Time for individual, quiet study in the Morula village hostel for children of sugarcane migrant workers, Janarth, Maharashtra.
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All photographs taken on location at AIF funded projects
Photographs (c) Prashant Panjiar - Livewire Images

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This photo: In the deserted Jhangi salt pans of Kutch, entire families are hired to extract salt during the dry months. Cohesion Foundation Trust, Gujarat.
Front & Back Cover Photo: For the past four years, Kalpan Jani along with 11 other women in Chikinibahali village have been meeting, saving money and investing in their families through a Self Help Group - the passbook and accounts book are symbols of this effort. Udyama, Orissa.
our mission

The American India Foundation (AIF) is dedicated to accelerating social and economic change in India.

our vision

To contribute to building an India where all people can gain access to education, health care, and livelihoods opportunities and where all Indians can realize their full potential.

To build a trusted bridge between the dreams and aspirations of individuals who care about India and their realization.

To provide a secure channel for philanthropic funding in the United States and its effective investment in the best Indian non-governmental organizations that have innovative and scalable projects.

To build a professional organization that is secular, transparent, credible and accountable for all its activities.
AIF across India: current grant partners
from our honorary chair

Dear AIF Friends,

In the aftermath of the Gujarat Earthquake, I joined with a group of Indian Americans concerned about India’s future to create a unique organization that would enable us to collectively channel our philanthropy to India. Now, as AIF marks its fifth anniversary, we can take great pride in having become a significant contributor to India’s development. Through its commitment to the principles of professionalism and accountability, and with its focus on tackling fundamental development challenges, AIF has demonstrated that it is possible to improve the lives of even the poorest and most marginalized Indians.

This year, AIF took the important step of adding HIV/AIDS to its agenda. India is on the precipice of a catastrophic epidemic, which can threaten all the economic advances the country has made in the past few years. Through the Clinton Foundation HIV/AIDS Initiative, I have been working with the private and public sectors in India to ensure that testing and treatment are accessible to an ever-increasing number of Indians affected with HIV. Now, with AIF also mobilizing resources for this vital purpose, we can save even more lives and make a real difference in stemming the rising tide of this devastating disease.

While India still faces serious social and economic challenges, with more of us pooling our efforts and resources, I believe that the next five years will be a period of tremendous achievement in our mission of accelerating this kind of change. I thank those of you who have joined with me in supporting AIF during these first five years, and I encourage others to learn about the amazing work AIF is accomplishing for so many Indians and to see how you can be a part of this transformative institution.

Sincerely,

William Jefferson Clinton
Dear AIF Friends,

We are pleased to share our 2005-06 Annual Report with you. This year marks AIF’s fifth anniversary, and in our brief existence, we have brought 100,000 children the benefit of education, 40,000 families the security of improved livelihood and another 100,000 children the opportunity to incorporate technology into their learning. Having received $8 million in the past year, we have now raised over $33 million towards our vision of an India where all people can gain access to education, health care, and employment.

We have been heartened by two emerging themes that validate the success of the strategy we have pursued:

**Achieving scale through engaging the government.** AIF understands true systemic change in India can only come from achieving scale with the innovative projects that we fund. In order to do so, we must engage the vast resources of the government and direct them toward transformative solutions. Three examples include:

- AIF’s grants to educate children of seasonal migrants in three states has raised the visibility of the issue and demonstrated successful models of addressing the challenge. We have successfully engaged the central government and the three state governments; they are now funding our grant partners and seeking ways to ensure the education of all children of seasonal migrants across India.

- Through our Digital Equalizer program, we have made considerable progress in influencing state governments to incorporate technology into teaching and learning processes. In 2006-07, partnering with the governments of Punjab, Orissa and Rajasthan, we will initiate over 400 new DE Centers.

- Our livelihood grant partner Saath has been asked by the Gujarat government to scale up an employment training project for unemployed youth in urban areas. This project was piloted with AIF’s support in Andhra Pradesh by Dr. Reddy’s Foundation, and then successfully replicated by Saath in the slums of Ahmedabad.

**Developing funding partnerships.** As AIF develops a successful track record, we have been joined by an
increasing number of funding partners. We are proud of our partnerships which range from Diaspora groups such as Share and Care Foundation and Wadhwani Foundation to private international organizations like the Bill and Melinda Gates Foundation, Ford Foundation and Omidyar Foundation, to international agencies like the United Nations Development Program and the British Department for International Development. We also expanded our corporate partnerships, which include Intel, Advanced Micro Devices, Applied Materials, Adobe, Silicon Valley Bank and HSBC North America.

Organizationally, AIF continues to grow in order to operate effectively, but we are happy to report our overhead expenditures remain less than 10 percent. We are grateful to the consulting firm of Booz Allen Hamilton, Inc. for conducting a pro-bono growth strategy for AIF, which will guide our future planning.

During the last five years we have traveled a long way very quickly. We look back upon our accomplishments with satisfaction. Yet, we feel the urgency of responding faster to the immense challenges that continue to face India. We are at an exciting point, where we have demonstrated success, and are poised to build upon it.

We thank you for your commitment and support and hope we can continue to count on you as we stand on your shoulders to bring prosperity and health to all Indians.

Sincerely,

Lata Krishnan
President, AIF

Pradeep Kashyap
Executive Director, AIF

Shankar Venkateswaran
Executive Director, India, AIF
why AIF?

**engaging the government**

By getting governments to focus on models funded by AIF and participate in their implementation, AIF begins to affect widespread change through influencing policy. In the case of educating children of seasonal migrants, AIF has funded 8 NGOs across three states, and has successfully gotten the respective state governments and the central government to participate in addressing this problem.

**2003**

AIF funds Janarth’s education program of seasonal migrants covering about 1,000 children

**2005**

Program is scaled up with support from AIF and another funder to educate 10,000 children, Maharashtra government provides funds for mid-day meals.

**2006**

Janarth and other AIF partners participate in several forums of Sarva Shiksha Abhiyan (SSA), the national program to universalize elementary education. Issue of seasonal migrants being taken by SSA to a national level.

**result**

Governments beginning to address educational needs of about 15 million children of seasonal migrants

**funding partnerships**

When AIF makes grants to NGOs, it develops and encourages collaboration with other funding agencies to increase the resources to the project.

**AIF initiates $100,000 grant to Bodh Shiksha Samiti**

**AIF connects Paul Hamlyn Foundation, UK to Bodh**

$200,000

**AIF connects Washington, DC-based foundation to Bodh**

$100,000

**Bodh’s existing funder, Aga Khan Foundation co-funds initiative**

$650,000

**AIF facilitates Rajasthan Government’s MOU with Bodh**

$280,000

**Bodh’s coalition of funders help to educate 15,000 children in Jaipur slums**

**result**

Bodh receives more than 10-fold AIF grant amount for project and through Government involvement, influences reforms to overall school system
sharing best practices

AIF transfers best practices across regions and organizations in order to bring new ideas to solving challenges.

AIF facilitates knowledge transfer by funding resource centers, coordinating meeting of grant-partners and transferring program models like below.

AIF, along with Government of Andhra Pradesh fund Dr. Reddy’s Foundation (DRF) to prepare young men and women for jobs in several small towns of Andhra Pradesh.

AIF connects Saath to DRF and funds replication of this model in Ahmedabad, in partnership with Ahmedabad Municipal Corporation.

Saath invited by Government of Gujarat to replicate this model across 80 urban centers across Gujarat.

result

Fresh approach to urban livelihoods is being disseminated in Gujarat and potentially across India.

Students working in a school directly located in their neighborhood of Amagarh, a slum area of Jaipur. Bodh Shiksha Samiti, Rajasthan.
AIF’s grants to community-based non-governmental organizations (NGOs) are at the heart of our efforts to accelerate social and economic change in India.

AIF achieves maximum impact by taking a targeted approach to the numerous challenges facing India. We fund organizations in three focus areas: education, livelihoods and public health. All grants are aimed at improving the lives of the poorest and most marginalized people in India.

The following principles are the basis of our grant making:

**USING LOCAL KNOWLEDGE TO IDENTIFY INNOVATIVE SOLUTIONS**
AIF’s professional staff in India has a vast amount of development experience, and work closely with equally experienced local grant partners in developing the framework for individual grants. The team is advised and guided by Resource Groups in each grant making area, comprised of academics, social entrepreneurs and policy makers.

**DEMONSTRATING SCALABILITY OF INNOVATIONS**
AIF’s grants provide NGOs the resources to develop the quality of their innovative solutions and increase the number of people they serve. By scaling up the projects, AIF demonstrates that these solutions can be replicated and expanded to achieve broad impact across India.

**INVolVING LOCAL COMMUNITIES**
AIF’s grant partners believe in engaging community members in their work as active participants and decision makers. This community involvement increases the likelihood of the intervention becoming self-sustaining.

**ENGAGING THE GOVERNMENT**
Rather than duplicating government services, or substituting that which the government should provide, AIF invests in solutions that can be adopted by the government. AIF’s vision is that local initiatives, developed and scaled in collaboration with local and state governments, will inform broad policy changes.

**LEVERAGING FUNDS**
A multitude of funding partners share AIF’s investments in grant making and programs. AIF actively collaborates with Indian, American and international funders to increase the funds that are available for projects in which AIF invests. Our grant partners also leverage government funds.

**ENSURING AN EXIT STRATEGY**
AIF’s approach to development is defined neither by one-time fixes nor indefinite commitments. All of AIF’s grants include a long-term plan to transfer the responsibility and ownership of development models to communities or the government.

**SHARING BEST PRACTICES**
AIF is committed to disseminating best practices in each of its focus areas. AIF accomplished this by investing in resource centers to develop and share best practices and convening meetings of grant partners so they may learn from each other’s experiences.
grant making process

1. **ANNUAL WORK PLAN**
The annual work plan specifies the issues, geography, and number of grants for the following year within each grant focus area, in accordance with the strategic framework.

2. **IDENTIFYING POTENTIAL PARTNERS**
Potential partners are identified by AIF staff based on references from other funding agencies, well wishers, and Resource Group members, the staff team’s knowledge and exploratory visits, workshops, publications, and proposals from various sources.

3. **SELECTING PROJECTS**
AIF looks to see if the project focuses on poor and marginalized persons, particularly women; that it is scalable and sustainable; that communities are central to the intervention; and that the project, once scaled, will have the ability to inform public policy on a state and national level.

4. **SELECTING PARTNERS**
The organization must satisfy regulatory rules and be identified as a nonprofit that can receive foreign funding. Its strategy in terms of poverty, education, and community focus should be compatible with AIF’s goals and values.

5. **DUE DILIGENCE**
AIF closely reviews all relevant documents including vision and mission statements, concept notes, and financial audits, and the AIF India team conducts field visits and speaks with community members, NGO leadership, board members and past funders.

6. **PROPOSAL DEVELOPMENT**
AIF and the NGO work closely to create a detailed and exhaustive proposal indicating the project objectives, strategy, activities, deliverables and budgets.

7. **FINALIZING THE PARTNERSHIP**
The proposal is circulated to Resource Groups, Grant Panels members, and AIF staff in the US and India. Once a final proposal is agreed upon, a Memorandum of Understanding (MOU) between AIF and the partner NGO is created.

8. **MONITORING AND ASSESSMENT**
AIF monitors the organizations to which it gives grants through field visits and progress reports. It also disburses funds contingent upon the organization showing progress with its deliverables as outlined by the MOU.

*Rajesh Mandal puts the final touches on a beautiful silk stole for League of Artisans. PRADAN, Bihar.*
distress migration
an emerging theme of AIF grants

Many impoverished families migrate for survival; approximately 20 to 30 million Indians migrate seasonally each year.

Push Factors
- Deteriorating natural resource base
- Few non-agricultural livelihood alternatives
- Lack of access to credit at reasonable terms

Pull Factors
- Livelihood opportunities in urban centers
- Draw of labor-intensive industries such as salt manufacturing, brick making, stone quarrying and sugarcane harvesting

Effects
- Relocation to hazardous living conditions
- Increased vulnerability and risk of infectious diseases
- Greater potential for exploitative working conditions and wages
- Reduced access to schools and children forced into work
- Denial of entitlements & rights

Livelihoods
- Increase livelihoods choices in agriculture and non-farm activities through greater access to water and microfinance
- Improve opportunities through skills building and enterprise collectivization
- Inform public policy and practice

Education
- Improve access, quality and enrollment
- Create seasonal hostels for migrants' children to continue schooling
- Establish educational facilities at work sites
- Provide bridge courses for returning migrant children
- Inform public policy and practice

Public Health - HIV/AIDS
- Accelerate expansion of HIV/AIDS prevention education
- Build public health capacity for service delivery
- Promote humane treatment of infected and affected groups
- Mitigate stigma and discrimination

Opposite: Mohan, a child of migrant laborers, resting during the several days journey home, along with his bullocks that have worked all season carting sugarcane. Near Janarth's programs, Maharashtra.
AIF funds efforts to universalize elementary education by increasing access to education and improving its quality. By investing in innovative solutions to educate children that are missing out, AIF demonstrates models that governments can adopt to fulfill their mandate of universal education.

**INCREASING ACCESS**

The Indian constitution mandates free and compulsory education for children between the ages of 6 and 14. Yet, about 50 million children remain out of the educational system. AIF is particularly focused on children who have been systematically excluded from receiving an education.

Children of seasonal migrants

Educating children who migrate seasonally with their parents is particularly complicated because they often move across district and state borders, thereby falling between the jurisdictions of different government agencies and varied languages.

AIF is addressing the educational needs of migrants in the following regions:

- Salt pans, fisheries, charcoal making and brick kilns in Gujarat
- Sugarcane in Maharashtra
- Brick kiln migration from Orissa to Andhra Pradesh

AIF’s strategy to educate children of seasonal migrants includes:

1. Creating seasonal hostels in sending villages to stem children’s migration and promote local education.
2. Running schools at work sites for children who migrate.
3. Establishing bridge courses in sending villages for returning children who migrated and could not regularly attend school.
4. Strengthening village schools.

AIF and its partner NGOs have advocated to central and state governments to acknowledge this problem and to scale up these projects to meet the needs of all children who migrate seasonally.

Children in urban slums

Schools in India’s cities are struggling to absorb the rapidly urbanizing population. Many children are unable to enroll in schools because there are not enough schools or drop out due to the poor quality of education. By providing these children alternative education facilities and improving the quality of government schools, AIF enhances their education and improves school retention rates.

AIF is also working with other marginalized groups such as children of sex workers and street children. Here too, the effort is to develop scalable models and to work with the government to change policy and practice.

**IMPROVING QUALITY**

AIF views improving the quality of education as a cross-cutting theme in its education grant making. In the absence of a quality education, children do not learn and frequently drop out of school. This is reflected in the fact that a significant portion of children who are out of school have attended school at some point. Grants involve a continuous improvement of quality of the education that is delivered, both in NGO-administered schools and in associated government schools.
On an unseasonably cool evening in Sunamudia village in Western Orissa, it is surprising to see children still at school studying. In fact, Chabilal Nag, Khiramani Nag, and Kesba Bude have already played cricket and performed their chores; so now it is time to finish up some homework in their temporary home before dinner. These children are part of a seasonal hostel run by AIF grant partner Vikalpa for the children of migrant laborers.

The Government of Orissa allows Vikalpa to use the school building as a hostel after school hours. Vikalpa staff care for the 35 girls and boys who stay in the hostel, and provide additional tutoring beyond what two teachers are able to provide for 123 students in the regular four hours of classroom time. This hostel is one of 65 hostels that Vikalpa oversees in the region.

Before Vikalpa’s initiative, these children would travel along with their parents from November through May to the booming metropolis of Hyderabad to dig dirt, mix mud and mold bricks. Their studies were put on hold as they worked 12 to 14 hours a day in the brick kilns and many would never return to school.

Almost a quarter of the village adults migrate for this backbreaking work; but Vikalpa’s seasonal hostels have given parents the option to leave their children behind to continue their studies.
grants

up to June 2006

ACCESS TO EDUCATION:
Children of seasonal migrants

Cohesion Foundation Trust, Gujarat (2005) $72,658
Cohesion currently runs seasonal hostels for children aged 6-14 in seven villages whose parents migrate to work in the salt pan industry of Kutch. Parents leave their children in their home villages to continue their education and avoid the isolation and extremely harsh conditions of the salt pans.

Janarth runs Shakhar Shalas (sugar schools) for children of migrant laborers who work for the sugar factories. These temporary schools at worksites enable children to continue their education when they migrate with their parents. Additionally, Janarth provides support for the children to link back to their home schools when the migration season is over. Janarth is also running seasonal hostels in nine home villages so that children have the choice not to migrate with their parents and continue schooling in the village. AIF’s support to Janarth since 2003 has enabled the organization to increase its coverage from a single district and 700 children to six districts and 12,500 children.

Lokadrusti, Orissa (2005, 2006) $41,118
Lokadrusti works with Dalit and tribal communities in the Naupada district of Western Orissa to alleviate the causes and effects of distress seasonal migration to urban centers in Andhra Pradesh. Lokadrusti is running seasonal hostels for about 500 children in 16 villages with high levels of migration as well as bridge courses for returning migrants.

Setu, Gujarat (2003, 2005) $293,637
Setu provides educational facilities for the children of salt pan, charcoal and brick kiln migrant workers in Jamnagar district. Setu has set up seasonal hostels in 14 villages. The organization is also working to strengthen the schools in the home villages so children are motivated to stop migrating.

Vikalpa, Orissa (2005, 2006) $125,766
Vikalpa is running seasonal hostels for almost 1,400 children in 45 villages among tribal communities in western Orissa’s Bolangir district, working with two other partner organizations in the region, Adhikar and Jan Mukti Anusthan. These organizations also provide bridge courses to assist children returning from migration to re-enter their home schools.

Yusuf Meherally Center, Gujarat (2005) $86,346
YMC operates five residential hostels for children of migrant fishing communities along the coast of Kutch. The migrant fisherfolk move away from their homes inland to the coast for up to nine months, annually.

ACCESS TO EDUCATION:
Children in urban slums

Bodh Shiksha Samiti, Rajasthan (2005) $103,615
Bodh is working for universal education coverage of the slums in Jaipur City with plans to cover 15,000 children in the first
phase of the project. Bodh has successfully raised the issue of deprived urban children onto the agenda of the state government which is now looking to similarly cover other cities. The government has signed an MOU with Bodh for this project. Co-funded by the Aga Khan Foundation, the Paul Hamlyn Foundation and a Washington DC-based foundation.

**Child In Need Institute-Asha, West Bengal (2004) $47,500**
CINI-Asha provides education to 250 children of sex workers in the Rambagan red-light area in Kolkata and in Siliguri, a gateway for child-trafficking into West Bengal. Granted in partnership with the Maharashtra Foundation.

Pratham works in under-served areas to provide access to education to children who are out of school while also increasing the retention rates of current students. In previous years, AIF supported the expansion of Pratham’s programs in Gujarat, Bihar and Rajasthan. AIF’s current grant
funds Pratham’s programs in Delhi and Allahabad. The program includes *balwadis* (preschool centers) to prepare young children for school and bridge courses for out-of-school children to enable them to enter mainstream schools.

**Samya, Delhi (2006) $ 86,346**
Samya’s goal is to bring 5,000 urban street children back into the mainstream by providing them holistic education, adequate nutrition, healthy recreation, and safe shelter. A unique feature of the program is the involvement of college and university volunteers, who will mentor children to learn and to make healthy choices.

**Vimochana Sangha, Karnataka (2006) $ 104,801**
Vimochana is working with the Devadasi community (temple-based sex workers) to reduce the 40 percent dropout rate of children from schools in Belgaum. Children of Devadasi women will participate in bridge courses that will help them reintegrate into government schools and will also receive ongoing support once they have re-entered schools. Vimochana will also train and sensitize teachers in government schools to counter stigma and discrimination faced by the students.

**QUALITY OF EDUCATION**

**Bhasha Research and Publication Center, Gujarat (2004) $ 26,311**
Bhasha is publishing a monthly journal, *Bol*, for young readers in primary and secondary schools and those in non-formal education centers. The magazine has a dual focus on providing quality educational material and content focused on promoting communal harmony.

**Room to Read, Delhi and Rajasthan (2003, 2004) $ 200,000**
Room to Read established 242 libraries for children in underserved communities. The libraries include books in English and Hindi for children in grades 1 to 5. Granted in partnership with Room to Read USA.

**Sanchetna Community Health and Research Center, Gujarat (2004) $ 33,467**
Sanchetna is increasing the enrollment of children from marginalized communities in Ahmedabad by promoting the importance of primary education among parents and community members. Through activities related to its education promotion, it is also increasing communal harmony through interaction across religious and caste lines.

**Vikram A. Sarabhai Community Science Center, Gujarat (2003) $ 108,200**
VASCSC is improving the quality of education in 40 government middle schools by developing and providing science and math kits to make learning more interactive and analytical.

**Donor Advised Funds (2005) $ 930,545**

**COMPLETED GRANTS**

**CultureQuest, Delhi (2003) $ 25,000**
CultureQuest used information technology and the internet, combined with teacher and student collaboration to improve learning. This project developed an appreciation of diverse cultures through communication between students and teachers in New York and New Delhi. Implemented
Moti Ram, a seasonal hostel student, points to his home on the village migration map. Lokadrusti, Orissa.

Freedom Foundation, Karnataka (2003) $6,000
Freedom Foundation supported children living with HIV/AIDS in Bangalore to enter into mainstream public schools and provided counseling and care to support them in this transition.

Ganatar, Gujarat (2003) $7,000
Ganatar conducted a study to map the migration patterns in the coastal Kutch region and understand some of the unique challenges faced by children and strategies.

Karuna Trust, Karnataka (2003) $50,000
Karuna implemented an education and literacy program in Yelandur district focusing on youth between the ages of 15 and 35. Funded in partnership with the India Literacy Project.

Ruchika Social Service Organization, Orissa (2002) $4,500
Ruchika educated 400 child laborers in eight schools located in Bhubaneshwar.
As we enter the 21st century, it is clear that technology is infiltrating nearly every facet of our lives. There are enormous possibilities and opportunities for young workers who possess “21st-century literacy”—that is, the knowledge and skills to take advantage of the new Internet-related technologies. Proliferating interconnectedness also brings the promise of new markets and new levels of prosperity.

Despite its rapid growth, India faces huge challenges, especially in the provision of quality education in its public schools. A majority of India’s public schools are woefully under-resourced. Children emerging from such schools are poorly educated, inadequately prepared to participate in the new, networked economy and face limited career and livelihood prospects.

AIF’s Digital Equalizer (DE) program focuses on transcending these barriers by using technology to enhance and enrich education and bridge the digital divide in India.

AIF establishes DE centers in under-resourced middle and high schools and provides funding, operational and management support for 3 years, until the schools become self-sufficient and can sustain the program on their own.

As the DE program has evolved, two distinct program delivery models have emerged:

- **Full-service turnkey model**: Entirely funded by AIF*, these DE Centers comprise 8-10 networked, multimedia PCs, productivity software and rich multimedia content integrated with school curriculum. AIF also provides training resources—Facilitator (full-time for 1 year) and DE Coordinator (3 years)—as part of the commitment. The total cost for setting up and running the DE Center for 3 years is approximately $20K/center in this model.

- **Large-scale partnership model**: The Indian government has earmarked significant funds for use of technology in education in under-resourced, public schools throughout India. In 2005, AIF forged key partnerships with a number of state governments to leverage this funding and adapt and replicate the full-service DE model to scale the program across these states. In this large-scale model, the government provides the hardware, software and recurring maintenance costs. AIF provides monitoring, assessment, training and capacity building. This leveraged partnership greatly accelerates the program’s growth while resulting in a significant decrease in the cost per DE Center—approximately 90 percent of the full-service model in some cases.

DE is experiencing phenomenal growth, propelled primarily by the large-scale partnership model. In 2006, AIF has committed approximately $1.3 million to implement over 400 new DE Centers and plans to double this investment in 2007. Our long-term objective is to use the DE model to influence education policy, advocate the important role of technology in providing ubiquitous, quality education for the most marginalized communities in India, and institutionalize a strong technology-enhanced education program within the Indian government school system.

*AIF Funding Sources: Individuals, Corporations and Foundations

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Above: DE Centers. 1) Karnataka 2) Andhra Pradesh 3) Gujarat
Opposite: The mostly first generation learners in 4th and 5th grade of the Railway Girls’ School work collectively to demonstrate their new computer skills. DE Center, Andhra Pradesh.
While most are indifferent to the pure white of a jasmine flower or the brilliance of a lush green field, Hemant has always been overwhelmed by the richness of every color on nature’s palette. He could not capture each vibrant moment on a grandiose canvas, so he comforted himself with a few detailed doodles on the back pages of his tattered school notebooks. Hemant’s routine did not leave time for focused dedication to anything other than household chores and the school syllabus. He hoped that one day his commitment would catapult him to a place where his family’s basic necessities were easily met.

When DE first came to his High School, in the village of Meghpar Titodi, Hemant touched a computer for the first time. The DE program rushed forth a deluge of information and images, and when MS paint was introduced to the students, Hemant found his canvas. He tried his hand painting an array of simple pictures. Then, he tested himself. He attempted India’s most prized possession, a great wonder of the world, the Taj Mahal. And as each pixel coincided with a grain of marble, and Shah Jahan’s love for Mumtaz Mahal was reborn on Hemant’s computer screen, Hemant’s faith in himself was immortalized - as is his painting on this very page.

Hemant eagerly anticipates internet connectivity at his school and a gateway to a world of information. Now there is nothing stopping Hemant from aspiring to be a world-class creative artist for Pixar Studios!
impact: digital equalizer
impact : digital equalizer

impact and achievements 2001 - 2006

• 180 Full Service Turnkey Centers launched
• Leveraging partnerships with state governments to scale up- launched Digital Equalizer program in over 470 government schools in 2006
• Over 5,500 teachers trained and 200,000 students benefited
• 69 “graduated” centers - 95% of these centers sustaining on their own
300 million Indians live below the poverty line and 800 million earn less than $2 a day. About 70 percent of the population is rural, depending upon agriculture and forests for their livelihood. At the same time, India is rapidly urbanizing; by 2020, an estimated 40 percent of Indians will live in cities. Across India, over 90 percent of the workforce is employed in the informal sector, which excludes corporations and the government, and these workers do not have access to legal minimum wages, social security, and decent work conditions.

AIF’s grant partners work with individuals in rural and urban India to increase incomes. AIF has a special focus on women, because when women have control over incomes, they invest in their families’ wellbeing.

**Rural Livelihoods and Microfinance**
AIF focuses on India’s arid areas where monsoon-dependent agriculture is most common. Without adequate access to water for irrigation, those with small landholdings and landless laborers remain at a subsistence level and many migrate in search of work after the harvest in November. AIF’s emphasis is on improving poor communities’ access to and control over natural resources, especially water and forests. People with more access to natural resources and the ability to manage them in a sustainable manner have better chances for a stable livelihood. AIF’s grants aim to:
- Increase the amount of water available to communities and enhance its equitable distribution across communities.
- Improve management of forests so people dependent upon them for their livelihoods can sustainably utilize resources and build enterprises.
- Promote non-farm livelihoods (like dairy and poultry), which are the major alternatives for the landless.
- Enable flow of credit from banks and independent microfinance institutions to the poor while strengthening these institutions.

**Urban Livelihoods and Microfinance**
Many of the urban poor are recent migrants from rural India who do not have the adequate skills and knowledge to compete in an increasingly market-driven and service sector dominated urban economy. AIF focuses on improving opportunities for new urban migrants in these fast growing small and medium size cities by supporting initiatives that:
- Scaling up enterprises through formation of worker collectives in the informal sector with common marketing platforms and increased bargaining power in securing contracts.
- Training unemployed youth in employable skills and connecting them to high-growth service, manufacturing, and construction industries.
- Enabling flows of credit from banks and independent microfinance institutions to the poor while strengthening these institutions.

**People with Disability**
In partnership with the Wadhwani Foundation, AIF is focusing on improving the livelihoods of persons living with disabilities, who are among the most marginalized in India. By providing them job skills training and promoting their integration into the mainstream economy, AIF improves their ability to lead independent lives.
In the midst of the monsoon rains in Guwahati, Assam, rickshaw pullers affiliated with the Center for Rural Development (CRD) continue to carry passengers in their IIT-designed rickshaws. Apart from their design, these rickshaws are unique because the pullers are gradually becoming owners through their participation in the rickshaw bank, an initiative of AIF grant partner CRD.

Previously, the pullers would pay 50 cents per day to rent the rickshaw. Now, the same amount goes toward repaying a loan with which they have bought their rickshaws, and the pullers are building equity in an income-generating asset. Organized in lending groups of five and given a dignified uniform, the pullers are able to fully own their rickshaws in about a year. They also gain access to insurance schemes and savings programs through their group.

Many of the pullers migrated with their families from distant villages while others are following in their fathers’ footsteps. They all have dreams for the future such as owning their own home, sending their children to good schools and gaining financial security. CRD’s program gives self-employed rickshaw pullers a chance to secure such a future.

The program is being scaled up with private sector support including ICICI Bank, Oil and Natural Gas Commission (ONGC), Indian Oil Corporation (IOC) and Hindustan Lever Limited (HLL). The rickshaw bank program is also being replicated in Noida, Uttar Pradesh.
RURAL LIVELIHOODS & MICROFINANCE

Activists for Social Alternatives, Tamil Nadu (2005) $230,000
ASA has over 79,000 members in its microfinance groups and aspires to have 1 million members. In order to scale up its programs, ASA needs to become a non-banking finance company (NBFC), which will enable it to access funds from institutional financiers and equity investors. AIF’s support is providing ASA the capital that it needs to make the organizational transition and achieve a higher trajectory of growth.

Bharatha Swamukti Samsthe, Karnataka (2005) $100,000
BSS is a microfinance organization with over 12,000 women members of its groups in rural areas around Bangalore. AIF’s support will enable BSS to double its membership to 24,000 members and to develop the organizational capacity to sustain this growth. This funding will enable BSS to increase its support from institutional financiers so that it can further accelerate its growth. Co-funded by Unitus.

Grameen Development Service, Uttar Pradesh (2005) $93,924
GDS has been organizing self help groups for women in Eastern Uttar Pradesh for over a decade. Many of the SHGs are now organized into federations, which make them more efficient by pooling their resources. With AIF’s support, GDS will improve the ability of the federations to link to institutional finance and provide livelihoods support services to members of their constituent SHGs. The project will result in better livelihoods for 2,200 families that are members of the SHGs.

Janpath, Gujarat (2006) $11,556
Based on the model of the World Social Forum, Janpath organized a three-day, Gujarat Social Forum where civil society organizations in the state came together to discuss socio-economic development. AIF’s grant covered seminars and workshops related to the themes of migration and livelihoods in coastal communities.

NDPF is empowering women in the marginalized Gurjar and Dalit communities in Sohna Block of Haryana. It is organizing women in self help groups that are increasing their savings and providing low-cost credit when needed. The women, through managing the groups themselves, are also receiving skills training.

Professional Assistance for Development Action, Chhattisgarh (2004) $133,111
PRADAN is organizing 8,000 women into 300 SHGs in 175 villages in rural Chhattisgarh. Through these SHGs, the women will improve their livelihoods by managing their savings, accessing credit and receiving training in advanced agricultural techniques in paddy cultivation, tassar cultivation and poulty rearing. The women will also receive training in processing their yield through activities such as tassar spinning and reeling, so they can increase their livelihoods through additional processing.

Samaja Parivartana Samudaya, Karnataka (2002)
SPS is protecting forests in Karnataka by improving livelihoods of people dependent upon forests for their income, and by increasing their control over forest resources. Through AIF’s support, SPS is creating SHGs covering 3,800 families.
that will increase access to credit for livelihood activities. SPS has also created 26 Village Forest Committees, citizen's group that are involved in forest protection, conservation and resource utilization.

**Udyama, Orissa (2005)**

Udyama works in Western Orissa, an extremely drought and migration prone area, to ensure sustainable management of natural resources. AIF’s project focused on watershed development, restoration of traditional land and water management systems, and the promotion of Farmer groups in 12 villages. Udyama also created more Self Help Groups, up from 200 to 450, introducing farm and non-farm based activities in 100 villages that covers nearly 10,000 families.

**Utthan (2004) $93,577**

Utthan improves the lives of marginalized women in rural Gujarat by increasing their access to, and control over, water. The AIF funded project increased water resources through activities like recharging of wells and ponds, and construction of check dams in 6 villages in Bhavnagar district. In addition, water users groups and Livelihood Management Committees were organized by women in these villages. These resources greatly reduced salinity ingress, ensuring better agricultural productivity and long-term drought proofing in these villages. Funded in partnership with the Times Foundation.

**Vikas Center for Development, Gujarat (2004) $78,000**

AIF supported Vikas’ livelihood promotion activities for 1,130 poor and marginalized families along the coast of Gujarat. Among the notable activities, Vikas established fish collection and marketing enterprises in 13 villages covering 470 families. Vikas also enrolled 450 women into urban microfinance programs in Ahmedabad, Surat and Vadodara. The organization also freed 202 families from bondage through land mortgage by providing them access to low-cost credit through which they were able to pay off their debts.
grants cont...

URBAN LIVELIHOODS & MICROFINANCE

Center for Resource Development, Assam and Uttar Pradesh (2005) $30,943
CRD runs a cycle rickshaw bank in Guwahati and Noida through which rickshaw pullers lease their rickshaws from CRD and through daily payments purchase them over the course of a year. Prior to this, the pullers would pay rent on the rickshaws from private owners with no option of buying the rickshaws. AIF’s funding enables CRD to provide a first loss deposit guarantee to ICICI Bank, which is providing a loan of $100,000 to CRD to purchase rickshaws for the rickshaw bank. Through this program, CRD will be able to provide rickshaws to 100 pullers in Guwahati and 100 in Noida.

Association of People with Disabilities, Karnataka (2005) $44,072
APD is empowering people with disabilities by enhancing skills and ensuring employment. The organization is working in both rural and urban areas to provide formal and non-formal vocational training. Following their training, they are assisted in either starting their own worker-owned collectives, or through a partnership with MAYA Organic, into existing collectives. Funded in partnership with the Wadhwani Foundation.

Blind People’s Association, Gujarat (2004) $12,317
BPA supports the needs of blind people through vocational training and employment assistance. With AIF’s grant, BPA has bought an offset printing machine and is training 30 people with disabilities in its use. Granted in partnership with Ashreya and the Wadhwani Foundation.

Dr. Reddy’s Foundation, Andhra Pradesh (2004) $54,184
The Livelihood Advancement Business School of DRF promotes economic opportunity for youth. AIF’s grant supports a vocational training program for 8,000 youth in 16 small towns being implemented in partnership with the Andhra Pradesh Urban Services for the Poor. The program identifies industries that need skilled young professionals, provides training and apprenticeships based on those requirements, and places trainees in those jobs. Co-funded by the UK Department for International Development.

Entrepreneurship Development And Rehabilitation Center for the Handicapped, Maharashtra (2005) $12,178
EDARCH runs a program to ensure sustainable livelihood opportunities for disabled persons through training, production and sale of industrial components. EDARCH will form 14 groups of disabled persons and train them in the production of industrial components that are in demand in the market place. Funded in partnership with the Wadhwani Foundation.

Freedom Foundation, Karnataka (2004) $19,200
Freedom Foundation is implementing a livelihood project focused on 10 women who are either HIV+ or who have been widowed by HIV. It has formed a Self Help Group of these women and has initiated livelihood activities like soap powder making, dishwashing powder, and other detergent items. The program also tries to integrate these women with HIV-positive women. By training these women to have an independent income, the Foundation is also enabling them to lead a life of dignity.
Mahila Shram Sewa Nyas, Madhya Pradesh (2005) $55,917
MSSN is a union of women workers in the informal sector. MSSN is forming 40 self-help groups consisting of 375 garment workers in Indore and 225 incense workers in Ujjain. They are being trained in advanced skills and as their productivity increases their incomes will increase as they are typically paid on a per piece basis.

Movement for Alternatives and Youth Awareness, Karnataka (2004, 2005) $215,950
MAYA is creating a resource center for urban livelihoods with an emphasis on enhancing the ability of workers in the informal sector to earn a secure livelihood. The resource center will document innovative urban livelihood initiatives from around the country and provide training to organizations grappling with these challenges in different regions. The resource center builds upon AIF’s earlier support of MAYA Organic, which facilitated the formation of worker owned enterprises in the garments, lacware and the construction sectors. Additionally, in collaboration with Wadhwani Foundation, AIF supports the training and inclusion of disabled people.

Nidan, Bihar (2004) $89,000
Nidan is strengthening livelihoods for 1,500 rag pickers and sweepers in Patna by organizing them into worker collectives. The sweepers and rag pickers are now called Safai Mitras which means “friends of cleanliness” and their worker owned collective is called Swachdhar. The safai mitras help households to efficiently dispose of their waste products. In addition they promote recycling and through the collective, the recyclables are converted into alternative products via paper-manufacturing and composting units. The proceeds of the sale of these products further enhances the income of the safai mitras.

Saath, Gujarat (2002, 2006) $100,149
Saath is creating alternate livelihood options for residents of the slums of Ahmedabad by enhancing their skills to work in the service sector. The project aims to cover over 650 unemployed youth, a majority of whom are young women. Saath also runs an innovative...
program training women slum residents to be housekeepers, and then markets their services through a worker-owned collective. This project builds upon AIF’s initial grant to Saath, which supported restoring livelihoods of victims of communal violence in Ahmedabad in 2002.

School for Potential Advancement and Restoration of Confidence, Uttar Pradesh (2005) $17,214
SPARC’s livelihoods program empower persons with disabilities to become economically independent. AIF is supporting the establishment of a job placement agency for low income people living with disabilities in Lucknow. The agency will connect job seekers with training and opportunities in the government and corporate organizations, and will support self-employment ventures. Funded in partnership with the Wadhwani Foundation.

Spastic Society of Karnataka (2005) $11,734
SSK operates a vocational training center that promotes socio-economic rehabilitation of disabled persons through integration, education and income generation.

In addition to training, the center assists disabled persons with employment placement services and post-employment support. AIF’s support will enable 50 persons (30 people with disabilities and 20 non-disabled people) to be trained and placed in employment through the center. Funded in partnership with the Wadhwani Foundation.

Donor Advised Funds (2005): $34,339

COMPLETED GRANTS

AIF increased the number of women in AMBA’s microfinance programs and increased the scale and breadth of loans.

Area Networking and Development Initiatives, Gujarat 2004, $ 155,133
ANANDI empowered 1,300 women from marginalized communities with various livelihood options through entrepreneurship and enterprise development skills training. Also, ANANDI established community managed grain banks to meet emergency food needs of women in the community.

ICreate, Gujarat (2003)
ICreate partners with NGOs to provide entrepreneurial training, guidance, and mentorship to enable low income people to be financially independent. AIF’s grant supported ICreate’s work to provide livelihoods for women affected by the 2001 earthquake and 2002 communal violence.

MPWAB promotes the education and rehabilitation of visually impaired people. With AIF’s support, MPWAB upgraded its existing vocational training center, trained 60 visually challenged people in telephone operations and assisted them with job placement and creating small enterprises.

Prayas, Gujarat (2003) $42,444
Prayas works on improving livelihoods in Jhabua district (MP) and Bhuj and Dahod districts (Gujarat). AIF’s grant supported the restoration of livelihood activities for 300 marginalized women in the town of Anjar in Bhuj district who were affected during the 2001 earthquake. The women were organized into Self Help Groups,
and received skills training and credit assistance in setting up enterprises such as embroidery, catering and broom making.

**Sa-Dhan, Delhi (2006) $6,250**
Sa-Dhan is an association of 140 community development finance institutions that together serve more than 6 million people. AIF funded Sa-Dhan’s Annual Policy Conference, “Expanding Frontiers of Microfinance,” which brought together microfinance practitioners and policy makers to discuss policy initiatives to improve the field.

**Samaj Pragati Sahayog, Madhya Pradesh (2002, 2004) $171,569**
SPS works on community-based water management programs in Dewas district. AIF support enabled SPS to create water-harvesting structures, provide support for dry land agriculture and other inputs for increasing agriculture productivity. The project provided drinking water security and drought proofing for 3000 people in 4 villages. 400 families in these villages grew irrigated crops for the first time in their lives, mitigating post-monsoon migration. In total, about 5,000 families benefited from increased income through agriculture and other livelihood activities.

**Samerth, Gujarat (2003) $130,155**
Samerth works in Kutch with communities that were affected by the 2001 earthquake. The project supported community water management activities like construction of wells, check dams and land bunds in 15 villages of Kutch district. These activities helped the communities to have year-round access to drinking water as well as to cultivate multiple crops during the year, which resulted in much improved livelihoods. AIF also funded Samerth to promote social reconciliation and communal harmony in parts of Ahmedabad by organizing women’s SHGs.

**Self Employed Women’s Association, Gujarat (2001) $200,000**
AIF’s grant to SEWA supported the restoration of livelihoods for 1,700 artisans following the Gujarat Earthquake.

**Swayam Krishi Sangam, Andhra Pradesh (2003) $130,000**
AIF’s grant expanded SKS’ microfinance program and enabled it to grow to become a non-banking finance company, NBFC.
Over 20 million artisans in India work in the handicrafts sector of the economy. Due to a combination of inefficient production and lack of marketing outlets, it is hard for most artisans to make an adequate living.

AIF, in partnership with the Sandhi Craft Foundation in India, has created the League of Artisans (LOA), a platform to build sustainable business enterprises in the craft sector in India. LOA’s goal is to create sustainable livelihoods for underprivileged artisans – particularly tribal, rural and women artisans – and thereby, to improve their economic and living conditions. LOA will accomplish this by scaling up the businesses of artisan groups to increase the number of livelihoods and income levels.

In the pilot phase of the program, LOA is working with artisans through four partner NGOs:

- **DWARAKA**, which works with women Kalamkari artisans in Andhra Pradesh
- **PRADAN**, which works with tussar silk artisans in Bihar and Jharkhand
- **MAYA Organic**, which works with lacquer artisans in Karnataka
- **Gramshree**, which works with textile artisans in Gujarat

The LOA platform provides business support to these groups in four broad areas:

1. **Product Design and Development** – Help the groups design and develop competitive, market-ready products with the assistance of mainstream designers such as textiles designer Jayshree Poddar and card designer Suchi Ebrahim, and input from prospective buyers.

2. **Marketing and Sales** – Improve domestic and international market access for their products. LOA products have been sold in the US to organizations such as ABC Carpet and Home and World of Good. LOA is also marketing directly to consumers through the internet and a published catalog.

3. **Supply Chain** – Provide technical assistance to make their production processes more efficient and effective and improve the quality of their products.

4. **Institutional/Enterprise building** – Facilitate the development of the organizational structure of the artisan groups and build group capacity.

LOA returns all profits above a fair trade cost of production and operating costs to the artisans groups as investments in trainings, raw materials, more efficient modes of production and all that is needed to create lucrative, sustained livelihoods from their handicrafts production.

LOA directly impacts about 12,000 livelihoods, each of which supports about 5 family members. LOA also has a positive impact on the larger artisan community in terms of better wages, improved working conditions, and dignity in labor.

Moving forward, LOA will expand its outreach by inducting more existing artisan groups. LOA is also developing partnerships with other groups who have similar objectives so that artisan groups can benefit from the combined resources and skill base.
HIV/AIDS has the potential to unravel decades of hard won progress and improvement in people’s lives in India.

AIF aims to expand access to disease prevention education and treatment services for the most impoverished and marginalized groups in India.

According to the 2006 UNAIDS Report, India now has 5.7 million HIV-positive people, the highest number of any country in the world. Data from six states confirms that the virus has migrated into the general population and is no longer confined to high-risk groups such as sex workers, truck drivers and injecting drug users.

Demographically, the newest victims of HIV/AIDS are women and people between the ages of 15 and 30. In addition, there is a rapidly increasing population of AIDS orphans with estimates ranging from 2 to 4 million children. The epidemic’s expansion into rural settings means a widening cycle of infections and a sharp increase in the disease burden on the already fragile primary health care system.

In 2005, AIF started its Public Health initiative to address the critical health challenges that India faces and to help sustain the gains made through wide-ranging education and livelihood programs. Because of the urgency to stop the spread of the disease, AIF chose HIV/AIDS as a focus area.

AIF is determined to galvanize action and stem the spread of AIDS with the help of a range of players in the US and India. A generous grant from the Bill & Melinda Gates Foundation has helped to educate and mobilize the Diaspora community in the US to provide voice, visibility and leadership on fighting AIDS in India.

In 2005, AIF hosted several outreach events in the US to raise awareness about HIV/AIDS in India, as well as spotlighting it at our Galas in New York and San Francisco. At the San Francisco Gala, actress Shilpa Shetty encouraged guests to actively fight stigma and discrimination and to find ways to disseminate prevention education.

AIF also hosted HIV/AIDS focused outreach dinners with speakers such as Prof. Amartya Sen, Congressman Jim McDermott, Chairman of the Congressional Task Force on International HIV/AIDS and Dr. Barry Bloom, Dean of the Harvard School of Public Health. AIF screened the topical film “My Brother Nikhil” in four cities to catalyze discussions around stigma and discrimination surrounding AIDS.

On World AIDS Day (December 1) AIF launched the HIV/AIDS information section on our website and also announced the MediCorps program to connect US based health care professionals with host institutions in India. The first batch of placements will take place in late 2006, as will the implementation of a grant making program in India.

Donor Advised Funds (2005): $842,250
Every day, this group of women run a small business on the outskirts of Bangalore, Karnataka. They are Sunita Ashok, Lalita Sarona, Shailaja, Veena Jayram, Mary Ullass, Pushpa Guru and Shoba. The women cater food, distribute cleaning goods and tailor clothes for the surrounding community. All but Mary are HIV-positive and widowed from the disease. The business provides the women an income, and enables them to lead an independent life in which they can provide for their children.

AIF grant partner Freedom Foundation works with women who have been affected by HIV to provide them the resources to lead independent lives. Freedom Foundation organizes women into self-help groups, which run small businesses and promote group savings.

These women are marketing household cleaning supplies, bought in bulk, to local small businesses. Another activity is a catering service for the short stay home, hospital, and children’s orphanage run by Freedom Foundation. They produce a highly nutritious mixture to boost the immune system and each packet is sold at minimal price to other patients. These businesses generate a profit of $1,500 - $2,000 each annually.

The program is an important step in ensuring a life of dignity for the 5.7 million people in India living with HIV.
Since its inception following the Gujarat earthquake of 2001, AIF has been involved in relief and rehabilitation efforts after major national disasters in India. Most recently, AIF has participated in rehabilitating communities in Tamil Nadu and the Andaman and Nicobar Islands following the December 2004 Tsunami and in Kashmir following the October 2005 earthquake.

AIF takes a multi-phased approach to disaster relief: relief, reconstruction and rehabilitation. AIF’s focus is the long-term rehabilitation of communities, and it dedicates most of its resources to this phase. In Gujarat, AIF funded organizations in the affected communities for up to three years following the earthquake. More than a year following the tsunami, AIF continues to work with NGO partners to identify long-term solutions to improve the lives of people affected by the disaster.

AIF’s grants fill gaps in the efforts of government and large international organizations to ensure that it is not duplicating their efforts. By displaying patience in making grants and being connected with communities consistently, AIF makes a long-term impact in the lives of affected people.

In Tamil Nadu, AIF has focused on rehabilitating livelihoods of those affected by the tsunami. AIF is working with the most marginalized of people affected by the tsunami—women, Dalits, landless laborers and youth.

After making small relief grants, AIF funded community-based mapping and planning studies to better understand the needs of affected communities. With an understanding of these needs and the resources that were already available, AIF then supported livelihoods initiatives in both fishing and non-fishing communities.

A number of the projects being implemented are designed to improve communities’ ability to overcome persistent poverty. Some of the projects being implemented by AIF grant partners are:

- Organizing self help groups to provide training for alternative livelihoods, access to microcredit and better education.
- Implementing natural resource management programs to reclaim land for farmers whose land became excessively saline and to revive stocks of plants and animals.
- Incorporating information technologies into fishing activities to improve productivity and communication.
- Upgrading boat production facilities and provision of boats to those left out of the government-sanctioned boat replacement programs.

AIF has also been instrumental in fostering collaboration and coordination among NGO groups on the ground. AIF, along with NASSCOM Foundation and TiE, funded the NGO Resource and Coordination Center in Nagapattinam to use internet technology to connect the district administration with NGOs and village information centers. In addition, AIF has brought many of its partner NGOs together in meetings to share best practices and learn from each other’s experiences.
grants

up to June 2006

relief & rehabilitation

RELIEF

Gujarat Floods

Utthan (2005) $6,889
Utthan provided emergency flood relief in Amreli district.

Vikas Center for Development (2004-2005) $11,889
Vikas provided emergency flood relief in Bharuch and Jambusar district.

Tsunami

Bhoomika Trust, Tamil Nadu (2005) $6,866
Bhoomika provided non-food relief items for fish-dependent communities in Kanyakumari.

Development Promotion Group, Tamil Nadu (2005) $4,691
DPG provided trauma counseling and educational support for children throughout Kanyakumari and Nagapattinam.

Development of Humane Action Foundation, Tamil Nadu (2005) $6,866
DHA provided immediate relief and conduct survey of long-term rehabilitation needs of agricultural communities in Kancheepuram.

Integrated Women’s Development Institute (2005) $6,293
IWDI provided food items, relief materials and trauma counseling to 2200 families in the Chennai, Cuddalore and Thiruvallur districts.

Samerth Charitable Trust, Tamil Nadu (2005) $1,144
Samerth provided medical relief and supplies to Tsunami victims in Nagapattinam and Cuddalore.

Prerna, Andaman and Nicobar Islands (2005) $2,222
Prerna provided non-food relief items to women and children.

West Bengal Voluntary Health Association, Andaman and Nicobar Islands (2005) $6,667
WBVHA provided educational support to schools and student.

REHABILITATION

Tsunami

Development of Humane Action Foundation, Tamil Nadu (2005) $65,550
DHAN is rebuilding the livelihoods of 805 small farmers and landless laborers in 17 villages of Karaikal by reclaiming agricultural land and the revival of livestock production. In addition, coconut seedlings will be distributed to 1,000 families throughout the area. In partnership with the Indo American Arts Council.

Integrated Women’s Development Institute (2005) $145,000
IWDI empowers women by enabling them to become economically self-sufficient. With AIF’s support, IWDI is organizing Self Help Groups and providing alternative livelihood training such as fish net weaving and masonry to 300 women affected by the tsunami. IWDI is also training 300 youth to be boat engine mechanics. In addition, IWDI has established eight preschool centers that support 210 children. Funded in partnership with Share and Care Foundation.

LabourNet (2005) $1,591
LabourNet conducted a research study to explore livelihood options for the local construction workers by developing a database profiling their skill and knowledge level and linking it with the work plans of the builders’ associations and NGOs. Co-funded by Action Aid International India and Aide-et-Action.
Praxis, Tamil Nadu (2005) $114,351
Praxis is conducting Participatory Social Mapping Processes in 28 villages to assess the resources within the communities and the needs that remain to be addressed following the tsunami. As part of their mapping process, Praxis will also facilitate the participation of all sections of the communities in planning and decision-making for rehabilitation work in their communities.

Sustainable Environment and Ecological Development Society, Andaman and Nicobar Islands (2005) $22,155
SEEDS, which aims to make communities less vulnerable to disasters through housing and environmental measures, was the first external NGO to provide aid to the Andaman and Nicobar Islands after the tsunami. AIF is funding the research and design of permanent shelters that will be resilient to future natural disasters. Along with constructing a prototype shelter to be used as a resource and demonstration center, SEEDS will build 354 permanent shelters based on the designs that have been developed.

South Indian Federation of Fisherman Societies, Tamil Nadu (2005) $303,508
SIFFS is an organization of fisherman societies in southern India that aims to rebuild and improve the lives of members of the fishing community. AIF has funded SIFFS to implement three separate projects. First, SIFFS has developed e-content which contains relevant information for fishing communities such as market conditions, international prices and trends, and weather alerts. Second, the NGO Coordination and Resource Center co-founded by SIFFS set up village information centers that enable all community residents in villages to access information about services that are available to them. Third, SIFFS upgraded its boat-production facility to meet the increased demand for boats following the tsunami. Funded in partnership with TiE and NASSCOM Foundation.

Tamil Nadu Women’s Collective (2005) $114,529
TNWC is a collective of 35 women’s empowerment organizations. AIF’s grant supports an initiative to organize Self Help Groups among 1200 Dalit women and youth to train them for alternative livelihoods. In addition, TNWC will provide preschool support to young children. In partnership with the Indo American Arts Council.

Village Educational Services Association, Tamil Nadu (2005) $97,858
VESA is developing alternative livelihoods for 1,760 agricultural laborers, mostly Dalits, from 17 villages of Nagappattinam district that lost their cultivatable land in the tsunami. VESA will also provide preschool support to young children. In partnership with Steptoe and Johnson.

Kashmir Earthquake
Sustainable Environment and Ecological Development Society (2006) $100,000
SEEDS aims to make communities less vulnerable to disasters through housing and environmental measures. AIF provided support for the construction of emergency shelters for 400 families and subsequently for building of new earthquake-proof homes in Poonch district.

Gujarat Earthquake
Following the 2001 Gujarat earthquake, AIF made emergency relief and reconstruction grants to NGOs listed below. In addition, AIF has made long-term rehabilitation grants, listed in the education and livelihoods sections.

Abhiyan $713,800
Bhojay Trust $73,542
Hope Foundation $114,050
Janvikas/Navsarjan $60,000
Kala Raksha $50,000
Rotary $75,000
Save the Children $37,591
Shakti Krupa $600,000
Swasthya Avum Jan Kalyan Samiti $70,000
Veerayatan $280,750
Vivekananda Research and Training Institute $143,750
Youth United for Voluntary Action $119,516

Donor Advised Funds (2005): $140,531
AIF's Service Corps Fellowship gives young American leaders the opportunity to serve India and to learn, through the experience of work at the community level, about the challenges and the opportunities facing people in India.

Each year, Service Corps Fellows are selected from a highly competitive pool of applicants that span a wide diversity of professional and educational backgrounds. Assigned to host NGOs, Fellows offer these organizations not only their technical skills and intellectual vitality but also their unbridled enthusiasm and deep commitment to unearthing India’s potential.

A testament to the high quality experience, the AIF Service Corps Fellowship receives over 250 applications for the 20 fellowships that are offered each year. Over the past five years, AIF has sent 116 Fellows to India.

Fellows are US citizens or permanent residents between 21 and 35 years in age. In 2005, approximately 65 percent of the Fellows were of non-Indian origin. A majority of the Fellows have either graduate degrees or significant work experience, enabling them to make substantive contributions to their host organizations.

The Service Corps Fellowship runs for a span of ten months from the 1st of September to the 30th of June. During this time, the Fellows work with NGOs on projects that enhance the capacity of their host NGOs to serve their communities.

AIF takes an active role in ensuring a productive fellowship experience. Fellows are carefully matched with NGOs that provide them the opportunity to contribute and learn. During the fellowship, AIF provides a range of support services to Fellows: training, technical support, and a modest stipend that enables them to live at the level of their NGO colleagues.

Service Corps can be a life-altering experience for a Fellow. For some, the greatest takeaway is learning how to understand and adapt to a culture vastly different from their own. For others, the experience of applying their ingenuity and initiative to creating solutions and building value in an NGO imbues them with a sense of their own impact in enabling social change. For many, the experience of working closely with disadvantaged people changes their long-term objectives and the trajectories of their careers when they return to the US.

A number of Fellows have chosen to stay on India at the end of their tenure with Service Corps so that they can continue to have a hands-on role in the development work they began with AIF. Others have continued to be involved with India, either professionally or through voluntary activities.
Each year, the number of people who join the AIF family of supported grows, reflecting the growing confidence of donors in AIF’s ability to have an impact in India. While much of AIF’s focus is on its grant making and programs, the organization’s ability to generate resources is being hailed as a model of Diaspora philanthropy.

AIF has diligently worked to engage a wide range of Indo-centric supporters, from individual donors to associations of Indian Americans to corporations and foundations with an interest in India. By exposing our supporters to our community-level work in India, we are educating them about strategic philanthropic investment focused on achieving long-term change.

DONOR EDUCATION
AIF’s Annual Summits in the Bay Area and New York are AIF’s flagship donor education initiatives. The Summits enable our supporters to participate in substantive dialogues with leaders focused on India. In 2005, we hosted summits in New York and the Bay Area, which were attended by over 500 AIF supporters.

Both summits were in partnership with the UN Millennium Campaign and highlighted efforts in India to meet the Millennium Development Goals. Keynote speakers at the Summits included Jonathan Schwartz, President and CEO of Sun Microsystems; Professor C.K. Prahlad, University of Michigan; and Senator Bob Kerrey, President of The New School. Indian NGO leaders who spoke at the Summits included Pravin Mahajan, Janarth; Yogendra Upadhyay, Bodh Shiksha Samiti; and Ashok Rau, Freedom Foundation.

AIF also conducted its second annual leadership visit to India in January 2006. The visit included members of AIF’s Board of Directors and Trustees and other senior supporters. The group learned about AIF’s work through NGO visits and interaction with corporate, government and civil society leaders.

CHAPTERS
AIF’s nine chapters are a key component of our national presence as they create awareness and generate resources for the organization’s work.

New York and the San Francisco Bay Area remain the hubs of our chapter network. The 2005 Fall Gala in the Bay Area raised over $1 million and the 2006 Spring Gala in New York raised over $2 million. The New York Gala was the single-largest fundraising evening in AIF’s history.

Across the country, the Los Angeles chapter raised over $400,000 at their second annual gala in 2005. The Chicago chapter, at their first annual gala in 2006, raised over $300,000. Other gala fundraisers are planned in 2007 in Dallas and Boston.

To aid in the chapters’ evolution, AIF has created Leadership Councils in many of its chapter locations. These Councils include recognized local leaders who have committed to taking an active role in establishing a stable presence for AIF in their communities.

PARTNERSHIPS
AIF partners actively with other India-focused organizations to raise awareness about development issues in India. Apart from our annual Summits, we have hosted
topical film screenings and lectures in our various chapters.

We have collaborated in our outreach efforts with groups such as the Chicago Council on Foreign Relations, the Chicago Global Donors Network, Johns Hopkins School for Advanced International Studies, and the South Asia Center at the University of Washington. Some of the speakers we have hosted include Dr. Amartya Sen and Dr. Sugata Bose, Harvard University; Mr. K.V. Kamath, Managing Director of ICICI Bank; Dr. Isher Ahluwalia, Deputy Chair of the Punjab Planning Commission; and Mr. Hatim Tyabji, Executive Chairman of Bytemobile.

In addition to our outreach partnerships, we have worked with a number of Indian Diaspora organizations to channel their philanthropy to India. For example, in our tsunami campaign, most of the funds raised by AIF were collected by community organizations such as TiE, Share and Care Foundation, Indo American Arts Council, NetIP and Bay Area Unites.
We hold ourselves to high standards regarding our stewardship over the funds you donate.

We maintain the more rigorous international grant control standards required by the US of private foundations, even though, as a public foundation, we are not required to do so. This includes maintaining financial control over the grant funds we give.

Every grant and program spending decision is done by committee. Much like a VC firm, we have investment criteria we look for: strong leadership, sound financial controls, innovative products, scalability, and consumer demand/community involvement.

Once approved, committed funds are held in reserve. All our payments are conditional based on meeting milestones. In this way we also ensure the success of our investments.

We are just as rigorous with ourselves. We make investments in ourselves – personnel, equipment, technology, knowledge – so we can be more efficient, which helps us keep expenses low so more of your dollars are invested in products that make a difference.

We encourage you to take a look at our numbers over our first five years. Ask questions of management. Find out for yourselves that our sound fiscal and management controls are enabling more of your money to make a difference in India.

Daniel Killpack
Associate Executive Director and Chief Financial Officer

<table>
<thead>
<tr>
<th></th>
<th>2001</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of new donors</strong></td>
<td>448</td>
<td>2,466</td>
</tr>
<tr>
<td><strong>Number of donations</strong></td>
<td>465</td>
<td>2,836</td>
</tr>
<tr>
<td><strong>Average gift size</strong></td>
<td>$15,313</td>
<td>$2,930</td>
</tr>
<tr>
<td><strong>Cost to raise a dollar</strong></td>
<td>$0.04</td>
<td>$0.10</td>
</tr>
<tr>
<td><strong>Overhead expense ratio</strong></td>
<td>18%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total raised</strong></td>
<td>$6,860,382</td>
<td>$8,307,765</td>
</tr>
<tr>
<td><strong>Total program spending</strong></td>
<td>$2,347,339</td>
<td>$5,510,413</td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td>$3,153,461</td>
<td>$6,287,839</td>
</tr>
<tr>
<td><strong>Number of staff and volunteers</strong></td>
<td>5</td>
<td>37</td>
</tr>
</tbody>
</table>
Sources of Funds 2005

<table>
<thead>
<tr>
<th>Source of Funds</th>
<th>2005</th>
<th>2004</th>
<th>2001-2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONTRIBUTIONS</td>
<td>$5,838,390</td>
<td>$3,459,114</td>
<td>$22,545,974</td>
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<tr>
<td>EVENTS (net)</td>
<td>$1,728,307</td>
<td>$1,918,313</td>
<td>$3,911,445</td>
</tr>
<tr>
<td>DONATED GOODS / SERVICES</td>
<td>$159,861</td>
<td>$212,906</td>
<td>$1,743,608</td>
</tr>
<tr>
<td>INVESTMENT INCOME</td>
<td>$154,268</td>
<td>$62,943</td>
<td>$364,268</td>
</tr>
<tr>
<td>OTHER</td>
<td>$40,000</td>
<td>-</td>
<td>$476,105</td>
</tr>
<tr>
<td>TOTALS</td>
<td>$7,920,826</td>
<td>$5,653,276</td>
<td>$29,041,400</td>
</tr>
</tbody>
</table>

Application of Funds 2005

<table>
<thead>
<tr>
<th>Application of Funds</th>
<th>2005</th>
<th>2004</th>
<th>2001-2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>GRANTS</td>
<td>$4,976,724</td>
<td>$3,676,630</td>
<td>$14,779,721</td>
</tr>
<tr>
<td>CONTRIBUTION TO RESERVES</td>
<td>$1,038,056</td>
<td>$250,079</td>
<td>$6,615,789</td>
</tr>
<tr>
<td>FUNDRAISING</td>
<td>$874,004</td>
<td>$630,881</td>
<td>$2,771,294</td>
</tr>
<tr>
<td>PROGRAMS</td>
<td>$533,689</td>
<td>$631,685</td>
<td>$2,551,251</td>
</tr>
<tr>
<td>MANAGEMENT &amp; GENERAL</td>
<td>$498,353</td>
<td>$423,701</td>
<td>$2,323,345</td>
</tr>
<tr>
<td>TOTALS</td>
<td>$7,920,826</td>
<td>$5,653,276</td>
<td>$29,041,400</td>
</tr>
</tbody>
</table>
## Statement of Activities

*for the year ended December 31, 2005*

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total 2005</th>
<th>Total 2004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Changes in Net Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support &amp; Revenues</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Contributions &amp; Grants</td>
<td>$2,943,432</td>
<td>$2,894,958</td>
<td></td>
<td>$5,838,390</td>
<td>$3,600,414</td>
</tr>
<tr>
<td>- Benefit Income</td>
<td>2,010,413</td>
<td></td>
<td>- -</td>
<td>2,010,413</td>
<td>2,181,021</td>
</tr>
<tr>
<td>- Donated Services &amp; Facilities</td>
<td>159,861</td>
<td></td>
<td>- -</td>
<td>159,861</td>
<td>212,906</td>
</tr>
<tr>
<td>- Gain (Loss) on Investments</td>
<td>(56,677)</td>
<td></td>
<td>- -</td>
<td>(56,677)</td>
<td>(10,661)</td>
</tr>
<tr>
<td>- Gain on foreign currency exchange</td>
<td>32,934</td>
<td></td>
<td>- -</td>
<td>32,934</td>
<td>73,604</td>
</tr>
<tr>
<td>- Interest and other income</td>
<td>210,945</td>
<td></td>
<td>- -</td>
<td>210,945</td>
<td></td>
</tr>
<tr>
<td><strong>SUB-TOTAL</strong></td>
<td>5,300,908</td>
<td>894,958</td>
<td>- -</td>
<td>8,195,866</td>
<td>6,057,284</td>
</tr>
<tr>
<td><strong>Less: Costs of direct benefits to donors</strong></td>
<td>(282,106)</td>
<td></td>
<td></td>
<td>(282,106)</td>
<td>(243,647)</td>
</tr>
<tr>
<td>Return of Grants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(141,300)</td>
</tr>
<tr>
<td>Net assets released from restrictions due to satisfaction of purpose restrictions</td>
<td>1,076,945</td>
<td>(1,076,945)</td>
<td>- -</td>
<td>- -</td>
<td>- -</td>
</tr>
<tr>
<td><strong>TOTAL PUBLIC SUPPORT, REVENUES AND RECLASSIFICATIONS</strong></td>
<td>6,095,747</td>
<td>1,818,013</td>
<td>- -</td>
<td>7,913,760</td>
<td>5,672,337</td>
</tr>
<tr>
<td></td>
<td>Unrestricted</td>
<td>Temporarily Restricted</td>
<td>Permanently Restricted</td>
<td>Total 2005</td>
<td>Total 2004</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------------</td>
<td>------------------------</td>
<td>------------------------</td>
<td>------------</td>
<td>------------</td>
</tr>
<tr>
<td>- Grant awarding activities</td>
<td>4,976,724</td>
<td>-</td>
<td>-</td>
<td>4,976,724</td>
<td>3,676,930</td>
</tr>
<tr>
<td></td>
<td>533,689</td>
<td>-</td>
<td>-</td>
<td>533,689</td>
<td>650,046</td>
</tr>
<tr>
<td>- Program Services</td>
<td>874,004</td>
<td>-</td>
<td>-</td>
<td>874,004</td>
<td>671,581</td>
</tr>
<tr>
<td></td>
<td>491,287</td>
<td>-</td>
<td>-</td>
<td>491,287</td>
<td>423,701</td>
</tr>
<tr>
<td>TOTAL EXPENSES</td>
<td>6,875,704</td>
<td>-</td>
<td>-</td>
<td>6,875,704</td>
<td>5,422,258</td>
</tr>
<tr>
<td>INCREASE IN NET ASSETS</td>
<td>(779,957)</td>
<td>1,818,013</td>
<td>-</td>
<td>1,038,056</td>
<td>250,079</td>
</tr>
<tr>
<td>NET ASSETS AT BEGINNING OF YEAR</td>
<td>2,388,478</td>
<td>2,261,305</td>
<td>600,000</td>
<td>5,249,783</td>
<td>4,999,704</td>
</tr>
<tr>
<td>NET ASSETS AT END OF YEAR</td>
<td>1,608,521</td>
<td>4,079,318</td>
<td>600,000</td>
<td>6,287,839</td>
<td>5,249,783</td>
</tr>
</tbody>
</table>

*Note: AIF’s books are audited by Lutz and Carr, Certified Public Accountants, LLP, a public accounting firm in New York specializing in not-for-profit firms. Copies of AIF’s audited financials are available upon request.*
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