



# Reach India



2008-2009 ANNUAL REPORT



## Mission Statement

Reach brings knowledge, life skills and linkages to massive numbers of poor rural women to build futures of health, hope and dignity for themselves and their families. Reach does this by leveraging the power of groups and the dynamism of private enterprise to deliver proven services brokered from an array of global development organizations.



**REACH INDIA** operates a low-cost network of social entrepreneur franchisees that train many local organizations to deliver non-formal education to the millions of women and girls who regularly come together in self-help groups to save and find solidarity and solutions to their daily problems. At the center of Reach's model are innovations in dialogue-based education for illiterate women and girls focused on the critical themes of health, livelihoods and family finance.



## CHAIRPERSON'S MESSAGE

It gives me immense pleasure to present before you the Annual Report for 2008-2009, which reflects Reach India's progress since its launch in 2007.

Reach India equips small and medium self-help promoting institutions (SHPIs) to cascade knowledge and life skills to very poor rural women, enabling them to build futures of hope.

From the outset, Reach sought to focus on east and northeast India—two regions with a weak and uneven self-help group (SHG) sector and tremendous life challenges for very poor families. During this past year, Reach also extended its operations to Madhya Pradesh.

Reach India has not only focused on assessing needs and delivering training to meet the need for very poor SHG members, but also monitoring outcomes among SHG members. The findings of this work makes me confident that Reach India's training is leading to important changes in knowledge, skills and attitudes, which in turn lead to action and concrete benefits for SHG members.

As we move forward, Reach India will seek to deepen and widen the outreach of its social franchisee network to a growing number of Indian states. This important work will require critical resources. We are grateful to the David & Lucile Packard Foundation, Sir Dorabji Tata Trust, and OXFAM Novib for their support to Reach India this past year.

Reach India's experienced team, the stewardship of its Chief Executive Officer, and the technical and financial support of its key partner Reach Global, have yielded strong results to-date. I thank my fellow Trustees and the Reach Team for their commitment to the lives and livelihoods of poor women and adolescent girls.

I also wish to congratulate the social franchisee network of entrepreneurs who have partnered with Reach India and SHPIs to empower poor women and strengthen the SHG movement.

A handwritten signature in black ink, appearing to be 'DSK Rao'.

DSK Rao

Chairperson, Board of Trustees, Reach India



## CEO'S REPORT

The last year has been a great challenge for most of us. We are fighting not only poverty and hunger, but economic recession, global climate change, and growing threats to our natural resources like water and forests. We all are working very hard to reach our target of achieving the millennium development goals by 2015. How do we make sure that we achieve all that we would like to in such a short span of time?

Reach India began its journey in the year 2006 as an initiative of the international development organization Freedom from Hunger. Over the last year, Reach India has continued to grow and strengthen itself as an institution to provide self-help solutions to millions of poor women and young girls in very backward regions of our country. Reach India adopts an innovative social franchise model that trains thousands of self-help promoting institutions (SHPIs) to equip very poor, rural women across the poorest states of India with life-changing education on health, livelihoods and family finance.

Reach India's three initial service centres of two persons each launched in January 2007 to cater to the needs of Orissa, Jharkhand, and Bihar. Since then, seven more service centres have been launched in east and northeast India. By the end of this year, 11 service centres will have trained more than 1,969 self-help group (SHG) animators from 656 SHPIs, that went on to deliver education to 113,171 SHGs, reaching directly 396,100 poor women and girl members.

Generous support from the David & Lucile Packard Foundation, OXFAM Novib, and Dorabji Tata Trust enabled us to strengthen the service centre network, launch a new training module on Social Performance Management for SHG Promoters, and deepen support to organizations in Chattishgarh.

I want to thank Reach India's partner service centres for their ongoing delivery of proven training to a growing array of SHPIs, and Reach India staff for their tireless support to service centres, Reach India's Board, and Reach Global for their commitment to and support of Reach India's pioneering model.

Alay Barah  
Chief Executive Officer, Reach India

“Reach India is an innovative social franchise that trains thousands of self-help promoting institutions (SHPIs) to equip very poor, rural women across the poorest states of India with life-changing education on health, livelihoods and family finance.”

# Program Overview

## Performance 2008-2009

Over the past year, Reach India's 11 Independent Service Centres continued to focus on the poorest states of east and northeast India—Assam, West Bengal, Orissa, Chattisgarh, Jharkhand, and Madhya Pradesh—along with other north eastern states.

Training addresses a range of critical issues women and girls face, including accessing rural employment under the National Rural Employment Guarantee Act (NREGA), planning for a better business, health issues, such as malaria and HIV/AIDS, reproductive health for adolescent girls, social performance management (SPM), and SHG formation.



A total of 87 trainings were delivered: 15 Accessing Rural Employment (NREGA), 28 Learning Games for Girls, 17 Plan for a Better Business, 14 Social Performance Management for SHG Promoters, 10 on HIV/AIDS, and 3 on malaria. A total of 1,416 participants were trained from 397 SHPIs, of which 312

were trained for the first time. In total, these SHPIs support 75,940 SHGs, representing a million members. Of this, Reach India estimates that 265,791 members have received life-changing Reach education.

## Cumulative Performance 2007-2009

Cumulatively, since the launch of Reach India's first franchise service centres, a total of 126 trainings have been delivered: 51 Accessing Rural Employment (NREGA), 30 Learning Games for Girls, 17 Plan for a Better Business, 14 Social Performance Management for SHG Promoters, 11 on HIV/AIDS, and 3 on malaria. A total of 1,969 participants were trained from 656 SHPIs, of which 571 were trained for the first time. In total, these SHPIs support 113,171 SHGs or nearly 1.6 million members. Of these, Reach India estimates that 396,100 members have received life-changing education.

## Learning Games for Girls: Voices From the Community

Mothers and daughters appreciate the importance of the games. Mothers and daughters have unanimously stated that games on 'hand washing practices', 'eating habits' (more precisely, the need for having more vegetables and a wholesome diet) and 'diarrhea' have been very beneficial and informative, whenever discussed. Many have also improved sanitation facilities at home.

The organizational members have stated that the trainings received from Reach India are essential exposure on further development of knowledge, character strengthening and building. They have further acknowledged that a significant part of the training is that they have been made very simple, easy to learn and interesting.

"The games have taught me many things. In fact after the training sessions, I have been able to buy two goats and thereafter I even sold two cubs and earned some money. I have also learnt many things on cleanliness and how to be aware of possible infections."

—Kalpana Molla, programme participant

"We believe that it is essential to impart such training to the adolescent girls. They can train and educate each other easily and then try to get over their own difficulties. For example, making saline and washing hands before eating are useful practices that many of them have learnt through the learning games."—*Palsa Polly Unnayan Samity, an NGO that imparted training on the Learning Games.*

### Accessing Rural Employment Guarantee Scheme: Snap Shot from Bihar

This has been one of the most popular training programmes offered. Multiple service centres have offered training on NREGA. One of the SHPIs, after receiving training on NREGA, cascaded the same to members of the respective SHGs for which the participants were responsible. One of them trained a group of ten women in one of the Bihar Panchayats.

One of the members, Sunaina Devi (34), was also present for the training. Her husband at that point in time, Madan Shaw—(38), was working as a migrant labourer at Kolkata. The couple were highly motivated by the training and felt that if 100 days of work could be assured in the village, then the husband, Madan, would be spared the trouble of migrating to Kolkata in search of sustenance.

With support from the SHPI facilitators, Madan was able to get a job card and got to know the exact procedure for procuring his share of work. Presently, he gets 80 days of work at a rate of Rs. 80 per day. With his earning, complemented by some earnings of his wife Sunaina from the SHG, they are able to sustain their family of three children.

## Assam

### **Sumi Lakra & Jhalo Karkota, daughter and mother**

Sumi, a 12-year-old-girl studying in standard VII, believes 'education and good health are necessary to achieve a good life,' and dreams of 'being able to teach others' when she grows up. She is unusually confident about her ability to take decisions and has had strong opinions from a very early age, saying, 'I can take the same decisions as my mother regarding our livelihood activities.' She says women now enjoy a better standard of life because of education and adds, "It is due to education that women today have better health, understand the importance of saving money and have greater social prestige."

Sumi's mother, Jhalo, is about 35 years of age and has 4 children, two sons and two daughters. Jhalo shares her daughter's beliefs but also feels money is 'the' most important criteria required for a good life. She believes 'good health means freedom from diseases' but adds that the diet practiced at home to attain such good health is not adequate. 'I always remain worried about my family's health because I know that in the absence of money, treatment will be a huge problem.'

The Learning Games have been an effective exercise for both mother and daughter. Sumi says, 'I have come to know about cleanliness and diseases like diarrhea after joining the Learning Games program.' She feels that it has not only been beneficial for her but will have huge benefits for the community people if they have an opportunity to learn this. 'More such educational programs will help people to get established in their life'.

## West Bengal

### **Asima Khatun & Molidin Bibi, daughter and mother**

Asima Khatun is a 18-year-old girl, studying in standard VIII. She has four other siblings and has strong ties with her family. Her concept of well-being means 'good environment and good education. By the word environment I mean being able to live with my parents, brothers and sisters.' Her expectations about life are quite minimal. "Yes, I hope that I will achieve a good life. As I am studying, I wish to do tuitions in the future and earn some money."

Life is not easy for Asima. She has been trained to do jari (dhadra) work at home and contribute to the family's earnings as well apart from her studies. The remunerations are Rs 150/- per saree, but her monthly income varies as the work is time-taking and tedious. When asked about her personal income, she says she has to give all the money to her mother. However, she does have the liberty to buy a few things she wants when her mother gives her some money to spend. 'If I stop this work, my family will face some financial problem. I try to do this work as much as possible. I think what I am doing is essential for the survival of my family.'

Getting proper food is still a luxury for the family. 'Some time in the morning I feel hungry but there is no food at home at that time. So I wait till my mother cooks food. But what I get for lunch is not enough for me.'

Molidin Bibi wants her children to grow up and study and says, 'I hope I can save more money to be able to utilize it for my children's education later on. But these are all my wishes. I do not know how to fulfill my wishes with the kind of poverty we have.'

When asked about the Learning Games, she says that games on practices of cleanliness (hand-washing), food habits and on AIDS have been very useful for her. 'I liked the food habit (with flag) game because we got to know what is good for health. I learned the importance of eating vegetables. Carrots, beans are good for children's health. Games on washing hands are also very useful for us.'

## AUDITOR'S REPORT

We have audited the attached Financial Statements comprising the Balance Sheet of REACH INDIA TRUST, Kolkata as at 31st March, 2009 and the Income and Expenditure Account for the year ended on that date.

The Financial Statements are the responsibility of the management. Our responsibility is to express an opinion on these financial based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material mis-statements. An audit includes examining, on test basis evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principals used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that audit provides a reasonable basis for our opinion.

We report that:

- i) We have obtained all information and explanations, which to the best of our knowledge and belief were necessary for purpose of the audit and have found them to be satisfactory.
- ii) The said accounts are in agreement with the books of accounts maintained by Trust.
- iii) In our opinion, proper books of account as required by law have been kept by the Trust so far as appears from our examination of those books.
- iv) In our opinion and to the best of our formation and according to explanation given to us, the said accounts subject to Accounting Policies and Notes to the accounts given in Schedule – 5 give a true and fair view :
  - i) In the case of the Balance Sheet, of its state of affairs as at 31st March, 2009.
  - ii) In the case of the Income and Expenditure Account, of the excess of Income, over expenditure for the year ended 31st March, 2009.

For KUMAR MITTAL & CO.  
Chartered Accountants

-Sd-

(Sanjay Dewan)

Partner

Membership No. 90045

New Delhi

31.07.2009



**REACH INDIA TRUST, KOLKATA | CONSOLIDATED BALANCE SHEET**

*as at 31st march, 2009*

As at 31.3.08 Amount (Rs.)	<b>Liabilities</b>	Amount (Rs.)	As at 31.3.09 Amount (Rs.)
	<b>Corpus Fund</b>		
1,000.00	Amount contributed by Settlor Trustee (Local)		1,000.00
	<b>General Fund</b>		
20,637.00	Opening Balance	54,835.00	
34,198.00	Add :Surplus for the year transferred from Income and Expenditure	14,685.20	69,520.20
	<b>Unutilised Grants</b>		
3,337,156.00	Foreign Contributions Account		4,101,143.00
1,298,690.00	Local Contribution A/c		1,054,975.00
19,663.00	<b>Current Liabilities</b> Expenses Payable		105,737.00
-	<b>Assets Fund Account</b>		579,933.00
<b>4,711,344.00</b>	<b>Total</b>		<b>5,912,308.20</b>

As at 31.3.08 Amount (Rs.)	<b>Assets</b>	Amount (Rs.)	As at 31.3.09 Amount (Rs.)
-	<b>Fixed Assets-At cost, less Depreciation</b>		
	Opening Balance	-	
	Addition during the year	789,883.00	
		789,883.00	
	Less: Depreciation for the year	209,950.00	579,933.00
	<b>Loans &amp; Advances (Unsecured considered good)</b>		
31,903.80	Advance against expenses	7,726.00	
2,205.00	TDS recoverable	48,072.00	
	Prepaid Expenses	10,193.00	65,991.00
-	<b>Current Assets :</b>		
	<b>Cash and Bank Balances :</b>		
2,787.00	Cash in Hand	20,464.00	
4,674,448.20	Cash at Bank in Savings accounts with Schedule Bank	2,396,847.20	
	FDR's with bank (including interest accrued)	2,055,073.00	
	Cheques in Hand	794,000.00	5,266,384.20
<b>4,711,344.00</b>	<b>Total</b>		<b>5,912,308.20</b>

**REACH INDIA TRUST, KOLKATA | CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT**

For the year ended 31st March, 2009

Previous Year Amount (Rs.)	Income	Amount (Rs.)	Current Year Amount (Rs.)
	<b>FOREIGN CONTRIBUTION ACCOUNT</b>		
	Transfer from Grant A/C		
499,697.00	Freedom from Hunger	5,592,651.00	5,592,651.00
	Transfer from Grant A/C		
169.00	Oxfam Novib	1,605,609.00	1,605,609.00
	<b>LOCAL CONTRIBUTION ACCOUNT</b>		
259,820.00	Transfer to SDTT Grant Account	1,114,564.00	1,114,564.00
	Transfer to SDTT Grant (Bihar)Account	315,500.00	315,500.00
4,265.00	Interest on Savings A/C—General Account		7,105.00
56,000.00	Donation Received		646,500.00
402.00	Misc. Receipts		-
<b>759,686.00</b>	<b>Total</b>		<b>9,281,929.00</b>

Previous Year Amount (Rs.)	Expenditure	Amount (Rs.)	Current Year Amount (Rs.)
	<b>FOREIGN CONTRIBUTION ACCOUNT</b>		
	<b>Freedom From Hunger Grant A/C :</b>		
120,102.00	SHPI Training Expenses	2,365,504.00	
261,632.00	SCMs Capacity Building Training Expenses	477,170.00	
	HIV/AIDS Training	193,465.00	
	Training on Malaria	35,560.00	
117,963.00	Administrative Expenses	2,256,976.00	
	Acquistation of Fixed Assets	263,976.00	5,592,651.00
	<b>Oxfam Grant A/C :</b>		
	Training of Service Center Manager	73,489.00	
	SHPI Meet	113,378.00	
	SPM Brochure	39,460.00	
	SPM Module Development	292,777.00	
	SPM Training	960,098.00	
	Translation & Editing	59,739.00	
169.00	Administrative Expenses	66,668.00	1,605,609.00
	<b>LOCAL CONTRIBUTION ACCOUNT</b>		
	<b>SDTT Grant A/C :</b>		
235,948.00	SHPI Training Expenses	792,169.00	
23,872.00	Monitoring Expenses	233,644.00	
	Follow Up	33,500.00	
	SHPI Meet	55,251.00	1,114,564.00
	<b>„SDTT Grant (Bihar) A/C :</b>		
3,670.00	Training & Workshop Expenses	315,500.00	315,500.00
	Amount Written Off		7,903.80
3,136.00	Administrative Expenses		55,474.00
19,663.00	Audit Fees		49,635.00
3,000.00	Meeting Expenses		-
	Acquistion of Fixed Assets		525,907.00
34,198.00	Surplus Transferred to General Fund		14,685.20
<b>499,697.00</b>	<b>Total</b>		<b>9,281,929.00</b>

## Donors

Reach India appreciates the generosity of the following donors, who have made its groundbreaking work possible:

David & Lucile Packard Foundation

Nike Foundation

Sir Dorabji Tata Trust

Oxfam Novib

Ford Foundation

Freedom from Hunger

GlaxoSmithKline

## Staff

Alay Barah, *CEO*

Sheila Chanani, *Research Coordinator*

Susanta Saha, *Finance Manager*

Abhijit De, *IT Officer*

Malika Singh, *Training Specialist*

Leslie Kwan, *Support Officer*

Ramesh Sinha, *Training Specialist*

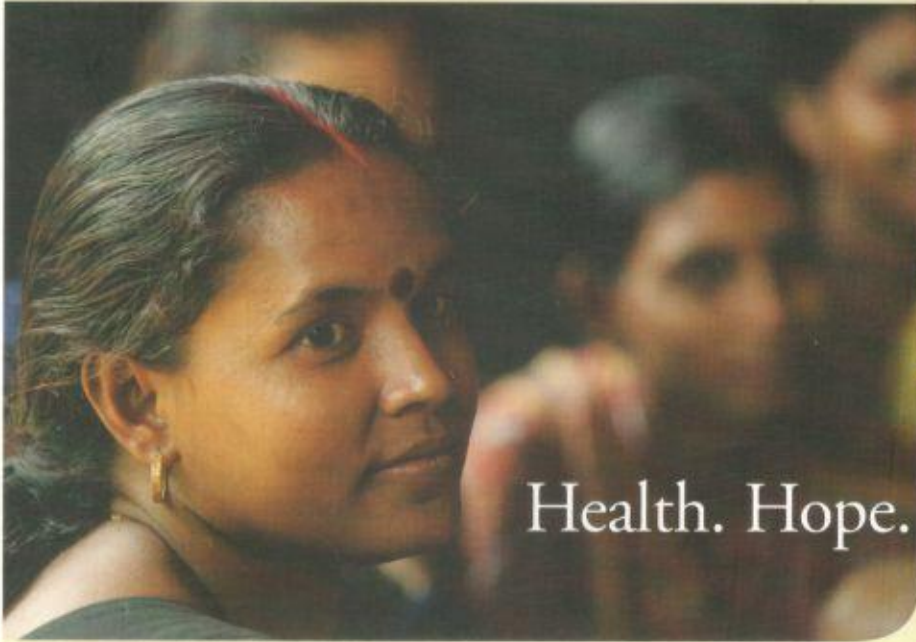
Niriakar Jena, *Office Assistant*

Sarbari Das, *Business Development Manager*

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## Board of Trustees

D. S. K. Rao	Chairperson	Asia Specific Regional Coordinator, Micro Credit Summit Campaign
Girja Srinivasan	Trustee	Independent Consultant, formerly with NABARD
Ajay Tankha	Trustee	Independent Consultant
Alay Barah	Trustee	Chief Executive Officer



Health. Hope. Dignity.



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