





VISION

To alleviate poverty through job creation and integrated community development.

MISSION

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

OUR GOAL

To create 5 million jobs by 2020





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Financial statements given in this Annual Report are as on March 2014, and achievements are as of March 2014 unless stated otherwise.

Charity Registration Number: 219/2002

WE THANK....

The Hand in Hand India Annual Report (2013-14) is a culmination of the collective efforts of several individuals. We thank each and every one of them. A special thanks to the Hand in Hand India staff, volunteers, donors and Board of Trustees whose support and guidance has helped in bringing out this report.

Editorial Team: Jyothi, Michelle, Nandhini, Palanivel

Concept & Design : no www.no www.no lin)

Featured on the Cover Page: Sayari, Veer TejaJi SHG, Dalpatgarh Village, Rajasthan

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TRUSTEES -HAND IN HAND INDIA

Dr Kalpana Sankar

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

Mr Venkat Reddy

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

Dr S. Chinnappan

With long experience in gender, microfinance and self-help group issues, Mr Chinnappan founded the Tamil Nadu-based NGO Kahi Kendra in 1982. He also edits Muttram, a government-sponsored monthly magazine for self-help groups. He has worked in the policy-making team for Dutch development organisation Cordaid and conducted numerous courses on gender sensitisation, self-help movement and microfinance. International University of Jerusalem has conferred a Doctorate upon him for his humanitarian service, spanning about four decades, and for promoting women's SHGs.

Dr Mangala Ayre

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

Mr P. Kottaisamy

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

Mr Amuthasekaran Nachiappan

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

ADVISORY TRUSTEES

Mr M. S. Sundararajan

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

Mr K. N. Krishnamurthy

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

Mr N. Srinivasan

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

TRUSTEES - SEED TRUST

Dr Kalpana Sankar

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

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Dr N. Jeyaseelan

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

Mr K. Thiyagarajan

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

ADVISORY TRUSTEES

Padma Shri Dr Hanumappa Sudarshan

Dr Sudarshan is a social worker who has for over 30 years worked towards improving the health of rural and tribal people in India. In 1981, he established the Vivekananda Girijana Kalyana Kendra, which strives to empower tribal societies and achieve sustainable development. In 1986, he founded Karuna Trust for integrated rural development through health, education and livelihood security. Dr Sudarshan has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize). The Karuna Trust, headed by Dr Sudarshan, recently received the Social Entreprenuer India 2014 award given by SCHWAB Foundation, Geneva, at the India Economic Summit.

Prof. A.Thillai Rajan

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



FROM OUR ADVISER

DR PERCY BARNEVIK

A new wind is blowing through the world of international development and it is called job creation. The UN's High Level Panel report on the post-2015 Development Agenda has put jobs firmly at the top of the international development agenda.

From our perspective, this interest is long overdue. Hand in Hand India, the founding and biggest operation in the network, has mobilised 1,006,943 poor women in self-help groups; helped start or develop 1,101,900 small businesses, generating 1.5 million jobs.

Our long term goal as a network is to generate 10 million sustainable jobs that will lift some 50 million family members out of poverty.

My own engagement with Hand in Hand India started 14 years ago, when I realized that what keeps people poor is that they cannot earn a living. In many developing countries, 50% or more of the population is unemployed or underemployed. That is why job creation is so critical. Raising family income contributes to greater food security, better health care, housing and education; for instance, Hand in Hand India has brought 239,882 former child workers into schools.

I want to thank our donors around the world, who have funded Hand in Hand India's work. The results achieved in India would not have been possible without your financial support.

And above all, I want to express my gratitude to the Hand in Hand India board members, Dr Kalpana Sankar and Dr Jeyaseelan Natarajan for their leadership and the 2,488 employees and 54,116 volunteers for their invaluable contribution.

- Dr Percy Barnevik Adviser, Hand in Hand India Honorary Chairman, Hand in Hand International



FROM OUR CHAIRPERSON

DR KALPANA SANKAR

It has truly been an honour to lead Hand in Hand India since 2004, first as a CEO and now as Chairperson and Managing Trustee. My current areas of focus are to provide strategic inputs, ensure high quality while implementing programmes, fundraising and mentoring the team to continue the mission of Hand in Hand India.

Our approach is an integrated 5 pillar programme with the main focus being on job creation through Self-Help Groups. Along with this, we also work in the areas of child labour elimination, health, environment and strengthening grass-roots level democracy through Citizens' Centres. Our approach is cost effective and is infused with business principles thereby maximizing impact and outreach.

Since 2004, our work has expanded exponentially. I am delighted to share with you that the latest evaluation report of Micro-Credit Ratings International Limited (M-CRIL) commissioned in August 2014 shows that Hand in Hand India has created or supported 1.5 million sustainable jobs in India in less than 10 years.

The M-CRIL study also shows that:

- 93.9% of our SHG members have received loans either from Hand in Hand India or banks including Belstar, our microfinance arm.
- 96.5% SHG members who received loans have used it for productive purposes.
- A difficult terrain like Madhya Pradesh has the highest proportion of family-based enterprises at 88.3%.

This is a notable achievement. On behalf of our beneficiaries, the majority of whom are some of the poorest women in India, I would like to thank all our committed people in the organisation, especially our CEO, Dr. N. Jeyaseelan, the top management, staff and volunteers and all our donors who have made this possible.

With such unconditional support we are well on our way to achieve or even exceed our target of 5 million jobs by 2020!

2013-14 was a year off extraordinary growth and deeggnition of our activities. We dibbeeld totographed state the growth, meeting one xeved right some consecutive all the elements of our State grillen.

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- Our Healthinterventitionvasabbble toffurfhendev@overnment-nam Primany Health Centressthroughoureogseienesin enthinging-shalthititiondral assessmi. Women were creened farmened for brough infirmagh tireinovirties handevies ive device.
- The Environment team made us proud and positioned us as the leading prigger dentrolled in usual possibility of self inholds are the adapting to play jects inhibited involved the ratiog Spiral Webbeen (Managyaram projects is haroghout this economy cap. "Green Rameswaram Project" is another feather in our cap.
- Our partnership with NABARD (National Bank for Agriculture). Agriculture Shipvelip interest. All Criticisms by Maragrished Roseishis up to Behaba interest in Minjayaram Ting Masseshielding Supparts goe ir ash distinct the activities peat. The arrivational MABARD receives before thing of the middle bis for a mill Maderahed phabarati Parthy printer the single of the middle bis for a mill Maderahed phabarati Parthy printer the single of the mill Maderahed phabarati Parthy printer that the lean characteristic for a mill Maderahed at the abit parthy in the lean characteristic for a mill Maderahed at the strength of the Managraphy.

Tamil Nadu is a testimonial to the hard work of the team.

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- Despite a shoestring budget, we also managed to replicate
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While we did face challenges in dealing with stakeholders with differing motives and in obtaining funds within and outside India to meet our programme requirements, we could sustain the momentum by focussing on training and engaging with volunteers.

As with every passing year, we have moved forward due to the support we get from all our stakeholders. My deepest appreciation and gratitude to all the donors especially Hand in Hand Sweden and Hand in Hand International for supporting our vision and mission with special thanks to Charlotte Bohman and Josefine Lindange; our Board of Trustees for their relentless support, sacrifice and timely help; my mentor Dr Percy Barnevik for promoting Hand in Hand tirelessly; the staff and volunteers who have worked with passion and dedication to make a difference; the faculty of TRIUM, Prof Kash Rangan of Harvard Business School, and M-Cril for useful insights and reflections.

I will continue to serve the Hand in Hand group with strategic support; help transfer the model in the years to come and expand the access to credit for job creation to the millions of poor across India and other developing and underdeveloped nations.

- Dr Kalpana Sankar Chairperson & Managing Trustee

* Data as of September 2014

FROM OUR CEO



BUILDING PARTNERSHIPS IS PAVING THE WAY FOR THE "SCALE, SUSTAINABILITY & SUCCESS"-this is a lesson I have learnt during my journey with Hand in Hand India for the last seven years.

Our various partnerships - collaborations have taken us the world over. helping us replicate our model of job creation across many countries -South Africa, Afghanistan, Brazil, Kenya, Cambodia and Myanmar. Over the years, we have entered into partnerships with many international organizations (Inter-American Development Bank, Asian Development Bank, UNICEF, UNDP and German International Cooperation); Governments (Government of India, Government of South Africa, Government of Uttar Pradesh, Government of Tamil Nadu and local governments-village panchayats, town panchayats and municipalities); academic institutions (Frankfurt School of Finance and Management, Indian Institute of Technology Madras, Asian Institute of Technology, Centre for Microfinance of Institute of Finance and Management Research, College of Agricultural Banking of Reserve Bank of India, NABARD); donors, NGOs, Banks, corporates, community-based organizations (Mutual Benefit Trusts of Self-Help Groups) and service providers for implementing development programmes or for undertaking consulting assignments in the development sector.

Each partnership has been a great learning experience, as each partner's approach is unique and this has led us to refine our strategy, systems and processes on an on-going basis. This sort of continuous action, reflection and reorientation has enabled us to overcome the challenges thrown open by the diversity of the programmes being implemented by our Five Pillars.

We have been overwhelmed by the appreciation we have received by our partners across several forums. It is humbling to note that our commitment, professionalism, perfect execution, impact and transparency have been the key elements to forging new partnerships and strengthening existing bonds. To reach our goal of creating 5 million jobs by 2020, we would like to speed up replicating our job creation model through many more new partners in the years ahead.

DR N JEYASEELAN

We are also equally excited about the 'Due Diligence' tool that we have evolved to select implementation partners with good governance and operational capacity. The fast expansion to new territories will involve a lot of capacity building and that is why we are promoting the Hand in Hand Academy for Social Entrepreneurship, which will deliver the capacity building services, based on our hands-on experience, to various stakeholders and contribute to the knowledge sharing in the development sector.

I would also like to take this opportunity to thank Dr Kalpana Sankar, our Chairman and Managing Trustee, for her guidance and support;the Board of Trustees, Donors, Bankers, our staff and all other stakeholders including our clients who are the main stakeholders in our programmes.

We look forward to build many new partnerships in the years ahead.

> - Dr N. Jeyaseelan CEO, Hand in Hand India

THANK YOU

We owe our success in reaching out to millions of rural poor to all our partners - Government Organisations, Corporates, Financial Institutions, Donors, Development Organisations, Educational & Research Institutions, and Community Members.

APPROACH

Registering as a Charitable Trust in 2002, we initiated our first intervention, the Child Labour Elimination Programme which time, we broadened our interventions to address the multidimensional factors of poverty. Today, with more than a decade of work in the development sector, our integrated poverty alleviation — Self-Help Groups and Microfinance, Child Labour Elimination Programme, Citizens' Centre Enterprises, Health, and Environment.

stewardship of Dr Kalpana Sankar who has been involved in women's self-help group movement in Tamil Nadu for about we work in Tamil Nadu, Karnataka, Madhya Pradesh, Odisha, Brazil, Cambodia and Myanmar.





SELF-HELP GROUP & MICROFINANCE

- · Social Mobilization
- Training and Capacity Building
 Microfinance
- · Business Development
- · Institutional Development

1.288.330 jobs created 67,018 SHGs formed 948.074 Women in SHGs 12,086.33 Total Credit Disbursed (INR million) 3,368.59 Total Savings of all SHGs (INR million)



CHILD LABOUR **ELIMINATION PROGRAMME**

- Social Mobilisation
- School Programmes
 - > Direct Enrolment
 - > Residential & Non-Residential Special Training Centres
 - > Transit Schools

 - > Children Learning Centres
- · Child Sponsorship Programme
- · Supporting Higher Education

9 Residential Special Training Centres 38 Transit Schools 210,006 Children enrolled in schools



HEALTH

- Access to Healthcare
- · Nutrition and Anaemia Control
- · Social Mobilisation
- Training

3,347 Medical camps

413,030 Beneficiaries through medical interventions 9,362 Toilets constructed

21.100 Women brought out of anaemia 7.562 Children out of malnourishment



CITIZENS' CENTRE ENTERPRISES

- **Good Governance**
- Rural Technology Inclusion
- Social Mobilisation
- Entrepreneur Development

3,343 Citizens' Centres

516,481 E-literacy beneficiaries

172,576 RTI awareness beneficiaries

3,156 Beneficiaries of income-generating training 2,544 Beneficiaries of computer skills training

ENVIRONMENT

- - o Community Drinking Water Programme
 - o Watershed Development and Management
 - o Tribal Development Project
 - o Organic Farming and Agriculture Development
 - o Green Livelihood Development
- · Solid Waste Management
 - o Municipal Solid Waste Management
 - o Waste to Energy
 - o Advocacy

385,489 Households covered by waste collection 37 Natural Resource Management projects

Village Uplift Programme

Our two-year Village Uplift Programme is designed to create and build self-reliant communities that bring about a holistic development in villages. We partner with local stakeholders, including the Panchayat heads, villagers and other government and non-governmental organisations in implementing development initiatives in the areas of job creation, education, health, environment, and IT and governance.

167 village panchayats covered





ONE MILLION **SCOUNTING**

Dr Madhu Sharan writes on why women are our biggest partners...

To the many child labourers of Kancheepuram we owe our genesis and to their mothers our evolution. Skilled little fingers spinning the loom, weaving the fabled slik sarees and untold stories of lost childhood. And with this picture began our journey – helping children weave their stories and gradually rewriting the narratives of many rural families and villages altogether. It is these skilled little fingers that also pointed us to the hands that needed to be lifted, held, and empowered – the hands of our biggest partners, the women of rural India.

While there exists several women-centric development initiatives globally, gender disparities continue to cause women to bear the greater brunt of poverty, subjecting them to extreme and deeper forms of discrimination and exclusion. Thus, when a woman is helped, the impact most often is felt not only by herself but by the whole family and in many cases, the whole community.

Our own Credit Plus Model was developed customising the microfinance programme to empower women with sustainable income-generation options. The programme mobilises rural women living below poverty line to form self-help groups (SHGs). The systematic process that is followed to enable women to become entrepreneurs includes social mobilization, training and capacity building, including financial literacy and skill development training, access to credit and other financial services and entrepreneurial support.

Our Women's Empowerment and Enterprise Development Model

Social Mobilization Training and Capacty Building Access to credit and elated services

Enterprise Development Marketing linkages

Ever since the inception of the Credit Plus Model, the number of rural women who have become empowered through it started multiplying. For over a decade now, they have been the agents of change, maximising our efforts at bringing better income, better education, better awareness, better health and better environment.

While financial inclusion has been given a much needed impetus under the newly elected Prime Minister's Jan Dhan Yojana programme in India, which aims, among other things, to provide every household in India with a bank account, it has always been a priority for us, since the beginning, to ensure linkage of maximum number of SHG women with the banks for continued access to credit and other financial services.

Promoting financial inclusion, among other things, addresses two key issues. One, facilitating the process of women's empowerment and the other, of reducing poverty and achieving well-being of the household through women.

One is of course aware of the intense discourse in the academia of the Gender and Development (GAD) debate against targeting women in microfinance, but suffice to say, at this stage, that we take utmost care to provide SHG women with options of choice, freedom and flexibility to partake in the process.

The fact that the rate of interest charged on diminishing balance is comparatively lower than other MFIs and the loan can be used only to further economic activities makes women our most willing partners to access financial services and augment their process of socio-economic empowerment.

DID YOU KNOW?

74% of our SHG women have their individual bank accounts as compared to the global financial inclusion average of 50%. In India, financial inclusion is even lower at 35% and deteriorates further among women at 26%.

The findings are the result of a rapid internal survey conducted by HiH India of financial inclusion among its SHGs in April 2014.

Global average and the average in India including among women in India have been quoted from an article in MINT of April 22, 2012 titled, "India lags behind Developing Countries in Opening Bank Accounts." Financial inclusion average among developing nations have been cited at 41%.

³ To know more on PMJDY, please visit the website at: www.financialservices.gov.in; or www.pmimdia.gov.in; ⁴ HiH India charges an interest rate of 23% on diminishing balance as against the celling interest rate of 26% prescribed by the Reserve Bank of India (RBD). No uptort fee is charged at HiH India.

Besides, promoting 'gender equality' there are other, equally important, reasons that make women our largest partners in financial inclusion:

i) Women are Poorest of the Poor. It is generally accepted that women are disproportionately represented among the world's poorest people. UNDP reported that 70 percent of the 2.3 billion people living on less than USD1 per day are women.⁵ This rationale supports women's access to financial services because women are relatively more disadvantaged than men.⁵ In the context of women, particularly, poor women, their condition becomes even more vulnerable due to unequal distribution of resources within and outside the domain of the household. By providing access to financing for income-generating activities, NGOs and microfinance institutions can significantly reduce women's vulnerability to poverty, which is what we strive to achieve.

> We work with women living at the bottom of the economic pyramid (earning less than USD 2 a day) and seek to enhance their process of empowerment through the above mentioned process.

> A substantial part of our work and impact has been in South India, particularly in the State of Tamil Nadu. However, perceiving a deep need for socio-economic development and women's empowerment in North India, we have made sincere and strategic efforts, since 2010, to reach out to the underprivileged in North India.

> Our work in the North becomes even more significant as apart from suffering from high incidences of poverty, illiteracy, hunger and malnutrition, these States also suffer from huge gender disparities which results in multiple forms of deprivation and exclusion of women from socio-economic growth. As of March 2014, we have been actively working in the States of Madhya Pradesh, Odisha, Maharashtra, Rajasthan and Uttar Pradesh. These 5 States comprise 43% of the total country's population and 44% of the total 354 million BPL (below poverty line) population as per UNDP, 2011 statistics.

ii) Women spend most of their income on their families: Women have been shown to spend most of their income on their households; therefore, by helping women increase their income, one is in fact, improving the welfare of the whole family.

Empirical evidence from a cross section of several SHG members has pointed out to an increase in household well-being post SHG membership in terms of F_c

- > Improvement in the quality of life (standard of living/housing, toilet, access to water, sanitation and electricity, cooking fuel, two-wheelers, etc.)
- > Reduced vulnerability to risks and shocks
- > Improved literacy of household members and education of children, absence of child labour and child marriage
- > Improved awareness of health and hygiene

iii) Efficiency and Sustainability: Proponents of targeting women for sustainability reasons cite women's repayment records and cooperativeness. A collective wisdom has emerged that women's repayment rates are typically far superior to those of men. Our repayment rates have been in excess of 99.5%. In addition to augmenting the aspect of financial sustainability of the model, efficiency of operations enhances the level of confidence and inculcates a sense of pride among women for being perceived as credit worthy by banks and other institutions and, as in our case, also, being regarded as successful entrepreneurs!

iv) Empowering Women: Under the credit for empowerment approach, one of the oft-articulated arguments is that self-help groups are vehicles for triggering the process of empowerment. Self-help groups offer the canvas to conduct social intermediation, which, in turn, provides women the opportunity to acquire the ability to control their own lives, set their own agenda, gain skills, solve problems and develop autonomy.³ By putting financial resources in the hands of women, microfinance institutions help level the inequalities against women and promote gender equality.

We have witnessed abundant examples including in regions like Rajasthan and Madhya Pradesh where SHG members, both individually and collectively, have been able to negotiate better living conditions for themselves including addressing issues of alcoholism, child marriage, domestic violence, downy, etc.

Irrespective of the theories in support of targeting women in microfinance, for us it is a compelling mission to alleviate poverty through a sustained and integrated approach of providing training, capacity building, access to financial services along with effective monitoring of projects to achieve integrated community development and women's empowerment.¹⁹

From our experience in partnering with rural women from various parts of India, we have witnessed that they have been able to negotiate better living conditions for themselves. The integrated approach of our SHG and microfinance programme in providing training, capacity building and access to financial services has helped many women to rise above social conformities.

Dr Madhu Sharan is our Chief Operating Officer, North India Operations.



A SECOND CHANCE

The adult literacy training programme helps women like Alamelu gain basic reading and writing skills. "I can read the bus board, sign my name, read simple sentences. It's my second shot at being made literate. What I lost out in childhood I have regained through this training," says a jubilant Alamelu from Kalathur village in Tamil Nadu.

She is keen to improve her literacy levels so that she can help her children in their studies. "If my parents were educated they probably would have educated me as well. I don't want to deny my children that right," she adds.

See UNDP website: - www.undp.org

g see other receive.— www.unique of According to the World Bail King gender statistics database (2012), women have a higher unemployment rate than men in virtually every country.

The positive spread effects of hit india's SHG programme in areas of education, health, sanitation, community participation in the lave of the SHG members if amilies is the result of i) guarationed training and capability building of the members ii) focus on an interplace dilaign development.

programme and ii) effective monitoring of its projects.

Experience with all-male group lending Sinapi Aba Trust, Chana found that men's groups were more difficult to control and did not have positive attitude towards group attendance. They were also not committed to mutual guarantee of the group and were argumentative about interest rates. (Cheston, Suny & Kuhn, Lies, Empowering Women Through Microfinance) "Orth paper for One World Action-03/11/2002/pg.10]

Deshmabh (2001, 2002): Pitt and Khaneldar 1939), Contr (1997). Results (1997). The Microcradit Jammi, Feb 2-4, Bornmi, Bornmi,

The article has been written by Dr Marthu Sharan who is currently working as CDC of North India Operations at HiH India Dr Sharan's PhD the from Javaharian Netro University. New Delhit, was on the topic of Women's Empowerment in Microfinance Programme of NGDs in India.





STARS THEIR EYES

Through literacy training and by creating livelihood opportunities, we are making rural women self-reliant.

287 million adults are illiterate in India. This amounts to 37% of the global total. The urban-rural disparity is stark here. While the rich young women in the country have achieved universal literacy the poorest are expected to do so only around 2080.1

Education is not just a tool to gain employment. The broader educational canvas transcends to empower people with knowledge, to make informed choices, to speak up, be active participants in the development of their community and mould them to be makers of their destinies.

While literacy is opening a world of opportunities for many Indian urban women, it's nemesis — illiteracy — continues to throttle the choices available for rural women. Literacy, along with social mobilization and improved access to microfinance, can help the poor break the negative cycle of debt, manage consumption, and mitigate risks better. Our collaboration with GSRD Foundation is aimed at achieving this. Combining the literacy programme with vocational skill training, we, along with the GSRD Foundation, have helped women gain functional literacy and become skilled.

Microfinance products combined with enterprise development have a strong impact on reducing the intensity of poverty and on specific socio-economic variables such as household income, children's schooling, health status, household nutrition, and women's empowerment. However, if not combined with comprehensive literacy, where women get wider knowledge while being strengthened as a group and as individuals, the expected optimum results may not be reached.

In its fourth consecutive year, the partnership with GSRD has helped us take the literacy and vocational skill programme to Indore, Dhar, and Dewas districts of Madhya Pradesh in Central India. The intervention under this programme has helped rural women build assets, improve their financial acumen, develop new and strengthen existing income-generating activities, and thus lead a better life.

GSRD

FOUNDATION

GSRD Foundation has joined hands with us to provide business opportunities to rural women in Madhya Pradesh through a comprehensive adult literacy and vocational skills training programme.

LITERACY THUMBPRINTS

- Literacy and numeracy training provided to 1,476 illiterate rural women.
- SHG members no longer resort to thumb impression.
- Women have cultivated in them the skills to assess their savings, loans, interest rates, balances and payment dues.
- Participants have become more confident and are proactive during SHG meetings.
- · Women have acquired the ability to assess by themselves their day-to-day expenditure.
- Members are able to manage simple day-to-day activities like traveling in public transport, visiting a bank, without depending on anyone.

UNSKILLED TO SKILLED - the transformation

Apart from the adult literacy programme, the association with GSRD Foundation has helped us conduct vocational skill training programmes for rural women. The training focuses on hands-on practical workplace skills and theoretical inputs that the participants can use effectively. Around 1,400 women have benefitted through the vocational skill training.

Making bangles, bags, candles, learning to stitch, getting trained in cosmetic care, our partnership with GSRD Foundation has seen us provide vocational skill training to rural women in Madhya Pradesh on a wide array of skills.



The GSRD Foundation supports Hand in Hand India since 2008. We highly value Hand in Hand India and consider them a strategic partner. We visited Hand in Hand India several times and are very impressed with their work; delivering literacy and numeracy and vocational training on a large scale in India.

- Ms Frouke Bruinsma, Secretariat, GSRD Foundation



"Previously, I never used to have any interest in learning, but now it has changed." - Premlata Chowdhry.

Fowda Panchayat



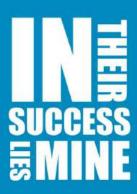
"Our self-confidence has improved considerably. Before the literacy training, I could never go the bank unaccompanied. Today, I do it all by myself, thanks to the training. I do not have to depend on anybody to accompany me."

- Rina Chawda, Sanwar Panchayat



"Today we are more aware. We now carefully read any document or papers before signing it."

- Rekha Bhagwan, Fowda Panchayat





Three years ago Anjali Bai got her first taste of entrepreneurship. And it was not sweet. Residing in Panda Jagir Panchayat, in Madhya Pradhesh's Dewas district, Anjali set-up a small shop in her courtyard. The shop acted as a retail outlet from where she sold dress materials. This turned out to be quite non-lucrative with Anjali barely earning a net profit of INR 200 a month. Her expenditure exceeded her income and it did not seem to get better with time.

In 2013, Anjali joined our Om Sainath SHG. She and members from her SHG received skill training in making bangles. A bangle is an accessory which adorns the hands of many an Indian woman, especially married women. The demand for this colourful piece of accessory goes up during festive and auspicious occasions. The training that we organised was done so with support from GSRD Foundation.

Armed with the basic training provided by us, Anjali further enhanced her entrepreneurial acumen by exploring new designs keeping in mind the popular trends.

"I started selling bangles from my shop a year ago. I earn a minimum of about INR 2,000 from this venture. During festivals or marriage seasons, I sometimes earn up to INR 10,000," she says.

The income has helped her take care of her household expenditure without having to rely on her husband. Today, she has also become a trainer and is appreciated for the way she successfully trains women to become skilled in making bangle. She employs about four women from her neighbourhood to make bangles. Anjali also went on to get herself trained in making lac bangles.

"I feel immensely happy to train other women. I want to share my success with all of them. In their success lies mine as well. That will make me happy and feel fulfilled."

Both the literacy and vocational skill training has brought about a significant transformation among our SHG women like Anjali. The vocational skill training in particular has succeeded in igniting an entrepreneurial spark among the SHG members. Like the colourful bangles that they create, the training and the subsequent benefits promise to lend colour for a better life.





≧OPENSECRET

By providing water and sanitation loans, we are helping thousands have access to the most basic of human needs.

Sanitation practices in India, for long, have been camouflaged under the garb of religious and conventional customs. Addressing this issue, therefore, becomes even more challenging. The lack of finances is not the only hurdle that prevents access to sanitation, but stakeholders also have with them the arduous task of breaking through a rigid mindset which is bound by traditional norms.

Our own efforts to address this pressing concern stems from the tales of the many women and children we have come across; stories of being electrocuted, bitten by snakes, fear of wandering in the dark, but most important of all — being denied their dignity.

To tackle both the social and economical obstacles to sanitation we have adopted a multi-pronged approach which includes awareness and access to microcredit. By obtaining microfinance loans people have successfully constructed toilets and water tap connections in their households. We have been supported in this effort by Water.org with whom our association dates back to 2008. Water.org has transformed hundreds of communities in Africa, South Asia, and Central America by providing access to safe water and sanitation.

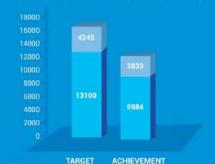
Our Water Credit programme with Water.org, was first implemented in villages in Kancheepuram district, Tamil Nadu. The villages were characterised by low income, poor literacy rates, poor connectivity, and lack of knowledge and awareness of sanitation.

Following the success of the first phase which benefitted 241 villages helping 23,141 people gain access to safe water and 16,874 people gain access to sanitation, our partnership with water.org was extended to promote 21,050 household water connections and 6,450 individual household toilet constructions for an extended project period till 2016. In its second phase, we will cover Kancheepuram, Villupuram and Thiruvallur Districts of Tamil Nadu.



Our Water Credit
Programme with
Water.org is helping
villagers construct
toilets and gain
access to safe
drinking water.

ACHIEVEMENTS OCT 2011 - JUNE 2014



WATER

TOILET Hand In F

Hand In Hand India's watsan product was highlighted in the MICRO FINANCE INDIA Capitals report 2012

| Loan Product | | Loan disbursal in USD |
|-----------------|-----|-----------------------------|
| Water | 76% | 565,450 |
| Toilet | 90% | 638,833 |
| Toilet | 80% | 1,204,283 |

Out of the total loan portfolio of USD 4.96 million, watsan portfolio constitutes 6.5% - 321666 USD. The repayment of watsan loan: 99.9%

597 MILLION NOTE: The properties of the propert

Progress on Drinking Water and Sanitation — 2014 update

SUSTAINED EFFORTS SUSTAINED RESULTS

The need: At the start of the project, we undertook a market research among our self-help group members to assess the demand for water connections and toilets in the project villages. The research revealed that one third of the population did not have household water connections and only 15 % of the population had a toilet, of which only half were using it. The study showed a strong demand for water and toilet loans for which we designed suitable loan products.

Community ownership: To overcome the teething challenges, we felt the need to make the community be more actively involved in the implementation of the programme. Thus, was formed the Village Health Committees or VHCs which consist of self-help group members, panchayat (local government) president and ward counsellors. The Committee's role is to discuss the water and sanitation situation in the village and provide advice to the Panchayat president on approval of water connections.

Training: All self-help group members who express an interest in watsan loan products are expected to undertake our training before applying for a water or sanitation loan.

Asset Creation: Borrowers who obtain a watsan loan are expected to construct the water connection or toilet within 30 days of availing the loan. Our civil engineers provide technical advice to the borrowers based on which the water connection is provided and toilet constructed.



\$386,600 CHILDREN DIE DUE TO WATER-BORNE

- UNICEE WHO estimates



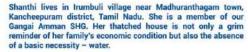


IMPACT

An end line survey indicates the following outcomes of our partnership with Water.org:

- 24% of member households in the project area use private toilets against 5% of member households which used toilets in the pre-project period.
- 70% of member households have access to private water tap connection at the end of the
 project period as compared to 66 % in the pre-project period.
- Time spent every day on collecting water has come down by 1 to 2 hours. The time saved is spent
 productively either at home or at work.
- Member households that availed watsan loans reported lower incidence of waterborne diseases.
- Constructing household toilets was a huge relief for adolescent girls, women, differently-abled, and elders in the community who no longer have to resort to open defecation.
- Better health means more productive working days, especially for the rural people who depend largely on physical labour to earn their livelihood.





The nearest source of water for Shanthi and her family was at least 2 km away from home. Every day, the mother of three would lose a considerable amount of productive time in collecting water for her household; in the bargain she would turn up late for work. She is the sole breadwinner in her family. Missing work is something she can't afford.

Through the watsan programme, we could provide her with a loan to set-up a tap water connection in her courtyard. The access to safe drinking water has enabled Shanthi to spend more time with her children, complete her household chores, and report to work on time.



A delegation from PepsiCo and Water.org including Mr. Rich Delaney, Senior Vice President - Global Operations; Mr. Carl Pfleger, Vice President - Global Operations; Ms. Liese Dallbauman, Director, PepsiCo Water Stewardship; Dr. Muna Ali, Head of CSR, Greater India Region; Mr. Gary White, CEO, Water.org; Ms. Rachel Brumbaugh, SeniorManager South Asia, Water.org visited the Hand in Hand India water.org project in January 2014. Thanks to the water connection established through the Water.org and Hand in Hand India partnerships, beneficiaries from the Irula tribal community now have access to water.



Water.org co-founders Matt Damon and Gary White, who is also the CEO, visited Pullyambakkam village and Chinna colony in Kancheepuram district where we, together with Water.org, have provided water and sanitation loans. Visiting the households of individual beneficiaries, both Gary White and Matt Damon witnessed first-hand the transformation that water and sanitation loans have brought in the lives of the rural poor.

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

Matt Damon, Co-founder, Water.or

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

> Gary White, Co-founder CEO, Water.org

28 29

HANDES HANDE WITH BNP



CHANGING LIVES

Together with BNP Paribas Sundaram Global Securities Operations, a leader in global banking and financial services and their partner BNP Paribas Securities Services, Paris, we have provided opportunities for women and children to harness their true potential. Today, for many of them, the sky is the limit.

In their quest to scale up their enterprises, rural women entrepreneurs face many challenges including weak knowledge on markets, finance and accounts. This often leads to poor business decisions, inability to strengthen and sustain enterprises, and the closing down of enterprises in some instances. In June 2013, we collaborated with BNP Paribas to train women entrepreneurs on financial literacy. The partnership developed a need-based financial literacy curriculum which was administered to the women entrepreneurs in Kancheepuram and Chengalpattu, Tamil Nadu, to enhance their business opportunities. Many of these entrepreneurs were not maintaining account books and were unable to define their profits.

The five-day training programme, conducted in four batches, was provided to 115 women entrepreneurs. The training included a two-day classroom session, followed by field mentoring for two days ad one-day exposure visit to the Bank. Volunteers from BNP Paribas, Chennai, interacted with the beneficiaries, advising them on various aspects of business, finances, and statutory requirements.

Participants were taken through modules on:

- Business cycle & Marketing
- Enterprise Vision Building
- * Business Accounts
- . Bank and Government Schemes
- * Business Plan

The training has shown promising results with a 20 -30 % increase in the beneficiary's income; entrepreneurs are also more systematic in maintaining books of accounts and inventory. This helps the entrepreneur to focus on goods and services which are in demand and not on dead stock.



BNP Paribas has partnered Hand in Hand India since 2011 and our association has been a very successful one. We have been continually impressed by the deep commitment of the Hand in Hand India team and the lasting impact they make on communities through their various initiatives. On behalf of my colleagues, I would like to take this opportunity to wish Hand in Hand India the best for all their projects and look forward to strengthening our partnership."

- Mr Patrick Vanderbeck, Managing Director, BNP Paribas Sundaram Global Securities Operations

GET, SET, GO!

BNP Paribas has also been supporting our Transit Schools run by the Child Labour Elimination programme. Starting with four Transit schools in 2011, the project is now supporting six transit schools in Kancheepuram and Vellore Districts. About 455 children who had earlier dropped-out or could not complete high school have appeared for their 10th Public examinations. Out of this, many have passed their high school and many are pursuing education either in schools or in Polytechnics and it is assuring them a chance to be gainfully employed.

High school or Secondary School Certificate issued after Grade X public examinations is crucial for any Indian student to pursue higher studies or to even find employment. But most of them, due to lack of proper guidance and financial stability, fail in their examinations and tend to discontinue their studies altogether. This trend is particularly observed in rural areas where the quality of teaching is also a key factor. This is the focus area of our Transit Schools.

Transit Schools target children in the age group of 15-18, who have dropped out of school after Grade VIII or have not passed the Grade X board exams. Such children are identified and encouraged to earn their High School Certificate, giving them a second chance not only at education but maybe even in life. They are given necessary and efficient coaching by trained instructors, who assist them in preparing for the grade ten board exams. Further, we monitor their improvement and career guidance counselling programmes are also organised for the children. Many of these children have gone on to pursue vocational courses, those that give them a skill and leading to direct employment or higher studies in colleges. Some have also started working as drivers, and semi-skilled workers in companies for which a High School Certificate is the basic qualification.



"I am now preparing for Union Public Service Commission examinations with an aim to serve the nation by joining the Indian Army, I have a Diploma in Electrical and Electronic Engineering. About 5 years ago, my education was at cross roads. Failing to clear my Grade X exams, I was discouraged. Luckily, I got enrolled in Hand in Hand India's Transit School in my Panchayat. The intensive coaching at the school helped me regain my confidence and determination. Though I could pass all the subjects only in the fourth attempt, I didn't give up on myself; neither did my teachers at the Transit School, Now I know I can do anything that I put my heart into. This was possible only because of Hand in Hand India's relentless encouragement.

 R Prakash, Alinjikuppam Panchayat, Vellore, Tamil Nadu



Much effort went into making them understand the importance of education for Asha. We mobilised important community members to persuade her parents into sending her to school, and we succeeded. Asha joined the Bharatiyar Residential Special Training Centre (RSTC) run by us in Visoor, Kancheepuram. It's been more than a year since Asha's first day at the centre and she has come a long way from being a rag picker. Asha has managed to ace elementary studies and has been mainstreamed to Grade VIII in a Government school in Koviiambakkam. An avid learner, Asha has found a place where she truly belongs. Now Asha has a future to build, a chance to grow and probably make it big in this world.

Empowering communities is vital in promoting education, especially among the rural populace most of who like Asha's parents, are migratory workers with seasonal jobs. With little or no education, tack of financial stability and ignorance of the significance of education, these people choose to send either their children to work or to look after the house & younger siblings rather than to study in schools. We saw that there is a greater need to create awareness of eliminating child labour among local communities. But this is not easy as providing financial assistance. We had to work with their attitudes, change their perceptions and values about education and schooling. This was the origin of the Social Mobilisation Programme.

The Social Mobilisation Programme, the cornerstone of our Child Labour Elimination Programme identifies out-of-school children and child labourers through an initial survey. The initiative, by forming Child Rights Protection Committees or CRPCs, actively engages the local body representatives and various interest groups within the community in addressing child labour and ensuring the right to education for children. It involves a process of bringing the community together to address issues that affect them and gradually equips them to take ownership for managing the outcomes. The attitude shift in Asha's parents in agreeing to send her to school is a product of the work of the CRPC.

SANDREWS

One of our enduring partners, Anders Sandrews Foundation has been supporting our Child Labour Elimination Programme since 2009. The project has helped us empower communities, thus enabling more than 22,000 children from villages to go to school.

EDUCATING COMMUNITIES

A CRPC consists of elected representatives, women, youth, parents of children aged 6-14 years and other key influencers in the local community. Many community sub groups like women's SHGs, youth groups and related institutions like the Parent Teacher Association, the Village Education Committees and School Management Committees are engaged to address the issue of child labour elimination, 100% enrolment, attendance and retention of children aged 6-14 years in school. The CRPC members are given intensive training and periodical workshops are conducted on various components of social mobilisation including

- > Child rights and protection
- > Children's Education
- > Children's Health
- > Child labour and Right to Education Act
- > Government Department functions in child labour abolition
- > Parents and children's role in child rights protection
- > Root causes of child labour
- > Strategies to function as an effective team
- > Problem-solving techniques
- > Leadership traits







Sutherland Global Services has long been committed to corporate social responsibility. and is proud of our successful collaboration with Hand In Hand India. The principal mission of our adopted project is two-pronged: (1) providing literacy to the less privileged, and (2) achieving community development through liberating child labourers. Our impactful work with Hand In Hand India supports Sutherland's charitable mission to stand firmly behind causes and technologies that foster, support, and assist in advancing the lives of young people around the world and the communities where we work and live. Partnering together. Sutherland and Hand In Hand India are making a difference, one community at a time.

 Mr Aashish Singh
 Vice President and HR Head – Indi-Sutherland Global Services

Strengthening of CRPCs is critical to achieve the objectives of the programme as their active participation is fundamental in enrolling and retaining all children in school. Many awareness programmes are conducted to endow the CRPC members with the large responsibility they have at hand. This is followed by mass campaigns where we involve them in public dialogue—campaigns supporting specific causes and occasions like World Day Against Child Labour, National Days such as Independence day and Republic day, etc. The members themselves distribute pamphlets, conduct rallies, child rights advocacy, host community stakeholder meetings and even provide trainings. We encourage them to stress on the message that education is the only way to overcome child labour and future poverty. A total of 6.828 stakeholder meetings with 73,617 participants were organised by our CRPC members between June 2013 and February 2014.

Anders Sandrews Foundation (ASF) supports our work in nine of the thirteen blocks in Kancheepuram district, covering 457 panchayats and we have been successful in setting up 443 Child Rights Committees with 6761 members to be precise. Out of the 457 panchayats, 465 have been declared child-labour free. But more than these numbers, what matters is the change they have brought in the life of almost 22,000 children, who have attended school regularly or have moved on to pursue higher studies – children who were weavers, rag pickers, cleaners, construction workers and shepherds. Children who could never dream of reading a book now have a dream to follow.

"I was inspired through Hand in Hand India's CRPC interventions in my village and I am supporting the education of two underprivileged children. I also encourage school enrolment among the children of my village"

Ayyappan (Indian Bank Employee),
 CRPC member, Utthukadu Panchayat,
 Kancheepuram district, Tamil Nadu

"The sense of responsibility towards our children and their future was instilled in me through the guidance and motivation from Hand in Hand India's Child Rights Protection Committee. This helped me to lay speed breakers in front of the school in my village for the safety of the children"

 Panchesaram, CRPC secretary, Nemmeli Panchayat, Kancheepuram district, Tamil Nadu

UP TO THE CHALLENGE

SUTHERLAND GLOBAL SERVICES*

Our recent collaboration with Sutherland Global Services, a global provider of business and technology management services, is witnessing a new dawn for education of children in Anaicut tribal hill region in Vellore, Tamil Nadu. The project that started in November last year has had an accelerated start moving towards its target of creating 30 child labour-free villages in the region. In this period upto march, about 24 new children have been enrolled in the three different Residential Special Training Centres (RSTC) run by us in the region. Another 118 from these RSTCs are ready to be mainstreamed into regular schools.

Highlight from the Hills

- · Social mobilisation programme aiming at community empowerment
- 24 students enrolled in RSTCs
- 118 RSTC students ready to be mainstreamed to regular schools
- . 1E4 shildens received new school uniforms
- 104 Children received new .
- 186 students benefitted from 8 Children Learning Centres
- Started one Transit School in Analcut; 17 students appeared for their Grade X board examination.
- 4 child day-care centres identified for strengthening and renovation
- 9 paediatric health camps conducted; 4/1 persons benefitted including HSTC teachers and children

² A panchayet where every child between 6.6.14 years is enrolled and attending school and where the community plays are active role in the child's education is declared as Child-fabour free.



Our Citizens' Centre Enterprises are helping the rural poor discover the benefits that come along with access to Information & Technology.

Karthikeyapuram is a small panchayat about three kilometres away from the town of Thiruttani in Thiruvallur District. Tamil Nadu. About three years ago, banking was a non-existent term in the vocabulary of a majority of its residents. Therefore, when a bright 28-year-old first approached them with the concept of bringing banking right to their doorstep, they could only scoff at the offer. A bank, right in their panchayat, at the residence of this young woman was as alien a concept to them as saving itself. The young woman was Radhika, a resident of Karthikeyapuram and a budding Citizens' Centre entrepreneur; our Citizens' Centres (CCs) have been playing the dual role of bringing e-literacy to the rural population and acting as Good Governance hubs, making people aware of their rights as citizens. As an enterprise, the CCs have helped our SHG women find income-generating options through computer-related activities. The banking services Radhika was trying to bring to her people were those under the Business Correspondent (BC) Model adopted by the State Bank of India (SBI).

banks, It was decided to use the services of Non-Governmental Capanisations / Self-help groups. Microfinance Institutions and other Civil Society Organisations as intermediates in providing financial and banking services through the use of Sustriess Pacilitator and Correspondent models. The banking settle of this move was to ensure greater financial inclusion and increase the outlensh of the banking settle of http://www.horg.org.nice.org.nic.pub.sc.com/decided-bankya.apartie-2718



Joining hands with the State Bank of India, we have been able to help many residents of Karthikeyapuram gain access to financial services right at their doorstep.

Radhika was faced with two challenges - make people aware of banking services and earn their trust as a provider of banking services. In all, out of the 2,500 residents of Karthikeyapuram, hardly about 500 held accounts in banks in Thiruttani. An additional challenge was that people were very guarded about their finances and extremely wary of those approaching them about financial services. However, this did not deter Radhika.

When Radhika was approached by us with an offer to set-up the model at her CCE, she saw a golden opportunity. An opportunity to provide banking services for residents at her doorstep. She underwent a day's training programme conducted by SBI following which we also imparted some special training on operational aspects of the BC model.

To Radhika's repertoire of a computer, printer and modern were added a web camera and a finger print capturing device. We supported her in setting-up the infrastructure, its maintenance and also with initial technical assistance to open and operate the accounts. "It was not only technical support that I received from both the organisations, but also the hand-holding to face the challenges in getting people to use the banking services that eventually helped with the success of this venture," says Radhika.

Radhika's sister was her first client. Gradually, the number of clients opening accounts at Radhika's SBI klosk increased. The rest, as they say, is history. By the end of the first year, after considerable struggle, Radhika managed to have 220 clients operating out of her kiosk. Apart from basic deposit and withdrawal, Radhika at the time managed the disbursal of payment to beneficiaries of government welfare schemes.

About a year after Radhika set-up the SBI kiosk at Karthikevapuram. she was directly enrolled as a BC.

Word spread about Radhika's sincerity and trustworthiness as a BC. People with minimal disposable income too slowly started opening zero balance accounts and depositing as much as they could. The funds, availing of credit facilities, and so on. fact that the savings at these Customer Service Points fetched People can reach me any time 24 hours a day! I higher interest rates from the bank was an added bonus to the feel happy when sometimes people recognise me depositors. Radhika's track record was turning out to be quite as the SBI!" says Radhika. satisfactory and she seemed to be steadily gaining the confidence of the local people.

Today, Radhika's success as a BC agent is evident from the fact that she caters to the banking needs of the residents of Karthikeyapuram, Mambakkam and three wards of Thiruttani town. The number of clients has increased to over 2,000 as of March 2014, including about 1,200 from Karthikevapuram. The range of banking services has increased to include facilitation of loans and fund transfers. The finger print capturing device and POS terminals have made banking procedures seem less complicated to the rural people as they do not need to maintain a pass book.

According to the NSSO, 73% of farmer households have no access to formal sources of credit.

Source: All India Debt and Investment Survey, National Sample Survey Organisation 59th Round



"Thanks to the Customer Service Points run by BCs like Radhika, we have been able to reach out to more people and offer our banking services in an effective manner to them."

- Mr Nataraj, Deputy Manager, SBI, Thiruttani Branch

"From only withdrawing money, today, people have moved on to depositing, saving, transferring

Thanks to Radhika, today, many from her working areas are more financially literate. Her story reflects the power of the tripartite partnership underlying all of our interventions. We are inspired by the link that we could enable between the community and banking sector through the Business Correspondent model. In the coming years, this will invariably gain greater significance owing to the launch of The Pradhan Mantri Jan Dhan Yojana by the Prime Minister of India, Narendra Modi, towards comprehensive financial inclusion. Towards this end, this has truly been an inclusive partnership.

A scheme faunched by the Prime Minister of India, Shri, Narendra Modi in 2014. The aim is to enable universal access to banking facilities and requires every citizen to open a zero-balance bank account as the first step.

HAND ZHAND WITH ADB

By providing electricity to rural areas, women are benefitting from new business opportunities that is improving their quality of life.



Every day women in Simariya village, Madhya Pradesh, make a beeline for Savita Bai's house. For she alone has what no other household has — a flour milling machine, courtesy a unique initiative in Central India's Madhya Pradesh which seeks to help rural women entrepreneurs access energy-based business opportunities.

The accelerated electrification programme, initiated by the Government of Madhya Pradesh, with funding from the Asian Development Bank, has successfully provided 24-hour power supply to 32 districts in Madhya Pradesh, including Sagar district wherein lies the quaint little village of Simariya.

Along with the Frankfurt School of Finance and Management, we have been providing Technical Assistance aimed at building the capacity of women like Savita.

Savita is a member of Narmada self-help group affiliated to Hand in Hand India. The capacity-building training not only made her aware of the potential business opportunities that come with the use of electricity but it also instilled in her the determination to do something better and bigger.

Women in Simariya village, including Savita, had to walk to the next village to buy flour. The to and fro journey would cost them precious time which otherwise could have been spent on looking after their children or attending to work. Thanks to the rural electrification programme, her household received electricity supply for the very first time. And when presented with the opportunity to start an enterprise, Savita knew exactly what she wanted to do. Armed with her family savings and a loan obtained from within her SHG, Savita purchased a flour-milling machine. The enterprise has helped increase her family's income and has also provided Simariya its first flour-milling machine.

- New and better business activities have opened up for women entrepreneurs in the areas of agriculture, food processing, retail and textiles.
- Improved availability of electricity has helped them in enhancing productivity leading to higher incomes.
- Training provided to women has helped them to make better business decisions and improve their marketing and financial skills.
- Hand in Hand India is also working alongside government departments to help SHG members gain access to schemes that could support their enterprises.



AT CLOSE QUARTERS

By strengthening Primary Health Centres, the Health Pillar addresses two critical components pertaining to health care; quality of infrastructure and functionality of service.

In India, a villager needs to travel over 2 km for a tablet of Paracetamol; over 6 km for a blood test and nearly 20 km for hospital care. This is the staggering statistics that the Ministry of Health & Family found out about a decade ago. The National Rural Health Mission was launched in 2005 to strengthen rural healthcare infrastructure such as Primary Health Centres (PHCs), Community Health Centres and Health Sub-Centres.

But the accessibility, affordability and acceptability of these health care services are the most obstinate questions that need immediate answers. We launched our health programme in 2006 to address the growing need for accessible, affordable and acceptable health care in rural areas.

³ Report of the National Commission on Macroeconomics and Health, MoHFW, Gol, Aug 2005

Salcomo and Nordstiernan have partnered us since 2008 to support community activities in rural areas focussing on access to primary health care and vocational skills for youth. Further, we assessed that one of the pressing needs in remote rural areas was primary health care services infrastructure, specifically in PHCs.

point of contact for the rural community with institutional health care. Tamil Nadu has over 1,900 PHCs. However, poor infrastructure, absence of health care workers and diagnostic facilities can adversely affect their functioning. To meet this challenge, we proposed PHC infrastructural development as a component of the Salcomp project. We have strengthened nine PHCs in Kancheepuram, Vellore and Tiruvannamalai districts in Tamil Nadu.



IMPETUS TO PHCs

With support from Salcomp, we have, since 2008:

- > Helped construct post-operative wards at the Maduramangalam, Kundrathur and Ezhichur PHCs in Kancheepuram.
- Constructed a consultation room for pregnant mothers at the Walasabad PHC.
- Constructed toilets and provided diagnostic equipment at the Vallam PHC.
- > Provided anaemia testing equipment at the Parandur PHC.
- > Partnered with the government through the Self-Sufficiency Scheme to construct a PHC at Punnal in Vellore district.
- > Proposed construction of Special Newborn Care Unit (SNCU) in Cheyyar Government hospital



NEWS FOR THE NEWBORNS

rate (IMR) seen in 1980-90s. As per the Report on Causes of Death in India, neonatal deaths constitute about two-third of total infant deaths.

Tiruvannamalai district, identified by the Goyt, of India as a backward district, lags behind national statistics in education and health care. For a country struggling to achieve its millennium development goals in IMR and MMR, it was found that there was no Special Newborn Care Unit (SNCU) in the Government Hospital at Cheyyar. The need was ascertained by the Government officials as well as by organisations like Ekam Foundation that has been involved in paediatric care. Salcomp endorsed our efforts and has wholeheartedly supported the construction of the SNCU.

A SNCU caters to neonates up to 6 weeks that are born prematurely or are at high risk of mortality and need intensive and critical care immediately after delivery. Lack of such a facility significantly affects the ability of the health care facility to handle high risk obstetric cases and therefore need to transport such cases to places like Vellore, Chengalpattu or even Chennai. Even if the baby is delivered, the hospital cannot handle the case if there are severe complications. These lead to higher mortality among neonates. A SNCU decreases the chance of neonatal and new born deaths significantly as well as ensures healthy survival of the newborn at

The tentative plan for the SCNU was prepared based on the guidelines provided by UNICEF as well as key inputs from a similar SNCU housed at Tirupattur Govt. Hospital in Vellore district. UNICEF provides specific guidelines for the construction of SCNUs, in accordance with the requirements of the Indian newborn health care scenario. The SCNU at Cheyvar Government hospital is scheduled to be functional from this financial

http://data.worldbank.org/indicator/SH.DYN.NIMRT http://www.unicef.org/india/health_5678.htm

Salcomp, together with the owner Nordstjernan, has been participating in development of community through certain interventions, in partnership with Hand in Hand India. This partnership has been predominantly focusing on Women's Empowerment, Youth Skill Development, Child malnutrition eradication & Healthcare in rural villages (construction of PHCs). We are very pleased to be partnering with Hand in Hand India in making a permanent change to the lives of many. Hand in Hand India's determination and commitment towards community development with participation from all levels of the organization, as well as progress made to date in those interventions we support is commendable. I would like to recall a famous quote by Mahatma Gandhi, which well suits Hand in Hand India's path: "We must become the change we want to see in the world".

Our sincere thanks to the management, staff & all grass-roots level members of Hand in Hand India for their untiring contribution in making a better world!

Mr Sasikumar Gendham Vice President & Head - Salcomp India



Z ENDEAVOUR

Our collaboration with Ford Motor India Limited started with the launch of Sustainable Urban Mobility with Uncompromised Rural Reach (SUMURR) Project at Kalvarayan Hills, Tamil Nadu in 2012. The partnership has grown to promote other health interventions in villages and in 2013 Ford Motor India Limited chose us as its partner to celebrate its Global Week of Caring (GWC). The second week of September every year is observed as the GWC in Ford establishments worldwide. This unique programme saw Ford employees volunteering with us in two specific areas - promoting menstrual hygiene among adolescent girls and creating a greener environment around their factory premises.

Menstrual Health Management

More than 300 million women and girls in India do not have access to safe menstrual hygiene products, endangering their health, curtailing their education and putting their livelihoods at risk. At least 23 percent of girls in India leave school when they attain puberty and the rest miss an average of five days each month during menstrual period between the ages of 12 and 18.

SPREADING THE MESSAGE:

Through GWC, we helped create awarness of

- · Importance of personal hygiene and sanitation
- · Concept of menstrual cycle
- · Myths and misconceptions associated with menstrual hygiene
- · Correct usage and disposal of sanitary napkins
- · Government programmes associated with menstrual health and how schools can leverage services

*http://indiasanitationportal.org/16535





We conducted awareness programmes on menstrual health management in three schools of Kattankulathur Block, Kancheepuram District of Tamil Nadu. The schools covered were CSI High School, Melrosapuram, Government High School, Thirukatchur and Government High School, Peramanur.

The one-day programme was facilitated by gynecologists who covered key aspects related to menstrual hygiene as a part of awareness creation. A total of 373 girls aged 12-15 years participated in the programme.

A specially designed kit containing education materials, sanitary napkins and iron-rich refreshments were provided to every beneficiary of the programme.

Sanitary napkins required for six months for the adolescent girls of the schools covered were supplied. Sanitary napkin incinerators were also installed in the three schools and the children and teachers were sensitized on the proper use of the device.

GREENING FACTORIES

A tree plantation drive was also conducted as a part of GWC around the Ford manufacturing unit in Maramalai Nagar, Tamil Nadu. Open spaces recommended by the local Municipality and three Government schools near the area were selected to be a part of the drive. The school children participated enthusiastically in the progamme.

All saplings planted were tagged with a code and carried the name of the Ford employee and the school student who planted the sapling. All the saplings planted in public places were provided with tree quards to prevent it from grazing animals.

At least 23 percent of girls in India leave school when they attain puberty and the rest miss an average of five days each month during menstrual period between the ages of 12 and 18.



Our partnership with Ford has been a ride that has addressed uphill challenges and catered to basic health care needs. With such collaborations, the journey to better health care promises to

go further....

UNITED WITH UN

The partnership aims at capacity building of local stakeholders and health service providers to conduct a Village Health and Nutrition Day effectively.

UNICEF has been carrying out interventions pertaining to health, HIV/AIDS, sanitation, education and child protection in three of the focus districts in Tamil Nadu, namely, Dharmapuri, Krishnagiri and Salem. These districts are some of the most remote, rural highlands of Tamil Nadu. The districts are also classified as backward with regard to health related issues by UNICEF.

KEY OBJECTIVES OF THE PROJECT

- Assess the effectiveness of Village Health and Nutrition Day programme in selected Blocks of Dharmapuri, Krishnagiri and Salem Districts.
- . Capacity Building for local stakeholders in conducting an effective VHND.
- Demonstrate 'Model Village and Nutrition Day' through an effective communication strategy and involvement of all stakeholders.
- . Document the process of model VHND and disseminate for better delivery of health services:

In 2012, we conducted a baseline assessment of the status of implementation of Village Health and Nutrition Day for UNICEF in 15 panchavats of the three districts. Based on the key findings of the assessment, a model VHND was piloted through hands-on training given to the ICDS' and village health and nutrition staff. Though the VHND was instituted by the government with an idea of convergence, the study revealed that it was not efficiently propagated at the village level. Along with UNICEF, we have been working together towards bridging this gap.

Health sub-centres and ICDS centres were selected in these villages for assessment and implementation of effective VHNDs. An evaluation tool was designed based on the VHND guidelines developed by National Rural Health Mission with inputs from UNICEF and stakeholders like Accredited Social Health Activists (ASHAs), ICDS workers, health inspectors and Block Medical Officers to analyse the extent of implementation of the VHND. Based on the assessment of VHND, UNICEF extended the collaboration to the second phase. This phase of the programme involved facilitation of VHNDs in villages and training for the stakeholders and health service providers in effectively conducting VHND. A training programme for 185 stakeholders was also conducted in December 2013 under the second phase of the project. The project is planned for 12 months and will conclude in September 2014.

The Government of India's National Rural Health Mission in 2007 designed the VHND to improve access to maternal, new born and child health care and nutrition services at the village level. VHND is observed once a month in each village of the state to provide health care services to women, adolescent and young children. VHND is also to be seen as a platform that provides an essential interface between the community and the health system.



VALUE ADDITION

Our Monitoring and Evaluation department conducted a data validation exercise for UNICEF in Pennagaram block of Dharmapuri district, Kelamangalam in Krishnagiri district, and Peddanaickampalayam in Salem district. This exercise was carried between October and November 2013. The selected blocks are located in extremely validation of monthly data from government schools, day-care centres, and health sub-centres regarding nutrition levels and immunisation of children. The main objective was to evaluate the accuracy of data maintained at the village level and consistency of the flow of information further to the block and district level Management Information System. The exercise was completed and the final report was submitted to UNICEF in March 2014.



UNDP MICROFINANCE POLICY PRACTICE ATLAS

Published in 2013, the Policy Practice Atlas on Microfinance is a compilation of concepts, circulars, directions, quidelines, notifications and policies issued by the Government of India, Reserve Bank of India and NABARD for enriching the Microfinance sector in the country. It also aims at making this information readily accessible for UN agencies and Advocacy Organisations. The production and research work for this Atlas was done by Hand in Hand India which was deeply appreciated by Lise Grande, United Nations Resident Coordinator, This Atlas was jointly published by Solution Exchange, United Nations and UNDP, India

BENEATH RUBBLE

Sustained efforts, with support from local bodies, non-governmental organisations, and the community, have helped us realize that the daunting task of reducing the mountain of waste to a molehill is possible.

Behind the dreamy skyscrapers mushrooming across Indian cities, along with the burgeoning urban inhabitants, hides a murky reality - contaminated water, sinking groundwater levels, unhealthy soil, untreated waste, mounting landfills - that continues to envelop India's landscape. If this condition persists, by 2016 approximately 1400 sq. km of land will be required solely for dumping waste in India. It is further estimated that by 2047, waste generation in India's cities will increase five-fold to touch 260 million tonnes per year! Poor understanding, inefficient solid waste management practices, and lack of infrastructure support to manage waste, have led to this grave situation in India.

In general, Municipal Solid Waste Management involves various activities such as collection. transportation, processing, recycling or disposal and monitoring of waste materials. However, most urban solid waste management systems comprise only waste collection, transportation, and disposal. A proper waste management requires infrastructure, maintenance, constant progress and monitoring in all activities.

Integrated Child Development Services; GOV's outreach programme for early childhood care. National Rural Health Mission provides every village in the country with a trained female community health activist or ASHA.

National Bank for Agriculture and Bural Development

The Energy and Resources Institute in New Delhi



GREEN RAMESHWARAM

Legends have long embraced the land of Rameshwaram, one of the most visited pilgrimage centres in India. Located in the State of Tamil Nadu, the island is home to the celebrated seashore temple of Lord Shiva and attracts 12 million visitors every year.

Along with catering to the influx of tourists, the Municipal Administration of Rameshwaram was faced with a more challenging concern – managing the waste generated every day. Poor waste management practices over the years led to copious amount of waste being dumped in the land and the sea.

In January 2014, the 'Green Rameshwaram' project was launched by the District Administration, Vivekananda Kendra and Rameshwaram Municipality. The project aims to develop Rameshwaram as a Green Pilgrimage model with a 10-dimensional approach. One of the areas of focus is on managing solid waste. As a part of the project Hand in Hand India was invited by the District Administration and Vivekananda Kendra to support in establishing a proper system of solid waste management (SWM) in Rameshwaram Municipality. We were asked to implement the SWM model in select areas as a pilot for a period of three months to assess the feasibility and suitability of the model.

Solid waste management in islands like Rameshwaram is often complicated by their isolated geographies and tourism dominated economies, resulting in even greater challenges for ensuring sustainable SWM practices.

The pilot project, launched in January 2014,covered 783 entities — both households and commercial establishments. The average waste generation was estimated at 900 kg per day.

GREEN PRINTS

0% - 65%

the increase in the number of entities segregating waste at source.

0% - 72%

the improvement in waste diversion, 72% of the total waste collected is diverted from being dumped in landfills and processed.

INR 6000

the amount of revenue generated every month from selling the recyclable waste, the revenue is shared among the Green Friends who are engaged in every day door-to-door collection of waste from households.

2 TONNES

Organic manure produced so far from the collected bio degradable waste.

With the support of the District Administration, Rameswaram Municipality and Vivekananada Kendra, we will expand our SWM intervention to the entire Rameswaram Municipality.



Hand in Hand India has been diligently practising solid waste management as per the government guidelines. Efficient field work and engagement with the community are the trademarks of Hand in Hand India.

- Mr G. Kannan, Municipal Commissioner, Rameswaram Municipality

≣SWM TRAIL



Two bins to store bio degradable waste and inert waste, and a big bag to store recyclable waste were provided to all the households.

Two 30 litre bins to store bio degradable waste and recyclable waste, and a smaller bin to store inert waste were provided to the lodges and eateries.



We employed three Green Friends to collect and segregate waste from households using a mini-truck. The waste was segregated into three categories.





Door to door garbage

source was executed

collection with

segregation at

at households &

establishments

processed in a

decentralized

processing unit.

commercial

The bio degradable waste was converted into organic manure using simple cement rings that were set-up.



The recyclable waste was further segregated into various categories, stored and sent to the recyclers periodically.

Streets were cleaned in

three shifts - morning,

afternoon,

evening/night.

The inert waste was dumped in the dumper placer bin located near the processing unit and was cleared by the municipal secondary collection vehicle.





TAILOR-MADE MODEL

Over the years our SWM intervention has helped Municipalities and Town Panchayats tackle the arduous yet km away from Chennai and has 2,800 households.

OUR CHALLENGE

was quite dismal. Only 30% of waste collected was segregated. An old compost shed was the only infrastructure support to cater to the 2 metric tonnes of the waste that levels among residents and other stakeholders was poor.

OUR RESPONSE

To begin with, we had to sensitize the local administrative officials on our approach and the requirements to successfully implement an effective SWM model. The local administration lent support by creating a well-designed SWM complex with bio and vermicomposting waste collected is processed instead of being directly sent to the landfills. The remaining waste too is formed into windrows and processed.

To manage the food waste collected from hotels and households we installed a one cu.m biogas plant in the important task of waste management. Our work in premises. The biogas plant has a capacity to handle 5 kg Acharapakkam Town Panchayat, which was initiated in of food waste. The biogas is also used by our Green 2012, has evolved to become a model Panchavat for Friends to cook their meals. We have also set-up a waste management. Acharapakkam is located about 90 Reverse Osmosis unit to ensure that our Green Friends and others visiting have access to safe and clean water. Using the compost produced from waste, we have developed an organic herbal garden. Cans and other recyclable The waste management system in this town panchayat plastic tubs sourced from the waste serve as pots for the herbal plants:

Today, Acharapakkam has developed into a model project the panchayat generated every day. The town panchayat for SWM activity and serves as a learning centre, attractwas also short of manpower to help in the effective ling a wide group of people from across sectors. To apprecollection, segregation, and disposal of waste. Awareness clate this phenomenal change and for the laudable efforts, the SWM project was given the ISO 14001 certification in 2014. The certification is given for effective environmental management system after a series of rigorous audits.

Out of the 528 town panchayats, the Acharapakkam SWM project is the first to acquire ISO 14001. Our efforts in introducing SWM initiatives in Rameshwaram and in Acharapakkam are the results of collaborative efforts from facilities. By employing Green Friends - individuals to all stakeholders - government, community, and other collect and segregate waste at the household level - we NGOs. It is said in the next 12 years, South Asia, and were able to offset the manpower crunch. Today, 60% of specifically India, will be the fastest growing region for waste generation. And hence, having an effective solid waste management system in place is the need of the

EVENTURES

Our presence in Karnataka has been strengthened with our association with Social Venture Partners (SVP) which has supported us implement our microfinance programme and solid waste management intervention

In Nelamangala and Doddaballapur, in the outskirts of Bengaluru, we have initiated a project that aims to empower women at the bottom of the pyramid i.e. earning less than USD 2 a day, by forming self-help groups, providing skill training, and capacity building. This will lead to promoting enterprises, generating employment and increasing income. The 3-year project is aimed at enrolling 11,900 members in the 850 self-help groups that will be formed.

GARDEN BLOOM

As a part of the Wake Up Clean Up drive, the Bruhat Bengaluru Mahanagara Palike has established dry waste collection centers in many parts of Bengarulu, also known as the Garden City, with the help of non-governmental organisations to collect recyclable waste. SVP is also part of this collaborative effort to find actionable and sustainable solutions to the everincreasing garbage generation in the city. We became a part of this venture as an implementation partner to work around dry waste and to:

- * Assess existing dry waste collection centres
- . Map present dry waste market in Bengaluru
- * Study vendor empanelment

We have given our recommendations on the ideal way to manage dry waste with specific emphasis on how the dry waste collection centres need to be structured; the role of market players in managing dry waste and the ways and means to enhance livelihood for rag pickers.

The joint effort of Mamallapuram TP and Hand in Hand in collecting, transporting and processing solid waste is a model to be emulated by other urban local bodies. I wish this effort all success.

> - Mr K.Phanindra Reddy, IAS Principal Secretary, MA & WS, Government of Tamil Nadu



The Social Venture Partners - Hand in Hand India partnership has been a great way for us to learn, understand and contribute. We are collaborating in a true sense to connect resources and find solutions for making a difference to the women in Self-help groups in the outskirts of Bangalore. We realise that it is not an easy target to reach 10000 women and there will be challenges along the way. The Hand in Hand India team brings deep experience of working with SHG women and promoting enterprises and livelihoods, while the SVP team has wide network and access to professionals and resources that can be connected to provide solution; this can be a powerful and impactful partnership. For me and my colleagues working with Hand in Hand India has been a huge learning

EUPHILLTASK

Our NRM intervention in Jawadhu hills has been creating natural resources based livelihood opportunities for rural famers.

Life on the hills is different. From connectivity to crop cultivation, everything becomes challenging than it is in the mainland. The lives and livelihoods of the mountain population are affected by the same socio-economic changes that affect the people in the mainland, but the impacts of these changes are more profound, owing to the increased vulnerability of the mountain terrain and lack of adaptability of the environment. Accessibility is another key issue – lack of access to basic infrastructure such as health services, schools, roads, transport, markets and communication. This lack of access can be attributed to difficult topography and low population densities relative to lowland areas, factors that increase investment and maintenance costs!





Our partnership with NABARD has been the transformation of Jawadhu hills, helping many rural farmers increase their agricultural yields through effective watershed management practices.



Working towards decreasing this isolation of mountainous regions, we identified Jawadhu hills which are situated in the Eastern Ghats of Tamil Nadu. With a large Malayali 2 tribal population, most agricultural operations follow traditional cultivation practices and the productivity is suffering. Due to soil erosion and scanty rainfall in the recent years, agriculture in Jawadhu hills is becoming a daunting task. Since 2009, we have been working in the areas of education and health on these hills. Owing to the dire need for natural resources based livelihood opportunities, our NRM intervention in the hills began with watershed development in 2012 in collaboration with NABARD on a jointly funded Corporate Social Responsibility project on an equal cost sharing basis.

Two micro watershed development projects are active in two micro watersheds on the hills, namely, Nammiyampattu and Kovilur, 100 percent of the families are dependent on rain-fed agriculture as it is the only source for their livelihood. Poor soil, steep slope and poor water management are the root causes of poor productivity of lands in the watersheds. Lessons within the watershed and in other similar areas have shown that the watershed development through community participation is an effective approach to stabilise people's incomes and reduce their vulnerability.

Watershed development projects aim at water conservation and soil conservation, thus enabling farmers to extend the cultivation cycle and practice multiple cropping for sustainable production. Integrated approach and participation of village communities are the main features of the project.

WATERSHED MANAGEMENT

The overall objective of watershed management is to maintain the social, economic and ecological balance, and thereby to contribute to the sustainable development and the reduction of negative external impacts on the environment. We have 10 watershed development projects spread across rural terrains of Tamil Nadu, Karnataka and Madhya Pradesh. Totally, more than 4,500 hectares of land has been treated, benefitting more than five thousand families.

People Iverg in the bills: not to be inistaken with Malayalis - the nomenclature for natives from Kerala Mations Bank for Agriculture and Rural Development is an apex development bank of the Government of Lorina.



A PANORAMIC VIEW OF THE PROJECT

- Watershed treatment strategy to optimise groundwater potential
- Construction of field bunds to harvest rainwater and reduce soil erosion
 - Construction of check dams to reduce soil, gully erosion and increase water retention capacity of wells
- Farm ponds to act as silt detention measure and moderate monsoon run off
- Agro forestry to increase utilisation of under productive land
- Percolation ponds to recharge wells for domestic purposes
- Dry land horticulture to utilise waste land and provide additional income to famers
- Trenches for high slope areas to store excess monsoon run off

The Nammiyampattu and Kovilur micro watersheds in Jawadhu hills fall under Malaivallam sub basin in Palar-Pennar basin.

CHINNASAMY'S POND

Farm pond excavation is an innovative soil and water conservation measure, especially in hilly region. Water scarcity is a common phenomenon in Jawadhu hills as the slope is more than 5 per cent. Therefore, most farmers cultivated only drought tolerant rain-fed crops such as horse gram, sesame and minor millets for their sustenance. When farm pond excavation was suggested as a measure to harvest water, most farmers voiced their concern that the area allocated for the farm pond may source an income loss due to decrease in their land for production. P Chinnasamy from Ettimarathur village thought differently. He excavated a farm pond with a water storage capacity of 450 cubic metres and experimented with cultivating high quality paddy which thrives on water in his 50 cents of land. Previously, he used to cultivate minor millets as his first crop and sesame/horse gram as the second crop to even out the water usage. But this time he cultivated paddy for both the crop seasons. The first season gave him 1,125 kgs of paddy which earned him a profit of INR 7,000. In the second season he got a profit of INR 9,500, Chinnasamy, a model to his fellow farmers, testifies, "the watershed development project helped me to cultivate paddy and consume my own produce. I used to buy rice from shops. My family also consumes from this produce and the surplus is sold which gives me a good income". Though the prime utility of a farm pond is supporting rain-fed farming operations at the critical period of crop production, it also helps in retaining soil moisture. Farm ponds play a critical role in securing the crop and yield during the dry spell of monsoon. Many times it secures life of the dry land agriculture from the severe yield losses.

Doubling returns

Four farming households have augmented their annual income at Bargur village – Govindan, Rajamani, Nataraj, and Kasi, thanks to the check dam turned percolation pond. With the total volume of 1036.17 cubic metres, it currently holds more than 2 million litres of water. This has recharged 4 nearby wells which irrigate 10 acres of fand. The farmers, earlier used to cultivate paddy for a single season as their wells could only yield so much water. But after the construction of the percolation pond, these farmers now cultivate paddy in the second crop season and groundnut in the third season. This has doubled their returns. The pond also serves as a drinking water source for the cattle from three villages close by The villagers also use the pond for domestic purposes like washing clothes and utensils. People also use this pond for bathing. The multi functioning percolation pond is a blessing to the people who live in the adjacent villages.

The watershed development projects in Kovilur and Nammiyampattu have already changed lives of many tribal rural famers. Since both the projects are in mountainous terrain and slope ranges from 3% to 20%, there is heavy soil erosion in the watersheds. Hence, the project activities are more focused on area treatment measures to retain soil and avoid erosion. Some of the other drainage line treatment measures implemented in the projects like loose rock check dam, gabion check dam and masonry check dam are also playing a vital role in soil retention and have facilitated in increasing agriculture productivity.

The challenges of working in remote and mountainous regions are many, but these regions require development strategies the most. Our partnership with Government institutions like NABARD helps us take our interventions to the most hard-to-reach locations on the map. As we move on to the next phase of project implementation, Jawadhu hills are primed to witness a new dawn.





EFFECT

When the resources are scarce and necessities abound, the need of the hour is optimisation for better results and larger reach. Our exploration to find such a solution has culminated in the use of 'cluster approach' in our integrated Village Uplift Programme

Down the dusty road that cuts through vast expanses of uncultivated fields walk three teenage girls, Ujiwalta, Anita and Subadra. School bags lie slung across their shoulders. Their feet deftly cover the three-kilometre distance from their panchayat Sitapet to Padila. In a while they reach their destination where they join their 19 Sitapet counterparts. For the next five hours, they will be engaged in picking up lost threads of education at the Transit School (TS) at Padila that was set-up under our Village Uplift Programme (VUP). To the Sitapet girls, the TS at Padila will help them cross the Grade X milestone of academics, which otherwise would have been a distant dream – for the seemingly simple reason that their parents would not have allowed the young girls to travel about seven kilometres to Dhar to pursue private tutoring to pass the board examination.

When interventions cater to geographical areas beyond local boundaries, it results in optimum utilisation of resources. Padila's TS is a case in point. Our flagship programme – the VUP – is enabled by partners who fund the integrated development programme in specific panchayats over a two-year period. Owing to monetary and time constraints, it becomes imperative to explore prospects of optimum resource utilisation. Proximity is one of the key elements facilitating such utilisation. Keeping this in mind, in Madhya Pradesh, we chose panchayats that were close to each other, while launching our VUP in the State. Four panchayats in Dhar District, namely, Padila, Sitapet, Mafipura, and Delme were first chosen for our VUP intervention in early 2013. After about a year, two more panchayats were chosen for initiating the VUP, namely, Jeerapura and Talwada. Significantly, all the panchayats are contiguous, lying within a 25 km radius, some being only a few kilometres away from each other. The cluster approach has had significant dividends in the success of the programme.

It is 3 pm at the Padila TS. Ujjiwalta, Anita and Subadra get started on their way back to Sitapet. But there is a slight detour. They walk to the house that is diagonally opposite their school. As they approach the house, the buzz from the treadle sewing machine grows louder. Inside, Rekha Kachwaya is running the final stitch on a blouse. One among the 25 who attended our tailoring skill training programme, Rekha had soon after set-up her own enterprise at home. Resplendent with bags, salwar kameez (Indian attire wore by women) sets and blouses, her enterprise had soon attracted customers from all over Padila and the three girls from Sitapet. They are welcome customers to Rekha, having been instrumental in bringing her more business from the neighbouring Sitapet panchayat.

The use of the cluster concept as a tool to foster economic growth in developing countries is presently a globally acknowledged phenomenon. Even in small clusters, the possibility of enhancing small enterprises holds great promise for budding rural entrepreneurs — as vouched for by three women -Sunita Bai, Sangeetha Bai and Pavitra Rai

Sunita Bai's day starts early. By 6 am, she has to open the small shack that she runs along with her mother-in-law right outside the famous Kagthipura temple in Jeerapura. They sell coconuts, flowers and other religious offerings to devotees who throng the temple till around 5 pm. For years, this has been their steady source of income. However, Sunita Bai is now an entrepreneur of another kind.

A few months ago, Sunita Bai availed of the opportunity to undergo a skill training programme organised under the VUP - to make fancy bangles that were quite popular among women in the area. Elsewhere, during the same time, Pavitra Bai underwent a similar training at Padila and Sangeetha Bai attended a training on making agarbatis (incense sticks) at Mafipura. Days after the training, the three women, among many others in their respective villages started making the products. At the time, they did not conceive of a market beyond their local boundaries. Today, there is a possibility that these three women, who have hitherto never met before may become partners in business. Sunita Bai plans to use her shack to not only sell her own bangles, but also those of her fellow self-help group (SHG) members. She also plans to sell agarbatis made by members from across the other panchayats where our VUPs have been initiated. At the doorstep of the temple, there now seems to lie the promise of bigger business and better income.

Another instance is the training offered to selected SHG members who practised farming to strengthen their enterprises from across the six panchayats. Villagers learnt the best practices in cultivating soya bean, a preferred cash crop, and rearing Kadaknath chicken, a breed whose meat is highly valued for its taste and ability to infuse energy. Providing technical know-how to representatives from six panchaysts signified a larger outreach and reduced cost of conducting training programmes vis-à-vis training representatives from a single panchayat. Moreover, it provided a platform for farmers from neighbouring villages to share their expertise and experiences.

Similar socio-economic conditions existing in cluster panchavats enable easier and more efficient implementation of development initiatives. While organising veterinary camps for instance, contiquity plays a key role in effective vaccination initiatives like pond renovation will not only help the panchayat where it is executed, but also the neighbouring villages. The pond renovation efforts at Sitapet will enhance the water-retention capacity of the pond throughout the year. This will benefit several acres of farmland. hundreds of cattle and households in Padila as well, besides recharging all the surrounding programmes, especially on health and child labour elimination through street plays by professionals have been more cost-effective considering the proximity of the panchayats. On certain occasions, mobilisers from neighbouring panchayats have been able to support each other.

Overall, the cluster approach has led to wider exposure and an accelerated learning curve for all the VVP participants. It has essentially been so for its primary participants, namely, the community members. Eventually, from developing individual communities that are sustainable, it will lead to the formation of a larger and stronger cluster of progressive panchayats. Maximisation of development initiatives is our vision - for our rural countrymen as well as for our noble partners who have enabled the process.



. The map is for illustration purposes only.

The tripartite partnership with philanthropic donors, local governing bodies, and the community has enabled several development initiatives in our VUP panchayats:

- Self-help group formation
- Enterprise creation
- Vocational skill training
- Veterinary camps
- Evening tuition for primary school children through Children's Learning Centres
- Assistance to complete grade X through Transit Schools
- E-literacy through Citizens' Centres
- Medical camps
- Anganwadi (day-care centre) renovation
- Construction of percolation pits
- Distribution of horticulture & avenue plants
- Pond renovation
- · Community participation through the formation of Village Development Committees

Our work in other States focuses primarily on empowering poor, rural women by organising them into SHGs and enhancing their capacities through training in group dynamics and financial education to support enterprise development. Additionally, we have also implemented our Village Uplift Programme in Rajasthan, Odisha, and Madhya Pradesh.

Our interventions in the rest of India have been strengthened through our partnerships with various Government and developmental agencies.

RAJASTHAN

Partners: Government of India, NABARD

Our work in Pali district of Rajasthan is an example of convergence and a successful partnership with two important projects of the Government of India - 'Mission Poorna Shakti' of the Ministry of Women & Child Development, and 'Swadharini' and 'Self-Help Promoting Institution (SHPI) projects by the National Bank for Agriculture and Rural Development (NABARD).

The common goal of both the projects is to alleviate household poverty by promoting economic empowerment of women through formation of self-help groups, training and capacity building, and to facilitate livelihood activities for their economic self-sufficiency.

Mission Poorna Shakti

The 3-year project was launched in April 2012 to achieve the following:

- Formation of new self-help groups and strengthening of existing groups
- ii) Capacity building of targeted members
- ii) Promoting access to micro credit and bank linkages
- iv) Creating and strengthening of family and women-based enterprises
- v) Facilitating linkages with departments in Pali

NABARD

In an in-depth scoping study, we selected three blocks in Pali District-Pali, Rohat and Sojat to implement our project with NABARD which saw the formation of SHGs; sustained training and capacity building of SHGs; facilitation of credit linkage including opening individual bank accounts of SHGs; and effective monitoring of the project to ensure effective achievement of results.

In order to facilitate women's economic empowerment, from our own source we provided access to credit to SHGs to either start new or strengthen their existing micro-enterprises.

The combined achievements under both the Government supported projects including NABARD from April 2013 – March 2014 has been as follows:

- > 337 SHGs comprising 4,126 women have been formed
- > 2117 women have been trained in group activities and management skills
- > 356 SHGs have been trained in leadership and bookkeeping skills.
- > Basic Accounts Training to 1779 women and Enterprises motivation training to 76 members
- Loans to 136 women to strengthen their family-based enterprises.

Apart from our collaborations with the Government and NABARD, we have started three Village Uplift Programmes in Rupawas, Dayalpura and Giradada panchayats of Pali to provide holistic socio-economic development of the community. Under this initiative, we work with local stakeholders, including the panchayat heads, villagers, government and non-governmental organisations to bring about an integrated community development including convergence of various government programmes and schemes.

ODISHA

Partner: Sir Ratan Tata Trust

Supported by the Sir Ratan Tata Trust, our operations in Odisha have received impetus from January 2012 for a poverty alleviation and women's empowerment project among the tribal communities of Sundergarh district.

FOCUS

-) Forming SHGs
- ii) Capacity development of members
- iii) Providing access to microcredit
- iv) Facilitating creation / strengthening of family-based enterprises
- Establishing grass-roots level federations of self-help groups

ACHIEVEMENTS

- > 329 SHGs comprising 3,729 women across 50 villages have been formed
- > 3,284 women have been trained in group activities and management skills
- > 698 SHGs have been trained in leadership and bookkeeping skills
- 4,003 women trained in financial literacy
- > Loan has been disbursed among 262 family-based enterprises
- > 123 women were trained in various skills such as tailoring, doll-making, detergent production.
- Citizens' Centres: To spread computer literacy in Sundergarh district, we set-up two Citizens' Centres in Alanda and Kukuda villages in October 2013. The objective is to empower the rural poor by providing access to over 20 services including photocopy, tuition classes, Government forms and computer literacy classes.
- Village Uplift Programme: In May 2013, we started our VUP initiative in both Alanda and Kukuda Gram Panchayats covering a total of 6 villages in Rajgangpur block.



UTTAR PRADESH

Partners: Ministry of Women & Child Development, Government of India and the Department of Tourism, Government of Uttar Pradesh

We initiated a project for poverty reduction & facilitated convergence through an eco-tourism project in Banda district of Uttar Pradesh. This was done in collaboration with the National Mission of Empowerment of Women, Ministry of Women & Child Development, Government of India and the Department of Tourism, Government of Uttar Pradesh.

The project, operational since November 2012, aims to develop sustainable livelihoods in eco-tourism sector and contribute to reduction of poverty. This is to be achieved by capacity building, creating new as well as strengthening existing women's self-help groups, imparting skill training and enabling women to strengthen their family-based microenterprises.

Additionally, skill training projects in tailoring for SHG women and a few eco-tourism interventions to promote sustainable environment have also been initiated.

ACHIEVEMENTS

- Forming SHGs: As of March 2014, 1780 women have been mobilised into 145 SHGs across 50 villages in two blocks of Tindwari and Barokharkhurd in Banda, Uttar Pradesh.
- Training: Over 800 women have been trained in SHG group dynamics and accounting, and over 792 women have been trained in leadership dynamics.
- > Enterprises formed: 13 new Medium Size Enterprises
- Promoting eco-tourism: As a step towards promoting eco-tourism, a cleanliness drive was undertaken and dustbins were provided in popular tourist destinations like the Maheshwari temple and temples in Khatri Pahar area.
- Citizens' Centres: A Citizens' Centre was set-up to promote access to information and communication and thereby strengthen grass roots democracy and empower the rural poor. This was an outcome of the high level of interest shown by the rural women towards computer literacy.
- Mobile Van: An innovative strategy to promote eco-tourism and an integral part of our partnership with our stakeholders in Uttar Pradesh has been to introduce a mobile van which showcases handmade and eco-friendly products. Plying in tourist locations, the mobile van has products that are manufactured by SHG women, both locally and from neighbouring areas. Additionally, the van seeks to strengthen cross-cultural unity by displaying eco-friendly products made by SHG women of Tamil Nadu and Uttar Pradesh. It also attempts to spread a strong message of self-reliance and empowerment among women of Banda and adjoining districts of Uttar Pradesh.

MAHARASHTRA

Our operations in Western India has seen us implement our SHG model in the Kamset and Paud blocks of Pune.

ACHIEVEMENTS

- Progress in Pune was encouraging with formation of a cumulative total of over 706 SHGs comprising 10,815 women.
- > 2,018 women have been trained in group activities and management skills while 1,374 have been trained in enterprise promotion and microfinance and all 200 SHGs have been trained in leadership skills in Pune.
- Additionally, vocational training in bag making, incense stick production and beauty parlour, have been also organised for SHG women to enable them to set-up enterprises for economic self-reliance.
- In order to provide financial services to the poor, it is important to link SHGs with the banks. 98 SHG members have bank accounts with accumulative credit of over INR 17,40,000.

WAY FORWARD

2013-14 was an important year for our operations in Rajasthan, Odisha, Madhya Pradesh, Uttar Pradesh and Maharashtra as our women's empowerment and poverty alleviation projects were streamlined with substantial progress, Several tribal communities of Odisha and Madhya Pradesh who had hitherto been excluded from development progress, benefited from our interventions in terms of gaining social mobilisation, training and capacity building and access to credit for enterprise promotion.

Having achieved a strong base in these 5 States, the focus in the coming years will be to deepen the impact in more meaningful and positive ways.

A RIEL CHANGE



CAMBODIA

Cambodia suffered decades of internal strife and from 1970 a full blown civil war destroyed its educated elite, infrastructure, economic base, administrative structures and political institutions. The 1991 Paris Peace Agreement brought peace to the country and the Constitution of 1993 facilitated economic development and enabled the development of a market economy.

The economy has since then grown at a pace of 7% annually. Cambodia's Human Development Index (HDI) has improved between 1995 and 2012, from 0.411 to 0.543, an increase of 32 percent and at an average annual increase of about 1.7 percent. Although Cambodia has seen significant economic growth leading to decline in poverty levels, but much of the poor are vulnerable to shocks that could erase most of the gains made in the past. Poverty in Cambodia is multi-dimensional, affecting 75% of the country's population residing in villages. The 2013 Human Development Report ranks Cambodia at 138 out of 187 countries and puts it in the medium human development category.

Rural women bear the brunt of poverty. They make up more than half of the work force but receive only 10% of the benefits. Gender discrimination resulting from social inequality, poor health due to multiple pregnancies and sexually transmitted diseases, and illiteracy make it imperative to develop programs that will help these women become resilient. Cambodia has a Gender Inequality Index (GII) value of 0.473, ranking it 96 out of 148 countries in the 2012 index.

In June 2012, along with Cambodian Rural Development Team (CRDT) and the Asian Institute of Technology (AIT), we implemented a pilot Livelihoods Project in Cambodia. The objective was to contextualize the SHG model in Cambodia and broadly for South East Asia. Following a needs assessment in 2011, Kratie and Strung Treng provinces were identified to be the most suitable for the pilot project.

CRDT as the implementing partner was responsible for SHG formation, training, providing micro-credit, enterprise profiling and up-grading, and value-chain creation. AIT, Thailand, was the coordinating partner and we provided technical advice to CRDT through Hand in Hand Consulting Services Pvt. Ltd.

Both Kratie and Strung Treng provinces depend on agriculture with paddy being the most important crop. The provinces have per capita and household incomes better than the national average; a reasonable number of households were economically active. Employment opportunities outside of agriculture were limited but the areas had good potential for developing livelihoods especially in tourism. Kratie and Strung Treng were fishing centres earlier but overfishing and rapid decline in dolphin population led to a fishing ban. Alternative livelihoods were necessary and the pilot helped the community to identify and start businesses in sectors other than fishing.

Phase II of the project commenced in July 2013 and ended in March 2014. This phase saw the deepening of the presence of SHGs in Kratie and Strung Treng provinces.

| MILESTONES | •As of March 2014 | |
|-----------------------------|-------------------|--|
| Villages covered | 73 | |
| SHGs formed | 155 | |
| Members enrolled in SHGs | 1761 | |
| Enterprises created by SHGs | 535 | |
| Jobs created | 2,675 | |

WAY FORWARD

Hand in Hand India's Livelihood Project was conceived on the cornerstone of our philosophy in providing interlinked interventions that holistically address the identified factors of poverty. In future, the project will add health, education and advocacy components to the SHG model to address poverty.

Hand in Hand Cambodia, a local NGO registered under the Cambodian law, to implement the interventions. It will have the mandate of implementing the social and economic empowerment projects for the rural poor. Under this, it will conduct (i) training and capacity building activities for business development (ii) awareness campaigns on health and nutrition, (iii) ensuring child enrolment and retention in schools, and (iv)create awareness on women's rights. Hand in Hand Cambodia will also promote Mekong Credit Association that will provide micro-finance services in rural Cambodia.

LEARNINGS

Kratie and Strung Treng are economically active but poor. In both the geographies, while chronic poverty was low, transient poverty occurred due to flooding. To address both chronic and transient poverty, strengthening of existing small businesses was necessary to maintain or increase family income. We also identified new business opportunities in both farm sectors and non-farm sectors. In the farm sector, rice, poultry, piggery and vegetables sub-sectors offered the best potential as latent demand for these products was significant, while in non-farm sector women expressed interest in grocery, tailoring and beauty parlours. The concept of agri-value chains was explored for all sub-sectors in the farm sector as these value chains offered the potential to employ large numbers of SHG members as well as meet local demand for these products.

An external evaluation of the project indicated that 98% of our SHG households were engaged in some form or the other of agricultural or allied businesses like poultry, piggery, etc.



CRDT and Hand in Hand India have a shared vision, and are working together to fight against poverty. Since 2012, Hand in Hand India has introduced a great model of microcredit job creation in Cambodia. Through this partnership, I am convinced that our objective in poverty reduction can be achieved through job creation. Working with Hand in Hand India gives me great pleasure and there is a promising future for cooperation; not only the expertise that Hand in Hand India share with us, but also a joyful relationship between our organizations in working towards a common goal.

Mr Or Channy, Executive Director, CRDT



55 year-old Morm Savoeun belongs to an agricultural family and lives in Rokarkandal village of Kratie district. She has never had any formal education and therefore, never got a chance to seek mainstream employment. Morm has seven children. She has been involved in activities in her husband's field where they cultivate paddy and corn. The paddy yields about two tonnes of rice every season and corn yields close to a tonne. Morm also has a small eatery enterprise where she sells homemade Cambodian noodles, fried potato and banana chips. This used to give her an annual income of 2,000,000 riel (490USD) - 3,000,000 riel (734USD). Morm was keen to strengthen her agricultural activities and her eatery enterprise and, consequently augment her income. Recently, Morm chanced upon the SHG concept and joined Hand in Hand's Solidarity Saving SHG in her village. She was introduced to the concept of savings and internal SHG lending which was all new to her. Over the past few months, Morm has become an active member of the SHG. She has borrowed money through internal lending from the SHG and another SHG loan for 600,000 Riel which she invested in both her enterprise as well as in the family's agriculture activities. Morm's cumulative earnings shot up in a short span. From earning about 130,000 riel (31USS) per month, her monthly income has doubled to 260,000 riel (63USS). Morm quotes her experience, the SHG concept is so helpful. For any emergency financing, I rely on the internal lending. I use my savings to buy raw material for my enterprises. Life has become much easier. There is also the reduced risk of depending on external money lenders who charge high interest rates. Now I know that if I use the money in the right way, and repay on time, I can upgrade my enterprise and increase my income*



MYANMAR

Our Livelihood Project in Myanmar has helped rural women create sustainable small businesses.

Myanmar is the second country in South East Asia after Cambodia where we have contextualized our self-help group (SHG) model. Poverty estimates are constrained by the lack of data, although World Bank and UNDP estimates indicate that 26% of the population is below poverty with 29% and 16% of the rural and urban population under poverty, respectively. Landlessness is a significant phenomenon, at 24%, for those whose primary economic activity is agriculture. The paucity of data on socio-economic trends, however, makes design of interventions difficult. Given the myriad facets of the country, UNDP defines Myanmar as a "country with countries."

The importance of the SHG model in Myanmar is vindicated by the stance of the World Bank. It has recommended to the government to include the SHG model in its policy for financial inclusion – the internal savings and lending will be crucial in providing credit where no formal banking channels are currently available. Besides the support of the group that is integral to the SHG model, social support has been an important element of the Myanmar society and could be enhanced through the model.

Associating with Swanyee Development Foundation, we have provided affordable credit to the poor in erstwhile Burma, opening up new opportunities for many.



Swanyee Development Foundation has been partnering with Hand in Hand India since 2013. Our approach used in this project has furthered comparative advantages and strengths to our organization, and has added value to the process, development of civil society and humanitarian aid in the project areas. This approach brings together multiple stakeholders at various levels of 10 villages in Bogalay Township of Ayeyarwaddy Division, Myanmar.

- Dr. Zaw Min Sein Founder – President, Swanyee Group.

As part of our job creation initiative, in August 2013, we implemented a Livelihood Project in Myanmar to:

- · Form SHGs in geographies where credit availability from formal sources is negligible,
- Train and build capacity of women on technical skills in sectors such as agro-processing, construction, ICT and carpentry,
- · Train and build capacity of women for running businesses,
- · Provide affordable credit to poor,
- · Create sustainability mechanisms for the small businesses.

An evaluation of the pilot programme indicated that the SHG model in Myanmar was well accepted. SHG members were satisfied with our model as it emphasised on building social capital and helped them to understand each other's needs. However, they expressed a strong need for microcredit as the savings of the group was insufficient to meet investment needs of existing businesses.



Dr Kalpana Sankar with Ambassador of India to Myanmar, His Excellency Gautam Mukhopadhya, who shared his insights and advice on the progress of the project in Myanmar.

Access to finance

Access to banking services for the rural poor in Myanmar is non-existent. Credit to the agriculture sector and in general to farmers is very low – agriculture represents 43% of the GDP, employs 54% of the workforce but receives only 2% of bank credit. Myanmar Agriculture Development Bank is the only bank that supports farmers, but small loans provided by MADB covers only a fraction of the costs associated with farming making it unattractive to most farmers. Alternative sources of credit charge 5-8% per month, rendering farming unviable.

For us, in addition to contextualizing the SHG model, the objective of the pilot was to build the capacity of and create wealth for the women in Bogalay who were adversely affected by Cyclone Nargis. Bogalay has a population of approximately 350,000 of which 302,000 reside in rural areas. The potential for microcredit operations was also more feasible here as it is a relatively larger town.

As of March 2014, the pilot formed 44 SHGs and provided the members training on the concepts of SHG, finance and business. The pilot also has a revolving fund for giving out small loans for businesses in the agriculture, fishing and general trading.

| MILESTONES | As of March 2014 |
|-----------------------------|------------------|
| Villages covered | 9 |
| SHGs formed | 44 |
| Members enrolled in SHGs | 575 |
| Enterprises created by SHGs | |

Savings, hitherto possible only at banks in Bogalay, were channelized to support businesses of members. SHG members who were borrowing at high rates (5% per month) were able to access finance at 2% per month. Most SHG households were engaged in some form of agricultural activity or fishing and the average household income of SHG members ranged from Kyats 80,000 to 100,000 (USD 80-100) per month. Most women were adept in business and had a clear understanding of their



A NEW START

Naw Elkalu is 21 years old. She lives with her husband in Sein Ya Ti village in Bogalay Township. Her husband is a farmer who cultivates paddy in 8 acres. He gets an income of about 80,000 Kyats (about USD 78) per month. She sold vegetables, earning 60,000 Kyats (about USD 59) a month. She joined the Thu HtetThar SHG in November 2013. Naw Elkalu obtained an internal loan of 30,000 Kyats (about USD 29) from her SHG. With this, she started a juice shop. She earns a net profit of 2500 Kyats (about 187) 29 and av.



READY TO SHINE

Naw Kaparahtoo is a member of the Shine Star SHG. She and her husband live in Ah Si Gyi village. Bogalay Township. The 31-year-old used to sell garments and earned 60,000 Kyats (about USD 59) per month. Her husband works as a labourer and gets an income of 90,000 Kyats (about USD 88) per month approximately. Through the loan from of 30,000 Kyats (about USD 29) from her SHG she purchased a piglet. When she does sell the pig. she is confident of earning at least 150,000 Kyats (about USD 147). After joining the SHG, she has also learn to save, a practice which she never followed



GOOD TIDINGS

"Iwas a labouter. I earned TUJUU Kyats (about USD 69) per month. I was motivated to join the SHG to improve my livelihood prospects. With the loan of 20,000 Kyats (about USD 20) that I obtained from my SHG. I decided to buy crab nets. Using my boat and with the crab nets, I started a new enterprise. My new livelihood help me earn 90,000 Kyats (about USD 88) a month."

 Daw Pa Pa Oo, Shwe Pyi Aye village, Pwint Lin SHG

A TRIUMPHANT JOURNEY

Our partnership with TRIUM began in 2009 when the students from the eMBA programme started visiting our working areas as a part of their study to understand the emerging markets in India. The collaboration has mutually helped both institutions to widen their perspectives.

The bond was further strengthened when our Chairperson and Managing Trustee Dr Kalpana Sankar had the privilege of being the first recipient of the TRIUM scholarship and was enrolled in the TRIUM class of 2012.

The TRIUM experience has helped us in the quest for finding innovative and sustainable solutions for the organisation.

CREATING A LEGACY

Over the years, the TRIUM students have not only shared our experiences, but have also supported our work. Through the TRIUM Legacy Fund, initiated by two TRIUM students, the class of 2012 raised INR 0.54 million (about USD 8,780) for a project, named 'ASSISTING THE MISSING MIDDLES' As the name suggests, the project was envisaged to support the 'middle' group of entrepreneurs who needed higher microfinance to scale up their enterprises. The programme was launched in October 2013. Eleven entrepreneurs from Kancheepuram District of Tamil Nadu were provided a loan each to strengthen their respective enterprises. The enterprises varied from talloring and running a canteen to manufacturing dolls, screen-printing and running a beauty parlour. The funding has helped these women take their enterprises to the next



TRIUM brings together three globally renowned institutions, namely, the New York University Stern School of Business, the London School of Economics and Political Science and the HEC School of Management, Paris, to offer Master of Business Administration degree to senior business executives aspiring to look at business from a 360 degree perspective. TRIUM's eMBA programme has been lauded as one which brings key insights into local issues and perspectives in the Americas, Europe. Asia and emerging markets.

In 2014, TRIUM was adjudged the No.1 Executive MBA programmes by the Financial Times.

UPLIFTING LIVES — The Kaliyanoor Story In February 2014, 45 students from the TRIUM class of 2014 came forward to support a village through our Village Uplift Programme. Kaliyanoor, a small panchayat in Kancheepuram District of Tamil Nadu was chosen for the two-year integrated development programme. During a visit last year, the class of 2014 was also instrumental in contributing INR 238,291.57 (about USD 3,890) as part of the Joy of Giving week initiative.



"I want to thank the Hand in Hand India's team for opening the doors and sharing with us the work and the services they are doing. The energy we could feel here in the school and in the village, seeing the transformation in so many lives; it's just something like I've never seen before."

RICARDO MARTIN, Argentina
 Vice President, Unilever, TRIUM Class of 2014

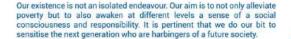
The TRIUM Legacy Fund has been raising thousands of dollars from the atouents, alarmit, friends and corporations from around the world to support social enterprise initiatives.











Our internship programmes have been envisaged to enhance the knowledge of the students and also sensitise them to the ground realities of
deprivation. Over the years, several students from renowned institutions
across the globe pursuing various courses ranging from Social Work and
International Business to Economics and Engineering have engaged with
us in projects that have been of mutual interest and benefit. The students
have infused our programmes with fresh perspectives that have been of
immense value. Their refreshing optimism and enthusiasm, characteristic
of their age has been contagious, often boosting our own efforts.

MAKING A MARK

The nominal fee at our community clinics and the effective engagement with restaurateurs to manage solid waste in Mamallapuram are based on the analyses and recommendations of students from The School.

Of the many programmes that we have had with the young minds, one of the most outstanding has been the partnership with Krishnamurti Foundation India's The School.

From 2004, we have been engaging with the XI grade students of The School. Every year, students have collaborated with our staff to execute projects that have shown the extent of their sincerity and hard work. Over the years, these projects have helped us gain valuable insights into our programmes from fresh perspectives. While the students got a first-hand experience to address developmental issues, we benefitted through ingenious inputs & innovative solutions for our endeavours.

The annual project has now become a vital part of the Class XI Programme at The School. A combination of interactive sessions, research, and hands-on field experience, undertaken by the students has seen the ignited young minds unleash their potential and find innovative solutions to help the poor.

IGNITED§

"Education is not merely the teaching of various academic subjects, but the cultivation of total responsibility in the student. Almost all of us feel responsible for our family, children and so on, but do not have the feeling of being wholly concerned and committed to the environment around us, to nature, or totally responsible for our actions. This absolute care is love. Without this love there can be no change in society."

J. Krishnamurti
 Letters to Schools, Volume One – 15 December 1978

The year was 2004. The small office at Emma House, Kancheepuram, where we were operating from was reverberating with young inquisitive voices seemingly engaged in a heated debate with Dr Kalpana Sankar. The voices belonged to eleventh graders from The School. They were questioning the relevance of mainstreaming children in schools regardless of their own predilections. The answer was replied in the form of another question—"Would you like to foreclose your options because of your predilections?" This was not a debate. This was a pertinent engagement of young minds on topics of social relevance that which is cut off from most academic pursuits these days. It perhaps indicated the relevance of a partnership with the new generation, vital to our goal of bringing about sustainable development.

HAND WITH

Students from various institutions have engaged with us from April 2013 to March 2014:

Alma Studiorum Bologna University, Italy
Amritha Vishwa Vidhyapeetam, Coimbatore
Bishop Heber College, Tiruchirappalli
Gandhigram Rural University, Dindugal
Great Lakes Institute of Management, Chennai
Indian Institute of Technology, Chennai
K.S.R. College of Arts & Science, Tiruchengode
Loyola Institute of Business Management, Chennai
Madras School of Social Work, Chennai
Maharaja Sayaji Rao University, Baroda
National Law University, Jodhpur
Sri Sankara Arts & Science College, Kancheepuram
The School (Krishnamurti Foundation India), Chennai
United World Colleges, South East Asia, Singapore
Vellore Institute of Technology, Vellore

For us at The School we have always searched for ways of helping young students go beyond the classroom and find learning contexts that permit engagement with the lives and concerns of people both local and remote. We have deeply valued the work of Hand in Hand India and their support to our students. Their commitment, detailed planning, patient introductions and feedback at all stages have formed the significant scaffolding for the learning of students.

We value this association with Hand in Hand India and our own teachers have learnt a great deal through the years of interaction.

-Jayashree Nambiar, Principal, The School, KFI.

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CHILDLINE India Foundation

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CREDAI, Chennai

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Directorate of Rural Development District Administration Ramanathapuram District District Rural Development Agency, Kancheepuram

District Rural Development Agency, Tiruvallur

DWDA (District Watershed Development Agency), Karnataka

Emerald Jewel Industry India Ltd, Coimbatore

EuroKids Forum Syd

Give2Asia

Global Giving Foundations - Ford Motors

Godhand Radhakrishnan, USA

GSRD Foundation Gudalur Town Panchayat, Coimbatore district

Guduvanchery Town Panchayat

Harvard Business School

Humanium

Jochnick Foundation

JSW Salem steel plant

Karumathampatti Town Panchayat

Kundrathur Town Panchayat, Kancheepuram district

Läkarmissionen

Larsen & Toubro Public Charitable Trust

Lotus Footwear Enterprises Ltd

Madambakkam Town Panchayat, Kancheepuram district

Madukkarai Town Panchayat, Coimbatore district Mahalir Thittam-Tamil Nadu Corporation

for Development of Women

Mamallapuram Town Panchayat, Kancheepuram district

Mangadu Town Panchayat, Kancheepuram district

Mudichur Village Panchavat

NABARD

Narasimanaicken Palayam Town Panchayat, Coimbatore district

Nordstiernan - Salcomp **ORG Marg Properties**

Pallapalayam Town Panchayat, Coimbatore district

Panchavat Union - Nemalli

Perivanaickenpalayam Town Panchayat, Coimbatore district Perungalathur Town Panchayat, Kancheepuram district

Praveen Madhanagopal, Australia Primark Betterlives Foundation

Radiohjälpen

Rameswaram Municipality

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SRM University

State Balance Growth Fund

State Bank of India BC

State Institute of Rural Development

Stiftelsen Voxtra (the Voxtra Foundation)

Stiftelsen Svenska Journalen Läkarmissionen

Sundaram Global Securities Operations Pvt. Ltd

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SVP Philanthropy Foundation

Swed Fund

Tambaram Municipality

Tamil Nadu Energy Development Agency

Tamil Nadu Pollution Control Board

Tamil Nadu Slum Clearance Board

Tata Consultancy Services

TAWDEVA (Tamil Nadu Watershed Development Agency)

Thirukazhukundram Town Panchayat, Kancheepuram district Thiruneermalai Town Panchayat, Kancheepuram district

TRIUM

Turbo Engery, Thiruporur

UNICEF

Uthiramerur Town Panchayat

Valerie Lancelot

Varanasi Municipal Corporation

Velankanni Town Panchayat

Vellalur Town Panchavat, Coimbatore district

Veerapandi Town Panchavat

Vivekananda Kendra, Kanyakumari

Walaiabad Town Panchayat, Kancheepuram district

Water.org

≣EXECUTIVES

Dr. Kalpana Sankar - Chairperson and Managing Trustee

Dr. N. Jevaseelan - Chief Executive Officer

Sandip Mookeriee - Deputy Chief Executive Officer Lakshmanan Muralidharan - Chief Financial Officer

Srinivas Krishnaswamy - Strategist

Amuthasekaran Nachiappan - Senior Chief Operating Officer, SHG & Group Administration R. Ashwin Kumar - Senior Chief Operating Officer, CLEP, Health & Monitoring and Evaluation V. Badrinarayanan - Chief Operating Officer, Hand-made Shop, Embroidery Hubs and Relationships

C. Meenakshi Sundaram - Chief Operation Officer, SHG & Microfinance and Operations

Dr Madhu Sharan - Chief Operating Officer -North India Operations Abdul Gaffoor - Additional Chief Operating Officer, Special Projects

K. Thiyagarajan - Additional Chief Operating Officer, Compliance Officer-PR & Establishment

H. Narayanan - Chief Operating Officer, Environment & Asian Development Bank Project Veena Manian - Director, Human Resources

A. Sivaraman - Director, Human Resources & Public Relations

Balu Swaminathan - Advisor, Administration

Sandhya Abraham - Consultant - Director, Communications Dr. Y. Joe - Senior Project Director, Village Uplift Programme

K. S. Sudhakar - Senior Project Director, Health

T. Krishnamoorthy - Senior Project Director, Solid Waste Management

M. Mageswaran - Senior Project Director, Natural Resource Management

K. S. Velmurugan - Deputy Chief Financial Officer Shankar B - Deputy Chief Financial Officer

Anthony Vincent Raja - Additional Chief Financial Officer

Swaminathan E - Head, Training

Sugantha Priscilla - Head, Microenterprises

J. Daniel Jesudason - Project Director, Citizens' Centre Enterprises

Lokesh Kumar Ganapathy - Project Director, Child Labour Elimination Programme

V. Parisutham - Project Director, Solid Waste Management

G. Kannan - Project Director, Natural Resource Management Maya Nirmala - Consultant- Documentation, Proposals and Special Studies

Princess Beula - Project Director, Manitoring & Evaluation N. Santhus Gnanapragasam - Consultant, Training

Dr. Rajarethinam P - Consultant, Project Director, Special Projects

KY Babu - Project Director, Village Uplift Programme

R Ramesh - Chief Consultant - IT & Systems

John Britto - Project Director, Microenterprises C. Jalasayanan - General Manager, Human Resources & Environment

Raghuraman S G - General Manager, IT & Systems

Usha Sahasranaman - Director, Accounts

P. Nagarajan - Director, Accounts

B. Arumugam - Director, Portfolio Monitoring

S.T. Kumaar - Assistant General Manager, Operations

Joseph Kennedy - Assistant General Manager, Operations

Ganesan R - Assistant General Manager, Administration

C. N. Ayyappan - Assistant General Manager, Information Technology and Systems

Suhail Hague - Assistant General Manager, Operations-North India

N Aravindan - Senior Manager, Human Resources

Benov T. Devasia - Assistant Project Director, Madhya Pradesh

Joseph Raj - Assistant Project Director, Special Projects

Ramesh Menon - Project Coordinator, Asian Development Bank Project Telesphore Lakra - Regional Manager, Odisha

Nandhini Shanmugham - Manager, Communications J. Anitha Rajan - Secretary to Chairperson & Managing Trustee

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AWARDS & RECOGNITIONS

CRISIL accords SR-2A grade



CRISIL (Credit Rating Information Services of India Limited) has developed a unique SPRF (Social Performance Management and Responsible Financing) grading matrix to assess a microfinance institution's capacity to achieve its objectives in a sustainable manner. The tool evaluates an organisation against peers on two distinct dimensions-social performance and responsible financing. The social performance assesses the MFI's ability to translate its social mission into practice, while the responsible finance parameter assesses its transparency in lending financing on a three-point scale and its social performance on a five-point scale, allowing an objective comparison of MFIs of different sizes and legal entities, CRISIL has assessed Hand in Hand India as "High" in both social performance and responsible finance and has accorded it the "SR-2A" grade.

MCJ Award for Humanitarian Services



We have been conferred with the Mary Clubwala Jadhav Award for humanitarian service instituted by The Madras School of Social Work The award was instituted in February 2013 in memory of the institute's founder Late Ms Mary Clubwala Jadhav to recognise organisations promoting and contributing towards making a difference to the society through their humanitarian services.

Excellence in SWM



Our solid waste management intervention bagged the first runner-up award for 'Excelence in Solid Waste Management' at the International Symposium on Municipal Solid Waste Management held at Hyderabad. The symposium was organised by the Andhra Pradesh Technology Development and Promotion Centre, which is jointly promoted by the Government of Andhra Pradesh and the Confederation of Indian Industry.

Eco Award



ACC Limited (formerly The Associated Cement Companies Limited), Madukkarai, won the Eco Award for its Corporate Social Responsibility activity in Solid Waste Management in Coimbatore. This initiative was implemented in partnership with our SWM team. The Award was conferred by the Residents' Awareness Association of Coimbatore and the Association of British Scholars. Coimbatore Chapter.

MANAGEMENT ACCOUNTS

HAND IN HAND INDIA

(formerly Hand in Hand Tamil Nadu)

Balance Sheet as at March 31, 2014

(All amounts are in Indian Rupees unless otherwise stated)

| articulars | March 31, 2014 | Merch 31, 2013 |
|--|----------------|----------------|
| Liabilities | | |
| initial Contribution | 1,000 | 1,000 |
| Corpus Fund | 232,124,387 | 232,124,387 |
| Interest on Corpus Funds | 141,061,040 | 129,653,799 |
| Surplus in Income and Expenditure Account | 30,660,414 | 27,784,435 |
| Grants | | |
| Capital Grants | 60.339.357 | 41,476,056 |
| Revenue Grants | 143,378,489 | 154,507,260 |
| Loan funds | | |
| Secured loans | 485,044,959 | 232,479,333 |
| Unsecured loans | 249,521 | 1,314,364 |
| TOTAL | 1,092,859,187 | 819,340,634 |
| Assets | | |
| Fixed assets | | |
| Gross block | 103,189,536 | 73,918,733 |
| Less: Accumulated depreciation/ amortisation | (42,850,178) | (32,420,765) |
| Net Block | 60.339,356 | 41,497,968 |
| Investments | 341,047,494 | 313,243,286 |
| Current assets, leans and advances | | |
| Cash and bank balances | 355,623,665 | 242,371,426 |
| Loans and advances | 359,472,428 | 255,313,151 |
| Other Current Assets | 9,527,445 | 9,991,804 |
| | 724,623,538 | 507,676,380 |
| Less: Current liabilities and provisions | | |
| Current liabilities | 13,050,809 | 23,308,885 |
| Provisions | 20,100,413 | 19,768,116 |
| | 33,151,222 | 43,077.001 |
| Net current assets | 891,472,315 | 464,599,379 |
| TOTAL | 1,092,859,167 | 819,340,634 |

The Financial Statements of Hand in Hand India for the year ended March 31, 2014 was audited by Mis PKF Sridhar & Sanchanam, Chercered Accountants (Firm Registration Number: 003990S), Chennai The Completed audited finacial statements can be viewed on our website.

HAND IN HAND INDIA

formerly Hand in Hand Tamil Nado

MANAGEMENT ACCOUNTS

Socio Economic and Educational Development Trust

ncome and Expenditure Account for the Year Ended March 31, 2014

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | Year ended March 31, 2014 | Year ended March 31, 2013 |
|--|---------------------------|---------------------------|
| INCOME | | |
| Grants | 298,063,251 | 282,310,715 |
| Interest Income | 80,693,790 | 71,293,286 |
| Other Income | 12,189,018 | 9,054,288 |
| TOTAL | 390,946,059 | 362,558,269 |
| EXPENDITURE | | |
| Programme Expenses | 324,875,522 | 302,933,202 |
| Administrative and other expenses | 21,685,553 | 19,641,888 |
| Interest Charges | 41.509.005 | 34.670.176 |
| Depreciation / Amortisation | 10,429,413 | 6,813,233 |
| Less: Amortisation from Capital grants- being depreciation/Amortisation | (10,429,413) | (6,813,233) |
| TOTAL | 388,070,080 | 357,245,268 |
| Excess of Income over Expenditure Before Tax | 2,875,979 | 5,413,022 |
| Provision for tex: | | |
| - Current tax | | |
| Surplus carried forward to Balance Sheet | 2.875.979 | 5,413.022 |

The Financial Statements of Hand in Hand India for the year ended March 31, 2014 was audited by Mys PKF Sridhar & Santhanam, Chartered Accountants (Firm Registration Number: 003990S). Chennai. The Completed audited financial statements can be viewed on our website.

Balance Sheet as at March 31, 2014

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | March 31, 2014 | March 31, 2013 |
|--|----------------|----------------|
| Liabilities | | |
| Initial Contribution | 6,127 | 6,127 |
| Corpus Funds | 212,048,775 | 212,048,775 |
| Interest on Corpus Funds | 137,760,292 | 118,184,338 |
| Surplus in Income and Expenditure Account | 26.107,257 | 20,878,255 |
| Grants . | | |
| Capital Grants | 47,757,472 | 37,849,469 |
| Revenue Grants | 12.012,147 | 13,593,794 |
| TOTAL | 435,892,070 | 402,560,758 |
| Assets | | |
| Fixed assets | | |
| Gross block | 82,405,718 | 50.753,742 |
| Less: Accumulated depreciation/ amortisation | [14,648,246] | (12,905,491) |
| Net Block | 47,757,472 | 37,848,251 |
| Investments | 312,633,995 | 263,239,172 |
| Current assets, loans and advances | | |
| Cash and bank balances | 54,769,764 | 84,008,917 |
| Loans and advances | 21.702,182 | 24,511,152 |
| Other Current Assets | 10,589,013 | 7,988,373 |
| | 87,060,959 | 118,508,442 |
| Less: Current liabilities and provisions | | |
| Current liabilities | 6:401,485 | 9,595,523 |
| Provisions | 5,358,871 | 5,439,584 |
| | 11,760,356 | 15.035.107 |
| Net current assets | 75,300,603 | 101,473,335 |
| TOTAL | 435.892,070 | 402,560,758 |

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2014 was audited by M/s. PKF Sridhar & Santhanam, Chartered Accountants (Firm Registration Number: 0039908), Chennai The Completed audited finacial statements can be viewed on our website.

Socio Economic and Educational Development Trust

CONSOLIDATED STATEMENTS

HAND IN HAND INDIA AND SEED TRUST

Income and Expenditure Account for the Year ended March 31, 2014

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | Year ended March 31, 2014 | Year ended March 31, 2013 |
|--|---------------------------|---------------------------|
| INCOME | | |
| Grants | 48,277,860 | 45,809,572 |
| Interest Income | 7.847,988 | 6,735,619 |
| Income from Solid Waste Management | 21,656,869 | 25,422,482 |
| Other Income | 2,397,895 | 1,756,544 |
| Total | 80,180,612 | 79,724,417 |
| EXPENDITURE | | |
| Programme Expenses | 68,395,692 | 71.241.339 |
| Administrative and other expenses | 6,555,918 | 5,134,418 |
| Depreciation / Amartisation | 2,035,227 | 2,108,422 |
| Less: Amortisation from Capital grants- being depreciation/Amortisation | (2,035,227) | (2,108,422) |
| Total | 74,951,610 | 78,975,757 |
| Excess of Income over Expenditure Before Tax | | 3,348,660 |
| Provision for tax: | | |
| -Current Tax | | - |

The Financial Statements of Social Economic and Educational Development Trust for the year ended March 31, 2014, was audited by M/s PKF Sridhar & Senthanam, Chartered Accountants (Firm Registration Number: 0039905), Chennal The Completed audited finacial statements can be viewed on our website.

Ralance Sheet

(All amounts are in Indian Rupees unless otherwise stated)

| Particulars | As at March 31, 2014 | As at March 31, 2013 |
|---|----------------------|----------------------|
| Liabilities | | |
| nitial Contribution | 7,127 | 7,127 |
| Corpus Fund | 444,173,162 | 444,173,162 |
| interest on Corpus Funds | 278,821,332 | 247,838,137 |
| Surplus in Income and Expenditure Account | 56,767,671 | 48,662,690 |
| Grants | | |
| Capital Grants | 108,096,829 | 79,325,525 |
| Revenue Grants | 155,390,636 | 168,101,054 |
| Loan Funds | | |
| Secured Loens | 485,044,959 | 232,479,333 |
| Unsecured Loans | 249,521 | 1,314,364 |
| Total | 1,528,551,237 | 1,221,901,392 |
| Assets | | |
| Fixed Assets | | |
| Grass Black | 165,595,254 | 124,672,475 |
| Less: Accumalated Depreciation | (57,498,424) | (45,326,256) |
| Net Block | 108,096,830 | 79,346,219 |
| Investments | 653,681,489 | 576,482,458 |
| Current assets, loans and advances | | |
| Cash and bank balances | 410,393,429 | 326,380,343 |
| Loans and advances | 381,174,610 | 279,824,303 |
| Other Current Assets | 20,116,458 | 17,980,177 |
| | 811,684,496 | 624,184,823 |
| Less: Current liabilities and provisions | | |
| Surrent liabilities | 19,452,294 | 32,904,408 |
| Provisions | 25,459,284 | 25,207,700 |
| | 44,911,578 | 58,112,108 |
| Net current assets | 766,772,918 | 566,072,715 |
| TOTAL | 1,528,551,237 | 1,221,901,392 |

Note: The Statuory audit of Hand in Hand India and Socio Economic and Educational Development Trust standalone financials has been conducted by MA-PKF Sridhar & Santhanam.Chartered Accountants, Chennai. The Auditors Report along with the Financial Statements of both Trusts are evaluable on our website.

CONSOLIDATED STATEMENTS

HAND IN HAND INDIA AND SEED TRUST

Income and Expenditure for the year ended

| Particulars | Year ended March 31, 2014 | Year ended March 31, 2013 |
|--|---------------------------|---------------------------|
| Income | | |
| Grants | 346,341,111 | 328.120.287 |
| Interest Income | 88,541,778 | 78,029,105 |
| Income from Solid Waste Management | 21,656.869 | 25,422,482 |
| Other Income | 14,586,913 | 10,810,832 |
| Total | 471,125,671 | 442,382,706 |
| Expenditure | | |
| Programme Expenses | 393,271,214 | 374,174,541 |
| Administrative and other expenses | 28.241,471 | 24,776,306 |
| Interest on Term Loans | 41,509,005 | 34.670.176 |
| Depreciation / Amortisation | 12,464,640 | 8,921,655 |
| Less: Amortisation from Capital grants- being depreciation/Amortisation | (12,464,640) | (8,921,655) |
| Total | 463,021,690 | 433,621,023 |
| Excess of Income over Expenditure Before Tax | 8,104,981 | 8,761,683 |
| Provision for Tax | 2 | |
| Current Tax | | |
| Surplus carried forward to Balance Sheet | 8,104,981 | 8,761,683 |

Note: The Statuory audit of Hand in Hand India and Socia Economic and Educational Development Trust has been conducted by M/s PKF Sridhar & Santhanaam, Chartered Accountants, Chennai. The Auditors Report along with the Financial Statements of both Trusts are available on our website



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

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

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

HAND IN HAND INDIA

Account Name: Hand in Hand India

FCRA Account

Account Number, 0939101020217 Bank Name: Canara Bank

Branch Name: Theradi

Bank Address: Gandhi Road, Kancheepuram

Beneficiary: Swift Field 59

Swift Code: CNRBINBBBID

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST

Account Name: Socio Economic and Educational Development Trust

Account Number: 10860239943 Bank Name: State Bank of India Branch Name: Tiruvannamalai

Bank Address: 34, Kosamada Street, Tiruvannamalai, Tamil Nadu

Branch Code: 0938 IFSC Code: SBIN0000938 Swift Code: SBI NIN BB 471

INTERNS

We also welcome applications from interns pursuing studies in different areas of social development. The interns will have to apply online at www.hihindia.org. The 3-stage process will require interns submitting their application, along with the necessary documents; selected applicants will be asked to submit a letter of intent and be interviewed by the internship Manager; and finally the shortlisted interns will be interviewed by the project head. Interns are expected to bear the entire cost for boarding, lodging and transportation.

