed loan products, along with financial literacy and business development services. The Credit Plus model, wherein microfinance is entwined with social mobilisation and enterprise development, is truly the core competency of Hand in Hand.



The wealth in waste

The tiny hamlet of Chella Perumal Nagar, five kilometres from Sriperumbudur, Tamil Nadu houses Dalit families, impoverished by a lack of sustainable livelihood. From this hamlet, where most of the people are illiterate, hail Rajeswari and Bhuvaneshwari from the Annai Theresa SHG. The two women have set up R II Women Entrepreneurs – an enterprise which serves as an outsourced processing unit of abrasives for Carborundum Universal.

Carborundum Universal, pioneers in the manufacture of abrasives in India, started its operations in Sriperumbudur in 2007. The manufacturing unit, however, faced a major problem – stocking the rejected industrial abrasives. Hand in Hand, along with Carborundum Universal, developed a unique model in waste management – converting the rejected industrial abrasives into saleable sand paper / emery sheets. In handling this waste, Hand in Hand has also helped provide sustainable means of livelihood to women like Rajeswari, Bhuvaneshwari and other women residents of Chella Perumal Nagar.



WITH SUPPORT FROM...

Swedish Medical Aid



- Johan Lilja,
Director, SMA

The partnership between Läkarsmissionen (Swedish Medical Aid) and Hand in Hand started in 2008. Since November 2009, Swedish Medical Aid (SMA) has been supporting the second phase of Hand in Hand's women's empowerment and entrepreneurship project in Tamil Nadu – comprising entrepreneurial and vocational training.

SMA was founded in 1958 and initially supported hospitals in India and South Africa. Today, apart from medical aid, its work encompasses self-help groups, eliminating child labour, education and humanitarian aid.

"Läkarsmissionen appreciates the relationship that we have developed with Hand in Hand in the last few years. The work they do in India is commendable and we have identified a good partner with high consistent capacity to accomplish the mission to take vulnerable persons from dependency to self-sufficiency. The methods Hand in Hand uses are well structured and are part of the reason for the great success rate it achieves in the field. Läkarsmissionen feels that we are working "hand in hand" with Hand in Hand's team and we are pleased with the good progress from the project we support in India."

WITH SUPPORT FROM...

GSRD
FOUNDATION

GSRD Foundation

The GSRD Foundation was set up in 2007 by denim brand G-Star with the aim to make a positive impact on communities in the countries where G-Star products are manufactured. In India, GSRD has lent support to Hand in Hand's training programmes which include adult literacy and vocational training.

In its cooperation with partner organisations GSRD strives for long term relations. In this way they can strengthen their partners and projects and make a sustainable impact in the countries where G-Star's production takes place.

In March 2011, the board of the GSRD Foundation visited Hand in Hand India and saw the successful vocational training programme. Hand in Hand came across as an organisation with highly skilled and experienced individuals.

The board was impressed by Hand in Hand's cost efficient management style. It was observable that as a direct result of the training, better jobs and a better standard of living could be obtained. After visiting Hand in Hand, the board decided to sponsor another round of the literacy and numeracy project and the vocational training project. The GSRD Foundation hopes to continue this fruitful cooperation with Hand in Hand in the future.



During renovation



After renovation

THE GREEN MANTRA

Unearthing the golden liquid from a curse to a blessing

The first NRM project, Arapedu watershed is special to Hand in Hand. It is also special to the Arapedu residents for more reasons than one. At the acme of it all is the renovation of the pond near the Ponniyammann temple.

The Arapedu folklore spoke of a golden chariot of the god that once drowned in this very pond bringing with it its defunctness. It was believed that anybody who made an effort to renovate the pond would perish. Needless to say, for more than a century, the pond lay bare to the vagaries of fast-spreading undergrowth.

What Hand in Hand saw in the hitherto abandoned pond was an ideal location for harvesting rainwater. After several rounds of talks with the villagers, Hand in Hand succeeded in convincing the villagers that work could begin at the pond site. This was a major breakthrough and no time was lost in beginning the restoration work at the pond site. However, the clause was that the work will solely be done by the Hand in Hand staff and the villagers would have nothing to do with it.

Gradually, some of the villagers and committee leaders joined Hand in Hand in taking the work forward. Before long, the number of participants increased. There was no golden chariot found, however, with the rains, the heavens seemed to reward the village finally with that golden liquid – water.

Today, the potential has manifested. Fourteen wells have been recharged. Cattle from four adjoining villages quench their thirst with ease. Twenty-three farmers with 35 acres of land between them heave a sigh of relief. And the lone neem tree at the centre of the 50-metre wide and two-metre deep pond stands testimony to how Hand in Hand helped turn the curse of the golden chariot into a blessing.

Unlike most other natural resources, water does not have any substitute in fulfilling its primary functions. Today, water scarcity manifested in the lack of access to clean drinking water, occurrence of droughts, diseases, etc seem to be the result of unplanned and neglectful handling of our water resources. As with all environmental degradations, the hardest and most severely hit are the poor, as they are directly dependent on their immediate natural environment and the resources found there for their livelihood.

Hand in Hand's Natural Resource Management Programme augments the water resources of nature

Hand in Hand, through its Natural Resource Management Programme, helps villagers below the poverty line build on existing resources to create livelihood options. All NRM Programmes can be categorized under three major activities or projects namely

- a) Watershed development programme
- b) Wadi programme (Orchard development programme)
- c) Organic farming and Agriculture development programme.

The interventions include afforestation, creation of water conservation structures, soil conservation measures, horticulture and agro-forestry plantations. Apart from the above, organic farming, agriculture development activities, value addition of agro-produce, and animal husbandry are done through the NRM Programme.

With support from...

NABARD -
National Bank for Agriculture and Rural Development

DWDA -
District Watershed Development Agency

Donors -
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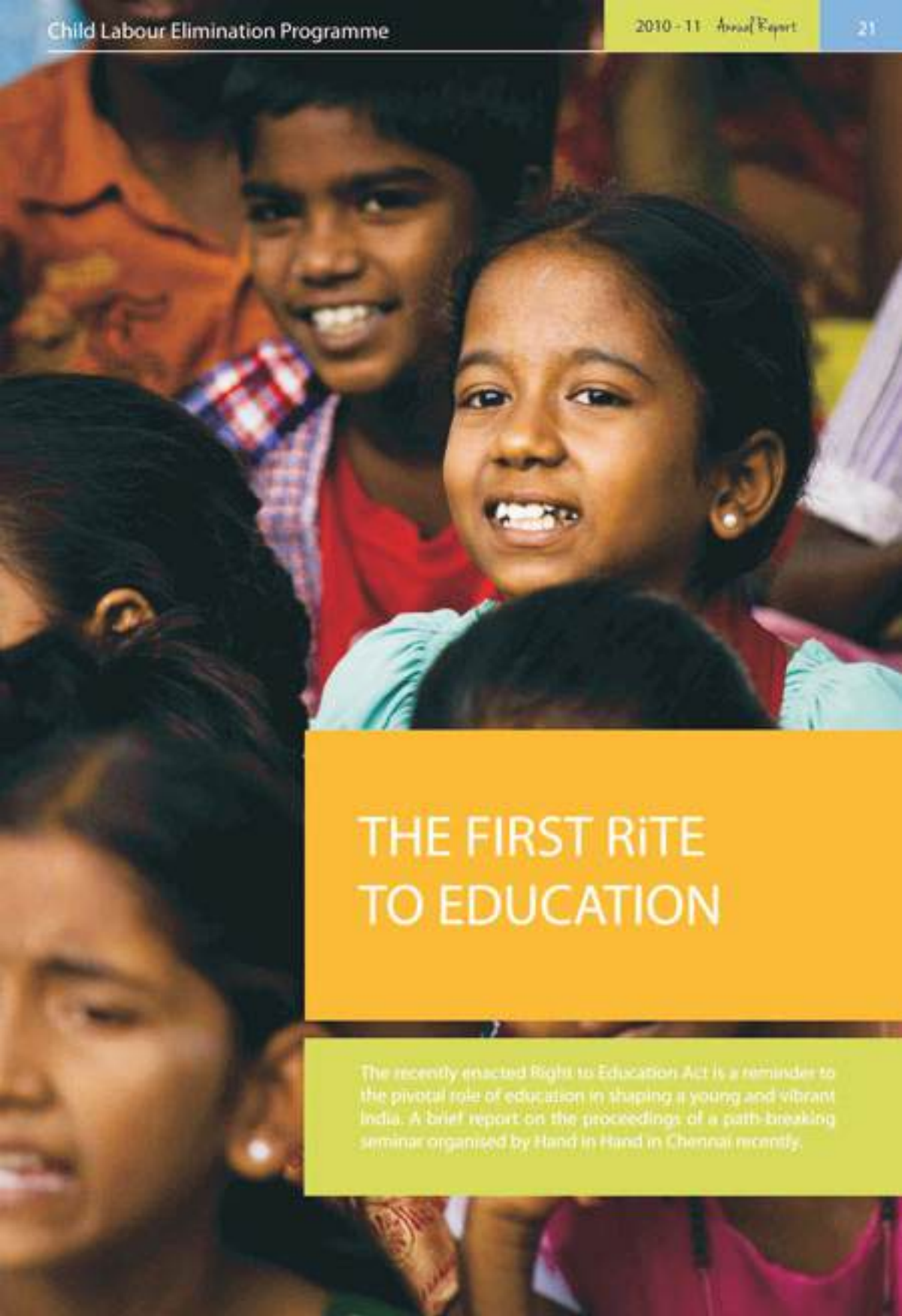
IT TAKES A VILLAGE TO RAISE A CHILD

The **Child Labour Elimination Programme** strives to scale up government programmes and strengthen the education system. The **Child Rights Protection Committees**, set up by Hand in Hand, champion the cause of child rights and education.

A thousand motivational groups called **Child Rights Protection Committees (CRPCs)** formed by Hand in Hand across India have become torchbearers against child labour. They perform the dual roles of watchdogs and whistleblowers in society. But more importantly, their work has given many children a chance to return to their childhood. Hand in Hand had determined the root causes of child labour through its research. While poverty and the need for extra income forced families to send their children to work, it was also observed that in some cases, families with lower incomes were more likely to send their children to school, as opposed to higher income families, which were sending their children to work. Hence, the prevalence of child labour also depended on the value families attached to education. Consequently, there was a need to create greater awareness about child labour elimination among local communities.

Among the critical wings of the **Child Labour Elimination Programme** of Hand in Hand are the **Child Rights Protection Committees**. These committees (constituted within eight months of CLEP setting up operations) comprise parents, teachers, panchayat leaders, civil society members and many motivated youth. They help implement programme activities by identifying, engaging and rehabilitating children forced into child labour. For instance, in Errumalaiyur village in Kancheepuram district, Tamil Nadu, CRPC members, along with panchayat members, recently rescued many poor children from child labour and enrolled them in schools. In another village in the same district, CRPC members forced the district administration to construct a road to the village school.

CRPC members are mascots and campaigners for child rights and education. Their job is not only to search for 'out of school' children in remote villages, but also to garner support from members of the community, who, in turn, can voluntarily spare time to assist the needy children. Significantly, Hand in Hand representatives are not part of these committees. The strategy is to work towards the promotion of child-friendly panchayats, whereby each member of the community shares the responsibility for children's education. As the African proverb goes, "It takes a village to raise a child."



THE FIRST RITE TO EDUCATION

The recently enacted Right to Education Act is a reminder to the pivotal role of education in shaping a young and vibrant India. A brief report on the proceedings of a path-breaking seminar organised by Hand in Hand in Chennai recently.

Ever since the Right to Education was passed by Parliament in August 2009, there has been a great deal of interest about its impact on the future of Rising India. A seminar was organised by Hand in Hand in Chennai on June 17, 2011 to take stock of India's diverse education systems. The ideas that poured out of the one-day event gave a new direction to solve problems that plague our education system.

Dr. Shantha Sinha, Chairperson, the National Commission for Protection of Child Rights, set the tone when she said the Right to Education Act (RTE) needed to be amended if millions of children are to realize their right to free and compulsory education. She said, "We are receiving hundreds of complaints from parents that RTE has not been implemented effectively." Enforcement is weak as both Central and State governments are passing the buck. "We need a law that has more teeth," she added.

The seminar 'Realization of Right of Children for Free and Compulsory Education (RTE) Act 2009' was attended by educationists, NGO representatives and eminent teachers. Dr. Kalpana Sankar, CEO, Hand in Hand India, emphasized the role of stakeholders pointing out that generating awareness about RTE will bring about a revolution in the lives of underprivileged children. "Civil society and government should work together to make RTE a pro-poor movement," she said, adding that panchayats need to be empowered to implement the Act. "Education for all must become a reality," she said.

Eminent educationist Mr. S. S. Rajagopalan traced the origins and history of RTE and said that the enactment of the law was only a beginning. "The government should strengthen the system by paying more attention to the details – proper training for teachers, abolishing corporal punishment, detention of students and closure of schools."

The other key speakers who shared their views and concerns about the education system included Dr. Muthukumar, Former Vice-Chancellor, Bharathidasan University, the academician Prof Shanmugavelayudam and Ms. Sumitra M. Gautama of Krishnamurti Foundation India. Representatives from Andhra Pradesh, Karnataka, Kerala and Tamil Nadu as well as officials from UNICEF, Aid India, Vidya Sagar and Tamil Nadu Science Forum attended the seminar.

Leading media houses such as The Hindu, The Times of India, CNN-IBN and The New Indian Express gave prominent coverage of the event.

Generating awareness about RTE will bring about a revolution in the lives of underprivileged children.





PLEASE DON'T BREAK THIS COCONUT!

"Will you give me a moment to smile?" asks Kanakraj as he stands beside his father to pose for the photograph. Kanakraj's parents, who are migrants from the neighbouring village, break and clean coconuts at this farm in Kangeyam in the Thirupur district of Tamil Nadu. Kanakraj used to work at the farm too. "The money is good. We earn about INR 300 a day for breaking 1,000 coconuts," he says. About a year ago, representatives of Hand in Hand identified him as a school drop-out and enrolled him in a local school. Though Kanakraj managed to pass grade 10 with the help from local teachers, his parents did not think much of it. "How much will he earn even if he completes higher secondary?" asks his father, adding that Kanakraj earns about INR 6,000 to INR 7,000 for the family.

The paradoxes faced by representatives of the Child Labour Elimination Programme (CLEP) of Hand in Hand are unique. Kanakraj is one among millions of children in India who continue to work even as they pursue their higher education. His parents say they are fortunate to get work. Many farms in the region are gradually investing in machinery throwing poor local people out of work. "This is a seasonal job. We are able to save the money for the rest of the year." In fact, child labour still is the region's best kept secret. While on the one hand the region has a huge floating population of migrant labour—poor people stripped off their traditional livelihood, agriculture, it also boasts of one of the highest densities of millionaires in India.

So on one hand, Hand in Hand representatives formed women into self-help groups (SHGs), and on the other, enabled children get education in local schools. "It's a thankless job. We make so much effort to put them in school. Yes, they return to work", says a representative of CLEP. Meanwhile, Kanakraj says he will continue doing what he knows best—breaking coconuts with his mother and father at the farm, while preparing for his higher education with help from Hand in Hand representatives.



SCHOOL OF THOUGHT

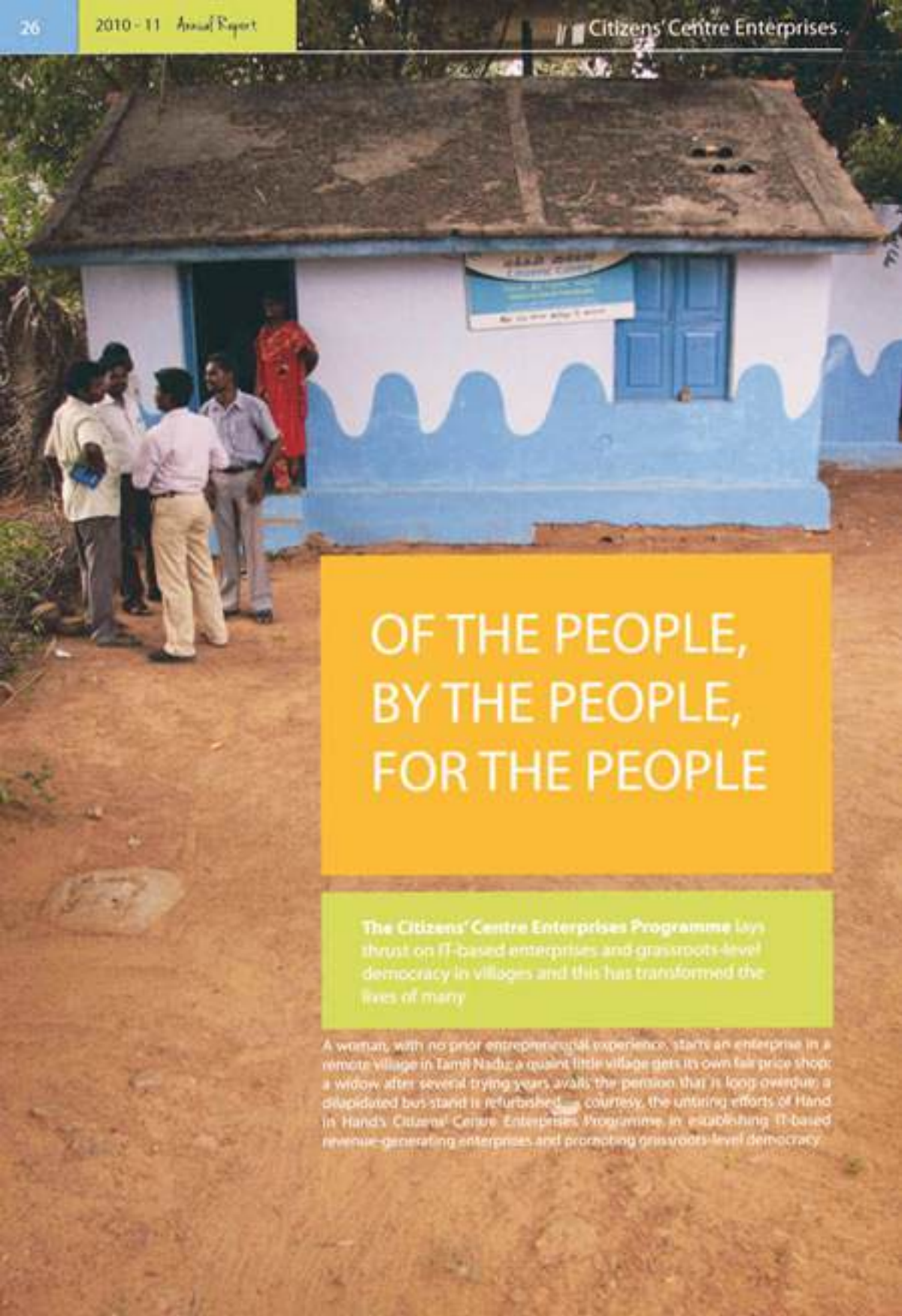
Residential Bridge Schools help children regain their lost school days even as they provide breathing spaces for unfortunate children to gain life-coping skills.

"When I was young, my father took a decision for me to work in a factory. I was just six years old then. At the factory, my supervisor decided to take charge of my life and forced me to work for long hours in unhealthy environments. When I was terribly ill and lost weight, my mother took a decision for me and asked me stay at home. When some social activists came home, everyone took a decision and enrolled me in a school. But for the first time in my life I took a decision on my own," says P Arsal Raj, a student of Poongavanam Residential School in Kancheepuram District. "I cast my vote to the person of my choice."

The Global Vote Day conducted by representatives of the Child Labour Elimination Programme (CLEP) is one among the many activities planned and held in the nine residential schools run by Hand in Hand. These schools are mostly located in rural areas and work closely with the local government called panchayats and in partnership with various agencies. Radhakrishnan, who studies in one of the residential schools, says, "Our worlds have changed since we joined the school. Now, I do not have to be worried about losing out on important years of my learning life." Radhakrishnan is among thousands of children whose parents have either abandoned them or do not have the economic capacity to educate them. The increasing levels and patterns of migration too have thrown new problems for poor families trying to make ends meet.

The residential schools represent a positive experiment in the education sector that needs to be nurtured. These schools provide a space for children to cope with changing realities. Activity-based learning techniques are employed by dedicated teachers, who also become long-term guides and tutors. The school enables them to make up for lost time and education. Many like Dinesh, who used to work as a mechanic, have taken up higher education, with the assistance of these teachers and with financial support from Hand in Hand.

With smiles on their lips, spring in their steps, hope in their heart – children from Hand in Hand's residential schools look forward to a bright future.



OF THE PEOPLE, BY THE PEOPLE, FOR THE PEOPLE

The Citizens' Centre Enterprises Programme lays thrust on IT-based enterprises and grassroots-level democracy in villages and this has transformed the lives of many

A woman, with no prior entrepreneurial experience, starts an enterprise in a remote village in Tamil Nadu; a quaint little village gets its own fair price shop; a widow after several trying years avails the pension that is long overdue; a dilapidated bus stand is refurbished — courtesy, the untiring efforts of Hand in Hand's Citizens' Centre Enterprises Programme in establishing IT-based revenue-generating enterprises and promoting grassroots-level democracy.



Located in the bylanes of Perunagar in Tamil Nadu's Kancheepuram district is the house of Usha Devi. Although her dwelling is reminiscent of a bygone era, it houses few of modern day's most noteworthy inventions — a computer, web camera, printer and a finger print identification machine! Placed on a modest table, in the confines of a small room, the computer looks like a trophy on display. And that's precisely what it means for Usha and many in the village — a trophy of opportunities.

Usha was keen to tap her excellent leadership skills and desired to do something for her village. Hand in Hand motivated Usha to become an entrepreneur. The Citizens' Centre Pillar provided her with training in basic concept, hardware training and income generation training after which she set up her own Citizens' Centre Enterprise (CCE). Usha has not looked back since then.

A CCE is typically an IT kiosk equipped with computers, internet access, public phone, library and IT training material and provides a gamut of services including, e-ticketing, rural banking, insurance, computer education, filing applications to avail old age pension/ widow pension/ ration card etc. Each CCE, on an average, services a population of about 3,000 families or roughly 4,000 people.

In a technology-driven era, access to a computer and learning how to operate one has been a boon for the younger generation in villages. 17-year-old Gayatri, who attended computer classes conducted at one of Hand in Hand's CCEs wants to pursue a career in nursing and knows that computer knowledge will prove immensely useful for her in a hospital. "My knowledge about computer applications has improved significantly after attending the classes at the Citizens' Centre," says a beaming Gayatri.

For residents at Ketchilapuram in Tamil Nadu's Tuticorin district, reaching the nearest Fair Price Shop (FPS)*, about 2 kilometres away, was becoming difficult with every passing day. Having to leave early to queue up at the FPS, villagers often lost out on their daily wages. Since provisions are made available on a first come first serve basis, many residents who could not make it in time were unable to get their monthly provisions.

Dejected, villagers were exploring alternative solutions. Help came in the form of the Velicham Good Governance Rights Protection Committee (GGRPC) which took it up to resolve the issue. Villagers were encouraged to file a petition in the Grama Sabha** requesting the village panchayat to set up an FPS in Ketchilapuram. The villagers were taken by surprise by the swift response. In less than a month of the petition being filed, Ketchilapuram had its own FPS. For villagers, the instance reinforced the need for active citizen participation to take forward development activities in their village.

“
I also helped to spread awareness among residents of their rights encouraging them to file petitions to the government expressing their grievances.
”

With every passing year Usha's CCE has evolved and today, following a tie-up with the State Bank of India, it has scaled up its services to open bank accounts, deposit and withdraw money and offer loan linkages. One woman's resolve changed the fortunes of an entire village. Thirty people were provided information and Communications Technology training by Usha. She also helped spread awareness among residents of their rights encouraging them to file petitions to the government expressing their grievances. Today, Usha's CCE is looked upon as a model for others to emulate.

And this is the underlying purpose that the Citizens' Centre Pillar strives to achieve — bridging the urban-rural digital divide and making villagers aware of their rights.

Similarly, in Ottapidaram village, the roads were in a state of such disrepair that the villagers were finding it extremely difficult to travel, as hardly any vehicles could ply. Based on a petition filed by the Thannambikkai GGRPC, the panchayat earmarked funds and the road has now been reconstructed. In another instance, when three out of the four mini powers pumps, used to supply water to Karunanidhi Nagar ceased to work, it caused great inconvenience to residents. The Suyakural GGRPC took cognisance of this issue and represented the plight of the residents to the panchayat which acted swiftly and had the pumps repaired. Whenever the GGRPC has successfully addressed grievances in a village, people in a neighbouring village have been motivated to follow suit.

India is the largest democracy in the world and is considered one of the foremost countries in information technology. Setting up IT-based enterprises in the villages and the thrust to grassroots-level democracy holds the promise of a bright future for rural India.

* Fair Price Shops are outlets for the distribution of essential commodities such as rice, wheat, sugar, iodised salt and kerosene oil to targeted cardholders at per the eligibility and prices fixed by the government.

** Grama Sabha (village assembly) enables all eligible voters in a village to participate in a dialogue with the panchayats (the local self government at the villages) on development issues.



EMPOWERING CITIZENS

Although successive governments have introduced several welfare measures, yet many villagers remain unaware of such interventions, largely due to lack of awareness and access to such information. Therefore, entrepreneurs are encouraged to make their CCEs community hubs and enable grassroots-level democracy and empowerment. This social agenda is strengthened further by the mobilization of community volunteers into Good Governance Rights Protection Committees (GGRPCs) that transform these CCEs to become focal points for awareness generation and community action. Interventions to address the issues of poverty are many in number. GGRPCs bridge the gap in governance by creating awareness and urging citizens to use their democratic rights. GGRPC volunteers are trained to identify, procedurally represent and resolve issues.

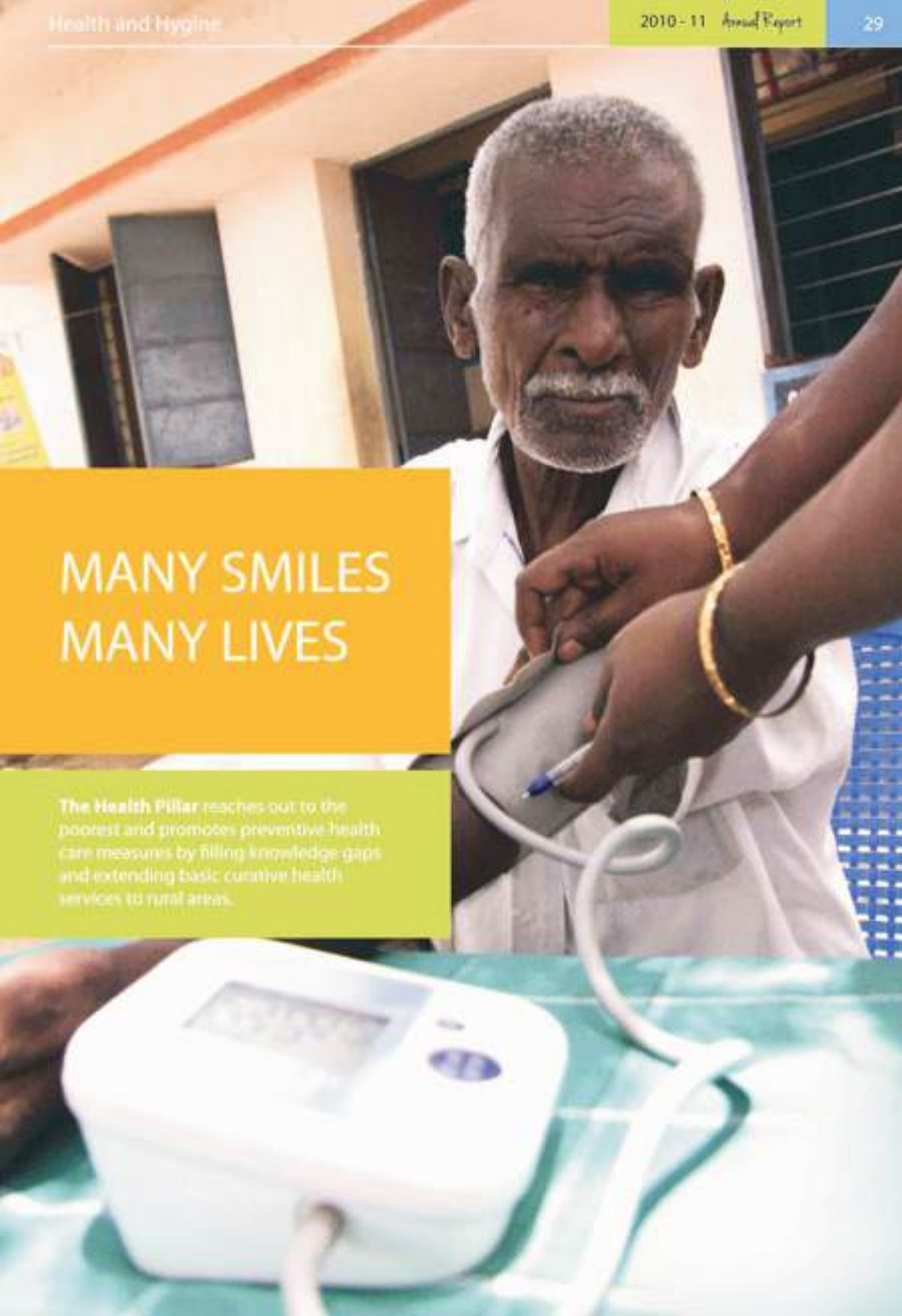
Hand in Hand recognises that citizens' participation forms the very basis for the success of a democracy. And therefore it began conducting Grama Sabha awareness training programmes. Training focuses on making people in the village aware of the importance of participating in the Grama Sabhas, and how this can foster transparency in governance.

E-GOVERNANCE AT THE GRASSROOTS

As hubs for information, CCEs and GGRPCs provide guidance on government welfare schemes and programmes, ration shop schedules, daily market prices and promote awareness on a host of socially relevant topics.

As hubs for communications, CCEs provide Internet access, phone access, promote mobile phone and IT services, and are a community meeting place.

As hubs for action, CCEs and GGRPCs assist villagers in submitting petitions to the government expressing their grievances.



MANY SMILES MANY LIVES

The Health Pillar reaches out to the poorest and promotes preventive health care measures by filling knowledge gaps and extending basic curative health services to rural areas.

HEALTH INTERVENTION - THE HAND IN HAND WAY

"Nitish is a healthy child, thanks to Hand in Hand. He no longer falls sick often like he used to. This has curbed our medical expenses to a great extent," says Tamizharasi, mother of one-and-a-half years old Nitish. Hand in Hand has touched the lives of many such malnourished children and many more with an array of health interventions. The organisation's Health Pillar works with the goal of making healthcare accessible and affordable to rural people by increasing awareness and capacity building the community. Hand in Hand addresses the gaps in the existing systems and health care service delivery mechanisms.

Taking volunteerism and community ownership to the next level, Hand in Hand has been a forerunner in setting up "Health Rights Protection Committee" (HRPC) in the villages it works in. The committees consist of volunteers from the village who mobilise the community and help generate awareness to tackle health, hygiene and sanitation issues.

The HRPCs facilitate the implementation of health interventions by Hand in Hand. HRPC volunteers cooperate with Hand in Hand in its initiatives to address malnutrition, anaemia and sanitation issues, help conduct medical camps and renovate childcare centres run by the government.

PARTNERSHIPS

Hand in Hand has been forging partnerships with reputed institutions to strengthen its rural health interventions. One of the significant partnerships last year was with the world renowned Chennai-based ophthalmological institution, Sankara Nethralaya. Under this partnership, the Department of Teleophthalmology of Sankara Nethralaya and the Health Pillar of Hand in Hand jointly conducted cataract screening camps in Kancheepuram and Thiruvannamalai districts and identified patients in need of cataract surgeries. Hand in Hand mobilised the community for screening and followed up with the identified cases and patients who underwent surgeries. Sankara Nethralaya provided the experts and equipment to diagnose cataract cases and conducted free cataract surgeries. The partnership till date has been successful in conducting 38 cataract screening camps and 179 people have benefitted from cataract surgeries.

BRIDGING THE GAPS

Hand in Hand realises the importance of strategic partnerships with public and private partners to fill critical gaps in the health sector and effectively deliver healthcare services to the poor. Private players bring in value addition through financial and technical support.

Countless statistics plumb the depth of the healthcare divide in India - it is deep and it costs lives. The most affected are the rural poor. With public spend on health decreasing, healthcare is often an out-of-pocket burden for the poor. Studies show healthcare can use up to 40 percent of a poor family's budget. Primary Health Centres (PHCs), the basic structural and functional unit of public health services in the country were established to provide accessible and affordable healthcare to people. In reality, most PHCs are weak and crumbling; indicative of the poor state of healthcare infrastructure in rural areas.

Hand in Hand's Health Pillar began operations in March 2008 with an objective to provide basic healthcare services to the poor and fill knowledge gaps by organising awareness programmes. Currently, the Pillar has focused preventive healthcare interventions on community empowerment, nutrition and sanitation. Under the curative health component, medical camps and clinics are conducted in areas with no or poor access to basic health services. The Pillar has interventions in six districts in Tamil Nadu and two districts in Madhya Pradesh.

“

Hand in Hand has helped us serve rural people in the most remote villages. With vast experience in working at the grass roots level, the organisation understands the needs of people. I thank Hand in Hand for helping us in the noble work of reaching out to underprivileged people.

”

*- Dr. Sheila John,
Head of Teleophthalmology
Department,
Sankara Nethralaya.*

PUBLIC-PRIVATE PARTNERSHIPS

In 2008, Salcomp the Finnish mobile phone charger and electronic device manufacturer, and Nordstjeman, the Swedish investment group launched a joint Corporate Social Responsibility project with Hand in Hand. As part of this partnership, government PHCs in villages were renovated and much-needed medical equipment was installed.

Also, sanitation facilities were provided and Reverse Osmosis plants set up to provide clean drinking water. These interventions have helped improve healthcare and hygiene in the project villages.

The partnership project also supports environmental initiatives such as installing bio-plants in government-run day care centres in villages. Another important component of the project has been organising vocational training for unemployed rural youth with the aim to promote self employment.

This multi-dimensional project has brought about significant changes in the lives of the poor in the project villages.

In Madhya Pradesh, Hand in Hand has tied up with Karuna Trust, a local non-governmental organisation, and is working with the National Rural Health Mission to improve overall health systems. Here, the strategy is to involve members of self-help groups formed by Hand in Hand to spread the message of healthcare in remote pockets. At the same time, the focus is also on imparting technical expertise, especially to government health workers to enable basic healthcare in impoverished communities.

“

Under our CSR initiative, we are striving for a positive and lasting impact on the society, especially in areas we are operating. And we have found that Hand in Hand is the best organisation to serve the needs of the rural poor.”

”

*- Mikko Kaukoranta,
Country Manager,
Salcomp.*





HEALTH FOR ALL

The Health Pillar essentially works at the grassroots with a bottom-up approach – using innovation as the key to solve local problems. For instance, in hamlets near Kancheepuram, it was found that there was high incidence of anaemia among local people. So the Health Pillar organised doctors and screened people for anaemia and provided medical advice. In other cases, it acts on need-basis – petitions from local people to hold awareness and medical camps on target diseases. Around 2,000 camps have been held so far, where over 180,000 people have benefitted from these activities. Hand in Hand has launched 'Kai Raasi' clinics in very remote villages, where patients are charged a nominal fee of INR 10-20 for consultation and medicine. The Health Pillar works closely with other pillars of the organisation, namely, Child Labour Elimination Programme (CLEP) and Environment Pillar and conducts awareness camps. It is thus instrumental in setting the ground for other pillars to plan various activities to achieve integrated development for poorer communities. For instance, the Pillar partnered with the government's Total Sanitation Programme to provide subsidy for construction of toilets in the WatSan programme of Hand in Hand.

An evaluation study conducted by the Christian Medical College (CMC), Vellore, on the Pfizer-funded 'Early Nutrition Intervention Project of Hand in Hand' found that there was a marked difference in the health status of children, especially nutritional indicators in the project area, compared to non-project areas in the same region. The Pillar also maintains a panel of nurses and doctors in every district who are called when health activities are planned. It is now trying to forge new government partnerships and corporate support to fulfill its primary objective of making basic health care accessible to the poor.



RESTORING LOST GLORY

The Solid Waste Management programmes - banning use of plastics and converting food waste to energy - have helped reduce environmental degradation at the historic temple town of Mamallapuram.

With an influx of tourists, Mamallapuram, has been fast becoming infamous for the huge amount of non-biodegradable waste that threatens to damage the historical monuments in this resort town.

In 2008, Hand in Hand's Environment Pillar began its **Solid Waste Management (SWM)** interventions in Mamallapuram. Working closely with the Mamallapuram Town Panchayat, Hand in Hand's initial interventions comprised mainly of several meetings and training programmes for various stakeholders, including people from the community. Hand in Hand's work philosophy is to help people help themselves. Keeping this in mind, the SWM division helps to establish volunteer committees — Environment Rights Protection Committees (ERPCs) — for the effective handling of environmental issues in their areas.

Hand in Hand's Mamallapuram ERPC is one of the strongest and actively works for environment protection and waste management. The ERPC conducts training programmes and organises awareness campaigns within the community. Community participation and ownership is wide spread because of the work of the ERPC.



One of the highlights of the Solid Waste Management intervention in Mamallapuram was the ban on the use of disposable plastic articles. This ban was a joint initiative of the Mamallapuram Town Panchayat, Hand in Hand and the Environment Rights Protection Committee (ERPC).

Prior to the imposition of the ban, an intensive awareness campaign was launched through door to door visits, announcements over the local TV, display boards, posters and stickers to spread the message of harmful effects of plastics on the environment.

Today disposable plastic articles are not available in any shop in Mamallapuram. Cloth bags have replaced plastic ones and all tea stalls use only paper cups. Mamallapuram appears to be returning to its stone-age glory!

Presently, 3,295 volunteers in nine ERPCs work actively in Hand in Hand's SWM project locations across Tamil Nadu.



- SWM projects have been expanded to Coimbatore district. Through its SWM interventions Hand in Hand has emerged as a key resource centre in Tamil Nadu.



Advantages of a Biogas Plant

- * Promotes hygiene and cleanliness by managing the organic waste efficiently.
- * Provides energy in the form of smokeless gas that can be used for cooking or can be converted to electricity.
- * The slurry from the plant is rich in nutrients and can be diluted and used for vegetable gardens. It can also be used in vermicomposting to speed up the process.

FOOD POWER

Bio Methane Plant

One of the initiatives of Hand in Hand's Solid Waste Management Project has been the establishment of the bio-methanation plant at Mamallapuram. Hand in Hand, in association with the Mamallapuram Town Panchayat set up this plant to efficiently manage biodegradable waste, especially waste from food.

In India, biogas is being produced from cow dung called for decades. However, production of biogas from organic waste is not so widespread. Hand in Hand uses organic waste to produce biogas at its bio-methanation plant in Mamallapuram. Bio-methanation technology has come to be known as a workable option to manage organic solid waste in urban areas. At the historic town of Mamallapuram, Hand in Hand installed this technology effectively to solve the problem of handling huge amounts of food waste. On an average three Metric Tonnes (MT) of food waste is generated per day in the hotels at Mamallapuram. Apart from the food waste, the organic waste from vegetable markets are much preferred for feeding the biogas plant, are also used. Prior to the setting up of the plant the waste was dumped in the open dumpyard which caused environmental degradation.

In October 2010, a 100 cubic meter bio-methanation plant was established at Mamallapuram, with a capacity to handle one MT of food waste every day. This was set up with funding from the Swedish International Development Cooperation Agency (SIDA) and TILLVÅXT VERKET. Technical support has been provided by SWECO, Tamil Nadu Energy Development Agency and Vivekananda Kendra. The food waste is converted into methane and then into electricity. Running exclusively on biogas produced from this plant, a 12.5 Kilo Volt Ampere (KVA) generator with a capacity of producing ten Kilo Watt (KW) of electricity per hour has been installed. By converting the food waste into renewable energy, a sustainable, environment friendly solution has been provided to prevent air and water pollution caused by dumping the food waste.

The project also provides sustainable employment opportunity to 42 underprivileged women. The dependency on conventional energy is reduced since the entire waste management campus uses the electricity generated by the bio-methanation plant. This plant is expected to serve as a demonstration unit for the other local bodies to replicate proper management of organic waste and resource recovery.

Hand in Hand's bio-methanation project has thus proved to be beneficial not only to the local community and environment but also to the larger population of tourists who come from across the world to this celebrated town.



100 VILLAGES AND COUNTING

In Sithandi, the 'village of pots', most households have the conventional manually-operated potter's wheels. It is very laborious, especially for women. The work is hard but it has to be done; there are hardly any other jobs or opportunities in the village. Dhanam, 35, is the sole bread-winner in her family and was making just INR 3,000 a month from her pottery business. Until she obtained a small loan as a member of the Hand in Hand self-help group. Dhanam invested the money in her business and soon saw her monthly earnings soar to INR 6,000.

The Village Uplift Programme (VUP) is the integration of Hand in Hand's five-pillar activities, i.e. Self-Help Groups (SHGs) and Microfinance, Child Labour Elimination Programme, Health, Citizens' Centre Enterprises (CCEs) and Environment in a single village. Hand in Hand adopts a community-based approach to bring about a holistic development in the VUP villages, which has drawn the interest of many overseas donors. The five-pillar activities are simultaneously implemented in every village that Hand in Hand supports for a period of two years.

The VUP has transformed entire villages; helping set up enterprises, conducting medical camps, enrolling drop-outs in schools, providing dustbins in villages and IT-enabled services in villages. So far a little over 100 villages in Tamil Nadu have benefited under the VUP.

The Village Uplift Programme, an integration of Hand in Hand's five-pillar activities, has transformed many villages in Tamil Nadu.

To ensure that the VUP activities continue even after the stipulated two-year period, a Village Development Committee is set up in every village that is supported under the VUP. This usually consists of about 15 - 20 volunteers from the village. Normally these people are those who show leadership and interest in taking up and following the activities started by Hand in Hand in their village. The responsibilities of the VDC include ensuring that there is community participation during the course of the project, to encourage the members to actively participate in the village development and administration, to attend Grama Sabha meetings and get involved in decision making. Hand in Hand works in the adopted village for a period of two years, during which time the volunteer committee is trained to become capable of running the various development activities themselves and this in a way promotes ownership of the project by the villagers themselves.

The needs of the village are identified by the VDC. It helps Hand in Hand implement the activities in the village by being the support system. Nothing much can be achieved without the belief of the villagers in the development activities and this is where the volunteers help immensely. They constantly motivate the villagers and create awareness on various matters. The progress of the work is monitored by the VDC and monthly review meetings are conducted to keep track of the developments.

FIVE PILLARS TO UPLIFT HUNDREDS

The VUP has helped address a broad range of development needs across various villages. For instance, the residents of Srirangam received medical attention at an anaemia camp conducted by VUP workers. Elsewhere at Melkudungur, 25-year-old Farida got the necessary assistance to run a Citizens Centre Enterprise to educate children about basic computer applications and also apprise villagers of governance services that can be availed online.

Village Development Committee volunteers have campaigned to secure basic amenities at the local government schools. When parents' repeated requests to repair a water tank at a primary school went unheeded, they approached Selvam, a VDC volunteer. Along with the other volunteers, Selvam took up the matter with the panchayat President. Soon the water tank was repaired and Selvam is now much sought after as a guide and mentor.

VUP mobilisers have also succeeded in rekindling an interest in academics among children. Take the case of Kugan, a school going boy in Thimmayampettai village. Kugan fell into the habit of missing school even his parents were not successful in coaxing him back to school. Then one day a VUP worker came to know of this. A mobiliser was entrusted with the duty of counselling Kugan. Kugan was eventually convinced to attend school regularly, much to the relief of his parents. In yet another case of peoples' power, VDC volunteers in Irumbell village reached out to help senior citizens who were awaiting government pensions for long. Pitchaiah, a VDC volunteer and his team members approached relevant government departments and soon the pensions were disbursed.

The VUP aims to achieve lasting and positive change in villages. The dedicated funding and untiring efforts of a band of committed volunteers makes this possible.

SUPPORTING LIVESTOCK MANAGEMENT

Hand in Hand provides microloans to SHG members and farmers for purchasing milch animals and further supports them through dairy training and veterinary health camps. This helps create sustainable livelihood opportunities.

In a concerted endeavour to increase milk yield, Hand in Hand spearheads an Integrated Livestock Development Programme as part of its VUP. In this, Hand in Hand supports the farming community with both technical know-how as well as livestock healthcare through systematic and scientific animal husbandry. Training is given for Dairy Development in collaboration with Farmers Training Centre of the Tamil Nadu Veterinary and Animal Sciences University (TANUVAS) and the Live Stock Research Station. Enlightened by the new learning, farmers are now increasingly giving up unhealthy rearing practices and adopting modern scientific methods.

Hand in Hand also conducts animal healthcare camps in partnership with the Tamil Nadu Animal Husbandry Department. Farmers can get their livestock immunised against infectious diseases, treat them for infertility and other chronic conditions, diagnose pregnancies and also get them artificially inseminated.

These support programmes have helped farmers move to healthier feeding practices that have led to higher milk yields and thus better incomes. The expert advice and facilities have boosted farmers' confidence to rear more animals.

The tripartite partnership among the community, NGOs and government can prove to be a viable route to develop the rural economy.



H&M'S FOUNDATION PARTNERS WITH VUP

On its sixtieth anniversary in 2007 H&M (Hennes and Mauritz), a leading Swedish retail clothing company, established a foundation to support projects that improve the quality of life of people in the countries in which it operates.

The income from the donated capital goes to projects that improve access to healthcare, education and clean water.

In 2008, H&M's Anniversary Foundation initiated a three-year partnership with Hand in Hand. The Foundation sponsored 30 villages for a period of two years under the Village Uplift Programme.



SPREADING OUR WINGS

From humble beginnings in Tamil Nadu, Hand in Hand has witnessed a phenomenal growth in recent years. Apart from operating in 18 districts in Tamil Nadu and Puducherry, Hand in Hand, today, has its presence in Karnataka, Odisha, Maharashtra, and Madhya Pradesh.

TAMIL NADU & PUDUCHERRY

Hand in Hand started its operations in Tamil Nadu in 2002. Presently, all five pillar activities and the Village Uplift Programme are implemented in the state and in the Union Territory of Puducherry.

KARNATAKA

In 2008, Hand in Hand started its activities in Karnataka with an objective to work towards the social and economic development of poor people through creation of jobs, employment and economic empowerment of women in two districts of Karnataka. Belstar, the financial arm of the organisation, extended financial services along with an inter-lending facility to enable poor families save and start small businesses. Self-help group and microfinance operations are carried out in the Davanagere and Haveri districts of the state.

In addition to this, watershed development and Citizens' Centre Enterprises Programmes were launched in 2010-11. In the Chamarajnagar district the integrated watershed programme was undertaken in collaboration with the local government, The National Bank for Agriculture and Rural Development (NABARD) and the Grihana Kalyana Kendra.

The Citizens' Centre Enterprises Programme was started in the Haveri district in collaboration with the Sand Box programme of the Deshpande Foundation.

ODISHA

Odisha is one of the poorest states in India. The proportion of people living below the poverty line is nearly double the all India average. There is an urgent need to find solutions to alleviate chronic poverty and expedite growth initiatives in the state.

In November 2010, Hand in Hand began operations in the Rajgangpur block of Sundergarh, which is among the poorest districts in the state. Self-help group and microfinance activities have started in the district. Most SHG members are from economically weaker sections and many are from tribal communities. Presently, the focus of Hand in Hand's work in the state is to establish a development base for further social interventions.

MAHARASHTRA

Maharashtra is India's richest state but is also home to millions of poor people. In December 2010 Hand in Hand conducted a potential study of Pune district and by January 2011 a branch office was set up and operations began.

To launch SHG operations, training modules were translated into Marathi language. Book keeping training was organised for the staff. The number and membership of SHGs is growing fast. Many SHG members have started earning small incomes from their businesses. Several confidence building measures are underway to strengthen the foundation activities.

MADHYA PRADESH

Hand in Hand began operations in Madhya Pradesh in May 2008 and now works in six districts across the state: Dhar, Dewas, Indore, Mandsaur, Mandla and Dindori. SHG and microfinance activities are growing rapidly in the state.

Partnerships have been formed with government agencies and local NGOs to promote foundation projects and growth initiatives. In one such move NABARD sanctioned a project to strengthen 300 SHGs.

Other pillar interventions are also taking shape. CLEP operations have started in the Naich block of Dhar district. The Health Pillar conducted medical camps in collaboration with local NGOs and government departments. In a significant move, the National Rural Health Mission will work closely with the Pillar to strengthen the healthcare system in the state. The Environment Pillar has conducted studies to prepare a roadmap of its activities in the state.

HARYANA & GUJARAT

Hand in Hand has conducted a scoping study in Haryana and Gujarat to understand how the organisation's model can be replicated in these states.



OUR GLOBAL PRESENCE

Hand in Hand has been able to leverage its development model to impact global poverty. The organisation forges alliances with governments, regional bodies and local NGOs to implement poverty alleviation activities in other countries.

BRAZIL

The Redes de Desenvolvimento (REDES) project in Brazil adapts the Hand in Hand model of poverty reduction and employment generation to improve conditions in the country's impoverished North Eastern region. The Inter-American Development Bank financed the pilot project with Hand in Hand as consultant working in partnership with local grassroots organisations. The project started in February 2009 by providing training and exposure to the team identified by Visão Mundial, Brazil. In March 2011 an intermediary evaluation of the programme was completed and course corrections suggested. The programme culminated with an opportunity to explore continuation of the relationship with Visão Mundial, Brazil. This could mean an association with Visão Mundial for another 2-3 years, subject to fund availability, to support the entire REDES project until its final completion and commitment to the Inter-American Development Bank.

AFGHANISTAN

Hand in Hand Afghanistan was flagged off in December 2008 by Mr. Percy Barnevik. Hand in Hand was invited by the Indian government to transfer its self-help group model for job creation to Afghanistan. As the Country Head, Hand in Hand Afghanistan, Ms Usha Somasundaram led the pilot project funded by the government of India. The pilots aimed at supplying practical knowhow and forming the foundation for the Afghanistan Rural Enterprise Development Programme. Over two years 8,000 beneficiaries were trained to set up family-based enterprises in horticulture and livestock rearing. Over 70 per cent of the beneficiaries were women who were trained in poultry farming and cultivating kitchen gardens. The men underwent intensive training in horticulture and agriculture. In all its activities Hand in Hand works closely with the Afghanistan government. The Indian government has commended Hand in Hand's work in the difficult and dangerous terrains of the country. After the success of the pilot project, the Swedish International Development Agency (SIDA) now partially funds the project.



CAMBODIA

Hand in Hand is in the process of setting up operations in Cambodia with the assistance of local NGOs. It is also working with other organisations to work out suitable frameworks to implement poverty-alleviation and development programmes in the poorer regions of the country. Cambodia has a large rural population; over 80 per cent of its people live in the villages. The few commercial and specialized banks in the country are concentrated in urban areas. Only eight per cent of the poor have access to financial services.

GUATEMALA

Mr. Herman Colaj, Project Coordinator, Visão Mundial Guatemala visited Hand in Hand India to gain a comprehensive understanding of Hand in Hand's unique methodology of promoting sustainable microfinance to overcome poverty. Though a micro-finance framework already exists in Central America and Visão Mundial is following programmes in Guatemala, Honduras and Nicaragua, the success of the REDES project in Brazil led the Inter-American Development Bank to pledge support for the replication of the Hand in Hand model of job creation to other Central American countries.

SRI LANKA

Hand in Hand has been invited to start poverty alleviation projects in war-ravaged Sri Lanka. Registration and procedural approvals from the governments have been obtained and the Board of Hand in Hand Lanka was constituted. After consultations with the Sri Lankan government and senior bank officials in both countries, frameworks have been evolved to initiate programmes in the poorer provinces. Local NGOs and government agencies will partner to implement poverty alleviation programmes.

TESTIMONIALS

“

Please accept our heartiest thanks for providing such a wonderful opportunity to learn about Hand in Hand's work to uplift the community through the "Five Pillar" programme. We were amazed by the way you designed and organized this exposure/training. We learned many good things from your programme.

*- P. Muralitharan,
Program Manager, UMCOR,
Sri Lanka*

”



Mr. Ashraf Mulla
Deputy Chief of Mission
Embassy of India
Kabul, Afghanistan

June 26, 2010

Dear Mr. Mulla,

Information on MRRD's Rural Economic Development Program

It is my pleasure to formally present you with an informational CD containing material about the objectives, activities and strategy of Afghanistan Rural Economic Development Program (AREDP) of the Ministry of Rural Rehabilitation and Development (MRRD).

AREDP is this country's latest developmental undertaking and is aimed at creating sustainable employment opportunities for men and women across Afghanistan. As you are aware, a pilot of this program is currently being implemented by Hand in Hand with assistance from the Indian Government in two districts of Balkh province. This pilot has provided a number of lessons learnt that have been incorporated in the design of the main AREDP program.

I take this opportunity to thank the Government of India for its tacit support to the reconstruction and development of Afghanistan.

Yours Sincerely,

Dr. Abdul Karim
Deputy Minister for Program



INTER-AMERICAN DEVELOPMENT BANK
Washington, D.C. 20530

November 30, 2010

Dr. Kalyana Sankar
CEO and Managing Trustee
Hand in Hand
Tamil Nadu, India

Dear Dr. Sankar:

It was a great pleasure to meet you during my recent visit to India, on the occasion of the World Economic Forum. I sincerely appreciate the time we had to exchange views on the main issues affecting the development in Latin America and the Caribbean countries, as well as to discuss the opportunities that the region offers for the Indian private sector.

It is in no small measure thanks to the cooperation of devoted organizations such as Hand in Hand that we are able to, as you very well mentioned, touch the lives of so many in the Latin American and Caribbean Region.

I look forward to meeting with you in the near future and for a continued cooperation between our organizations for the years to come.

Sincerely,

[Signature]
Luis Alberto Moreno



Shri. R. Shankaran, M.L.A.
State Minister

Shri. K. K. Shanthi, M.L.A.
State Minister
(Kerala)

June 26, 2010

Appreciation Letter

Our Tamil Nadu is associated with the MRRD "Hand in Hand" in running Residential Bridge Courses (RBC) for Out of School children in various districts. We are impressed with their dedication in maintaining the strength of effort in each sector and provision of infra structure facilities to the children of RBC's especially in "Thangannur", Kanchipuram District. One innovative phenomenon noticed is the running of RBC's exclusively for boys and girls and avoiding mixed children, rag pickers and children of disadvantaged groups in RBCs like the one at "Thangannur", Kanchipuram district. The Ministry of maintaining the RBC children in the formal schools is appreciable initiative of the MRRD. I wish all success in their endeavor.

[Signature]

R. Shankaran
Shri. K. K. Shanthi, M.L.A.



OUR TRUSTEES

HAND IN HAND INDIA

TRUSTEES

Mr. S. Chinnappan

With long experience in gender, microfinance and self-help groups 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 has 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, specializing 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. Venkat Reddy

Head of MV Foundation, Mr. Venkat Reddy is famous for his advocacy of 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.

Mr. P. Kottaisamy

Mr. Kottaisamy holds a graduate Degree in Electrical Engineering and a Master's Degree in Business Administration. He works as IT Advisor and Consultant and was earlier Deputy Manager at UTI Bank. Mr. Kottaisamy worked for six years in microfinance at Dhan Foundation (Development of Humane Action).

Dr. Kalpana Sankar

Dr. Kalpana Sankar has been involved in the women's self-help movement for the last 16 years and has been a consultant on gender and microfinance issues to UNDP, UNOPS, Christian Aid and Wetlands International. She has a double Doctorate in Physical Sciences and Women's Studies.

Mr. K.P. Kasturi

Mr. Kasturi is a Trustee on the Board of Hand in Hand India since 2007. Formerly with the Reserve Bank of India and with the National Bank for Agriculture and Rural Development (NABARD), he has a profound understanding of the Indian microfinance sector, both at the macro level and field-level. His specialities are finance, monitoring, development planning, and policy-formulation in microfinance.



Mr. Amuthasekaran Nachiappan

At present, COO (Environment) at Hand in Hand, Mr. 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. K.N. Krishnamurthy

Mr. Krishnamurthy is a former general manager and special director in automotives major Ashok Leyland. With over 38 years of experience in the manufacturing industry, Mr. Krishnamurthy has also served with Confederation of India Industries (CII) in various capacities. He won the Mother Teresa Award for outstanding contribution to society, given by the Institute of Economic Progress.

Mr. N. Srinivasan

Formerly Chief General Manager of NABARD, Mr. Srinivasan is an expert in microfinance and livelihood development. He has worked with 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.

SEED TRUST

TRUSTEES

Dr. Mangala Ayre

Dr. Mangala Ayre is an educationist with over 30 years of experience, specializing 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.

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Dr. Kalpana Sankar has been involved in the women's self-help movement for the last 16 years and has been a consultant on gender and microfinance issues to UNDP, UNOPS, Christian-Aid and Wetlands International. She has a double doctorate in physical sciences and women's studies.

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 Micro finance. He has two decades of rural banking experience. He has been a consultant to UNDP, UNOPS, GTZ, Agricultural Finance Corporation, Tamilnadu Corporation for Development of Women Ltd., various Micro Finance Institutions and Water Partner International (USA).

Mr. Thiyyagarajan

Mr. Thiyyagarajan is a Civil Engineer and has a Degree in Business Administration. He 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 the various buildings for Hand in Hand such as residential schools, training centres, office buildings, Anganwadis (crèches) etc. with cost effectiveness.



ADVISORY TRUSTEE

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 (Alternate Nobel Prize).

KEY EXECUTIVES

Dr. Kalpana Sankar*Chief Executive Officer***Lakshmanan Muralidharan***Chief Financial Officer***Srinivas Krishnaswamy***Strategist***Sandip Mookerjee***Chief Operating Officer - Partnerships & Alliances***Abi Murali***Chief Communications Officer***Veena Manian***Director, Human Resources***Sugantha Priscilla***Training Head***A. Krishna Kumar***Director, Information Technology***R. Ashwin Kumar***Chief Operating Officer, Monitoring and Evaluation & Medium Size Enterprises***Dr. N. Jeyaseelan***Director, Transformation & Chief Operating Officer Citizen Centre Enterprises***Dr. Ushavalli Somasundaram***Country Director, Sri Lanka and Chief Operating Officer - Health, Child Labour**Elimination Programme, Village Uplift Programme***V. Badri Narayanan***Chief Operating Officer, Self Help Groups***Amuthasekaran Nachiappan***Chief Operating Officer, Environment***Abdul Gaffoor***Chief Program Officer - Credit Monitoring (SHG)***N. Sivakumar***Chief Program Officer - Special Projects***N. Santhus Gnanaprasadam***Director, Operations, Madhya Pradesh***M.K. Ali***Director, Operations, Maharashtra***Dr. Y. Joe***Project Director, Village Uplift Programme***E. Swaminathan***Project Director, Child Labour Elimination Programme***K. S. Sudhakar***Project Director, Health***J. Daniel Jesudason***Project Director, Citizens' Centre Enterprises***T. Krishnamoorthy***Project Director, Solid Waste Management***M. Mageswaran***Project Director, Natural Resource Management***Zerish Nazir***Assistant General Manager, Section 25***K. Thiagarajan***General Manager (Buildings & Establishment)***I.S. Shenbagaraman***General Manager (Administration & Human Resources)***Anthony Vincent Raja***General Manager - Accounts (SHG)***Usha Sahasranaman***Director Accounts***Eitu Vij Chopra***Director, Business Development(North)***J. Anitha Rajan***Executive Secretary to CEO***Mr. Hemantha Kumar Pamarthy***Managing Director, Hand in Hand Micro Finance Private Limited*



HOW TO GET INVOLVED

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

Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, using mainly local employees and our 30,000 volunteers have helped us to keep our costs very low. We have also limited our overhead costs to 8-10 percent in India. For instance, the average cost of creating one job in India is 50 USD; the cost of training one woman in entrepreneurship is 18 USD; and the cost running a transit school for one year is 5,000 USD.

INDIA

Account Name: Hand in Hand Tamil Nadu FCRA Account
Bank Name and Address: Canara Bank, Theradi Branch, Gandhi Road, Kancheepuram
Account Number: 0939101020217
Beneficiary: Swift Field 59
Swift Code: CNRBIN888ID

UNITED KINGDOM

Account Name: Hand in Hand International
Account Number: 07226063
Bank and Address: Courts & Co, Commercial Banking, 440 Strand, London WC2R 0QS, UK
Sort Code: 18-00-02

SWEDEN

Hand in Hand Sweden has been accredited with the following 90 account:
Account Number: 90 00 91-0,

ONLINE

If you wish to make a donation online using a credit card, please visit our website at www.hihseed.org, www.hihindia.org

VOLUNTEERS

Hand in Hand 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, Please send in your résumé to volunteer@hihseed.org



THE GLOBAL LEADERS' INTERNSHIP PROGRAMME (GLIP)

It has been three years since Hand in Hand started its Global Leaders' Internship Programme. The programme primarily targets postgraduate students in economics, development, management or financial disciplines. Hand in Hand is open to taking good graduate students as well.

Since its inception, GLIP has attracted students from reputed universities like Stanford, London School of Economics, Stockholm School of Economics and the Indian Institute of Technology.

GLIP is a biannual programme — the first session usually commences around May and the second session begins in July. The announcements for these are made at hihindia.org or www.hihseed.org.

Application Procedure: Please visit www.hihindia.org for the complete application procedure. Candidates are required to send their CV and two letters of recommendation from faculty or employers they may have worked with.

Interns at Hand in Hand work on pre-defined projects with clear deliverables in any one of the five pillars (SICs & M): child labour and education, health, IT & governance and environment). Projects usually require field work and analysis of data gathered. Through a power point presentation, interns share with the senior management their findings. All candidates are required to submit a project report at the end of their internship. Hand in Hand does not pay interns. However, it provides interns with free board and lodging for project purposes at the head office in Kancheepuram. Interns from foreign universities have appreciated the time spent and the valuable experience gained during the period of internship.

CONSOLIDATED STATEMENTS

HAND IN HAND INDIA AND SEED TRUST

* All Amounts are in Indian Rupees unless otherwise stated

Balance Sheet	As on March 31, 2011	As on March 31, 2010
Liabilities		
Initial Contribution	7,127	7,127
Reserves and Surplus	33,457,238	32,145,799
Corpus Fund	444,173,162	444,173,162
Interest on Corpus Funds	133,700,662	118,811,341
Grants		
Capital Grants	71,590,130	69,652,416
Revenue Grants	248,394,171	124,729,861
Loan Funds		
Secured Loans	426,942,136	411,723,075
Unsecured Loans	38,815,799	82,730,796
Total	1,417,075,015	1,282,035,876
Assets		
Fixed Assets		
Gross Block	102,182,766	82,829,834
Less: Accumulated Depreciation	-30,115,044	-21,864,483
Net Block	72,067,722	60,965,351
Current Assets, Loans and Advances		
Cash and Bank Balances	874,102,117	735,547,441
Loans and Advances	506,468,169	506,130,858
Other Current Assets	1,966,262	5,670,798
Less Current Liabilities and Provisions		
Current Liabilities	25,161,482	25,687,567
Provisions	15,363,787	10,383,397
Net Current Assets	1,345,007,293	1,211,275,524
Total	1,417,075,015	1,282,035,875

* All Amounts are in Indian Rupees unless otherwise stated

Income and Expenditure	April 2010 to March 2011	April 2009 to March 2010
Income		
Grants	262,520,056	239,630,507
Interest on Loans to Self Help Groups	79,187,370	52,027,735
Interest on Loans to Citizen Centre	3,063,490	2,414,276
Other Income	34,644,546	21,901,603
Income from Solid Waste Management	13,544,699	15,363,785
Donations	207,024	109,887
Total	383,167,185	332,647,793
Expenditure		
Programme Expenses	287,867,806	264,434,682
Interest on Term Loans	81,019,792	48,690,945
Administrative and other expenses	21,466,019	19,785,788
Depreciation / Amortisation	0,127,540	8,575,324
Grants to other Trusts	350,000	1,225,000
Total	379,850,657	340,719,739
Excess of Income over Expenditure Before Tax	3,316,528	-8,071,946
Prior Period Item		
Legal and Professional Charges		12,654,480
Provision for Tax		
Current Tax		
Surplus carried forward to Balance Sheet	3,316,528	4,582,354

Note: The Statutory audit of Hand in Hand India and SEED Trust has been conducted by M/s S R Batliboi & Associates, Chartered Accountants, Chennai. The Auditors Report along with the Financial Statements of both Trusts are available on our website.

MANAGEMENT ACCOUNTS**HAND IN HAND INDIA (formerly 'HAND IN HAND TAMIL NADU')****Balance Sheet as at March 31, 2011**

(All amounts are in Indian Rupees unless otherwise stated)

	Year ended March 31, 2011	Year ended March 31, 2010
Liabilities		
Initial Contribution	1,000	1,000
Reserves & Surplus	18,245,364	15,119,615
Corpus Fund	232,124,387	232,124,387
Interest on Corpus Funds	76,788,387	58,395,370
Grants		
Capital Grants	32,330,925	29,067,645
Revenue Grants	211,209,457	98,541,746
Loan funds		
Secured loans	426,942,136	411,723,075
Unsecured loans	38,810,399	80,780,994
Total	1,036,451,955	924,753,832
Assets	Year ended March 31, 2011	Year ended March 31, 2010
Fixed assets		
Gross block	54,356,057	45,901,838
Less: Accumulated depreciation/ amortisation	(21,546,325)	(13,723,040)
Net block	32,809,735	30,176,798
Current assets, loans and advances		
Cash and bank balances	594,097,036	485,794,547
Loans and advances	440,019,232	437,842,256
	1,034,116,268	923,636,903
Less: Current liabilities and provisions		
Current liabilities	18,498,611	20,682,649
Provisions	11,875,437	8,377,220
	30,474,048	29,059,869
Net current assets	1,003,642,220	894,577,034
Total	1,036,451,955	924,753,832

The financial statements of HAND IN HAND INDIA (formerly 'HAND IN HAND TAMIL NADU') for the year ended March 31, 2011 was audited by SJBatliboi & Associates (Firm registration number 101049W). The complete audited financial statements can be viewed in the website.

MANAGEMENT ACCOUNTS**HAND IN HAND INDIA (formerly 'HAND IN HAND TAMIL NADU')****Income and Expenditure Account for the Year Ended March 31, 2011**

(All amounts are in Indian Rupees unless otherwise stated)

	Year ended March 31, 2011	Year ended March 31, 2010
INCOME		
Grants	228,595,023	206,452,503
Interest on loans to Self Help Groups	79,187,370	52,027,735
Other Income	15,239,722	20,301,676
Donations	207,024	300,887
Total	323,229,139	279,091,801
EXPENDITURE		
Programme Expenses	235,951,929	220,689,536
Administrative and other expenses	16,064,000	15,837,409
Grants to other Trusts	350,000	1,225,000
Depreciation / Amortisation	6,608,261	6,103,031
Interest Charges	61,039,292	46,698,945
Total	320,103,490	290,356,011
Excess/(Deficit) of Income over Expenditure before tax and prior period items	3,125,649	(11,264,210)
Prior period items		
Legal & Professional Charges	-	12,654,480
Excess of Income over Expenditure after tax and prior period items	3,125,649	1,390,270
Provision for Tax		
Current Tax		
Surplus carried forward to balance sheet	3,125,649	1,390,270

The financial statements of HAND IN HAND INDIA (formerly 'HAND IN HAND TAMIL NADU') for the year ended March 31, 2011 was audited by S.R.Batliboi & Associates (Firm registration number 101049W). The complete audited financial statements can be viewed in the website.

MANAGEMENT ACCOUNTS**SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST****Balance Sheet as at March 31, 2011**

(All amounts are in Indian Rupees unless otherwise stated)

	Year ended March 31, 2011	Year ended March 31, 2010
Liabilities		
Initial Contribution	6,127	6,127
Reserves & Surplus	17,211,964	17,021,085
Corpus Fund	212,048,775	212,048,775
Interest on Corpus Funds	76,912,275	62,436,571
Grants		
Capital Grants	39,259,205	40,584,771
Revenue Grants	35,184,714	25,184,715
Total	380,623,060	357,282,044
Assets	March 31, 2011	March 31, 2010
Fixed assets		
Gross block	47,826,709	46,722,996
Less: Accumulated depreciation/amortisation	(8,568,722)	(6,139,443)
Net block	39,257,987	40,583,553
Current assets, loans and advances		
Cash and bank balances	286,005,081	249,752,794
Loans and advances	69,444,871	68,288,504
Other Current Assets	1,366,262	5,670,788
	351,416,214	323,712,186
Less: Current liabilities and provisions		
Current liabilities	6,662,871	5,004,918
Provisions	3,388,270	2,006,777
	10,051,141	7,013,695
Net current assets	341,365,073	316,698,491
Total	380,623,060	357,282,044

The financial statements of Socio Economic and Educational Development Trust for the year ended March 31, 2011 was audited by S.R.Batliboi & Associates (Firm registration number 101049W). The complete audited financial statements can be viewed in the website.

MANAGEMENT ACCOUNTS**SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST****Income and Expenditure Account for the Year Ended March 31, 2011**

(All amounts are in Indian Rupees unless otherwise stated)

	Year ended March 31, 2011	Year ended March 31, 2010
INCOME		
Grants	33,925,033	33,178,004
Interest on loans to Citizen Centre	3,063,490	2,414,275
Other Income	9,404,824	2,599,927
Income from Solid Waste Management	13,544,699	15,363,785
Total	59,938,046	53,555,992
EXPENDITURE		
Programme Expenses	51,915,877	43,745,146
Administrative and other expenses	5,402,811	4,148,209
Depreciation / Amortisation	2,429,279	2,470,293
Total	59,747,967	50,363,728
Excess of income over Expenditure before tax	190,879	3,192,264
Provision for Tax		
Current Tax		
Surplus carried forward to balance sheet	190,879	3,192,264

The financial statements of Socio Economic and Educational Development Trust for the year ended March 31, 2011 was audited by S.R.Batliboi & Associates (Firm registration number 101049W). The complete audited financial statements can be viewed in the website.



The Hand in Hand India Annual Report
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