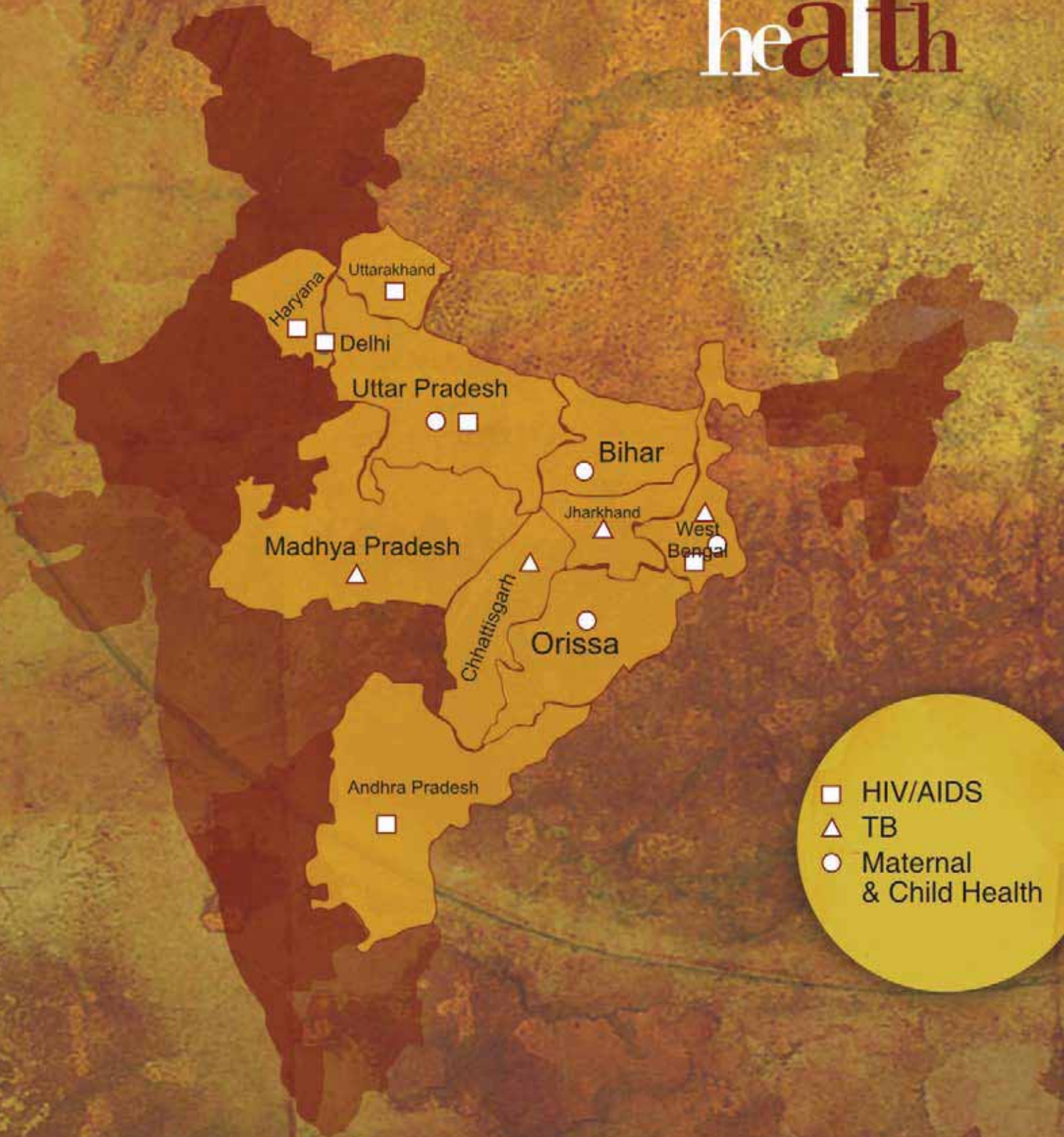


# health





# livelihoods



© CARE/Sanjay Kumar

Tejbai, who is 60 years-old, lives in Charodopadi moti village in Kutch, Gujarat. She belongs to a family of lower caste farmers. Their family was completely dependent on the unpredictable nature of monsoon rains and were hardly able to provide for the family of eight. Charopadi was one of the villages selected by CARE for livelihood intervention under Kutch Livelihood and Education Advancement Programme (K-LEAP) and Tejbai became one of the participants of this new programme. Intense community mobilization activity of CARE under K-LEAP microfinance programme for women provided her with the courage to take up entrepreneurial activity to uplift her socio-economic status. Tejbai planned to set up a flour mill under the K-LEAP programme and received the amount of INR 36,000 as a loan for her new venture. She is now the proud owner an income generating asset in the form of a mill and her family doesn't have to depend on the vagaries of the monsoon. This enterprise is bringing an additional income to her family and has considerably improved the financial status of her family.

**Women work two-thirds of the world's working hours, while only earning 10% of the world's income and owning 1% of the world's property.**

A secure livelihood is required for every human being to become self sufficient but due to poverty and mismanagement of resources, the livelihoods of some people are threatened. CARE aims to develop sustainable livelihoods through various means for such people. The main focus is on the poor and vulnerable, especially women and girls who benefit from resilient and viable livelihoods promoted by CARE. Through its livelihood schemes, CARE is also developing people's ability to reduce risks from disasters which it identifies as a primary way to support livelihoods.

**The livelihood programmes have the following objectives:**

- Strengthen markets and access to credit
- Enable marginal workers to access wider, more profitable markets
- Value chain improvement.

Just like Tejbai, many people across India face a threat to their livelihoods. CARE has identified immediate threats such as shrinking natural resources, limited livelihood opportunities for women and lack of skills. Intermediate causes include weak institutional and community abilities to anticipate and manage risks, ineffective institutional services and support, and monopolies on value chains.

Tejbai lives in Kutch, which is not very fertile, and its dependence on monsoon rains makes it a high risk region. CARE India is mapping the risk and vulnerability of people in different regions to in relation to the environments, providing better measures for livelihood schemes. The multi-sectorial programme Kutch Livelihood and Education Advancement Program (K-LEAP) for women helped Tejbai to secure a loan to



CARE India has taken a multi-dimensional approach to tackle these causes at different levels.

## Building capacities and developing linkages

Tejbai is an active member of CARE's Self-Help Group (SHG). Such community mobilization activities across the country are helping people and providing them the courage to take up entrepreneurial activity to uplift their socio-economic status. These linkages create awareness of government schemes as well as eco-friendly practices for livelihoods. People are being familiarized with banks and markets and are made aware of various finance and credit schemes. Through our various programmes we are promoting vocational and life-skills developing the knowledge of the poor and marginalized people and promoting financial independence.

set up her new enterprise. This programme is improving the quality of life for the most vulnerable rural families in Kutch by raising productivity and providing better integration in value chains. K-Leap promotes sustainable institutions that support small farmers and empowers women's role in entrepreneurship. The programme also organizes and strengthens village level institutions.

In a similar multi-sectoral programme of Enhancing Tribal Development Outcomes SAMRATH, CARE is building capacities of the tribal communities of Dahod and Vadodara. SAMRATH is empowering tribal communities to participate, negotiate and change the institutions that are responsible for their welfare. It is done through action oriented learning and collaborating with development agencies to improve the social services provided to the communities. Due to this programme, tribal girls were enrolled in girls residential schools, women received direct benefits through government's widow and old age pension schemes, and farmers were trained to facilitate them in advanced agriculture practice projects, to name a few.





## Financial inclusion

With the help of CARE, Tejbai identified a need for a mill in Charodopadi Moti village. By recognizing the demands of various communities, CARE is formulating the supply of products and services from within the community hence making the supply chain inclusive. K-LEAP has made poor and marginalised people feel financially included in the society.

For poor people, CARE's programmes provide access to credit and build linkages with the banking system. We also encourage people to save and form co-operatives that function as a support system. Members can even take loans from within the co-operative that they have formed which adds to their financial strength.

Banking on Change in Tamil Nadu and Urban Microfinance Project, Hyderabad, works on these principles. These projects are promoting viable saving and enhancing the sustainability of SHGs.

## Building value chains

We are building capacities of financial institutions for products and services to serve the needs of the poor and vulnerable. Such products and services are then provided to private companies which help by working with corporates to promote employment and improve value chains.

For tsunami affected women, CARE launched a livelihood programme of cashew processing as part of its Tsunami Response Programme (TRP). Now Walmart is supporting this programme and plans to source cashew nuts for its outlets.

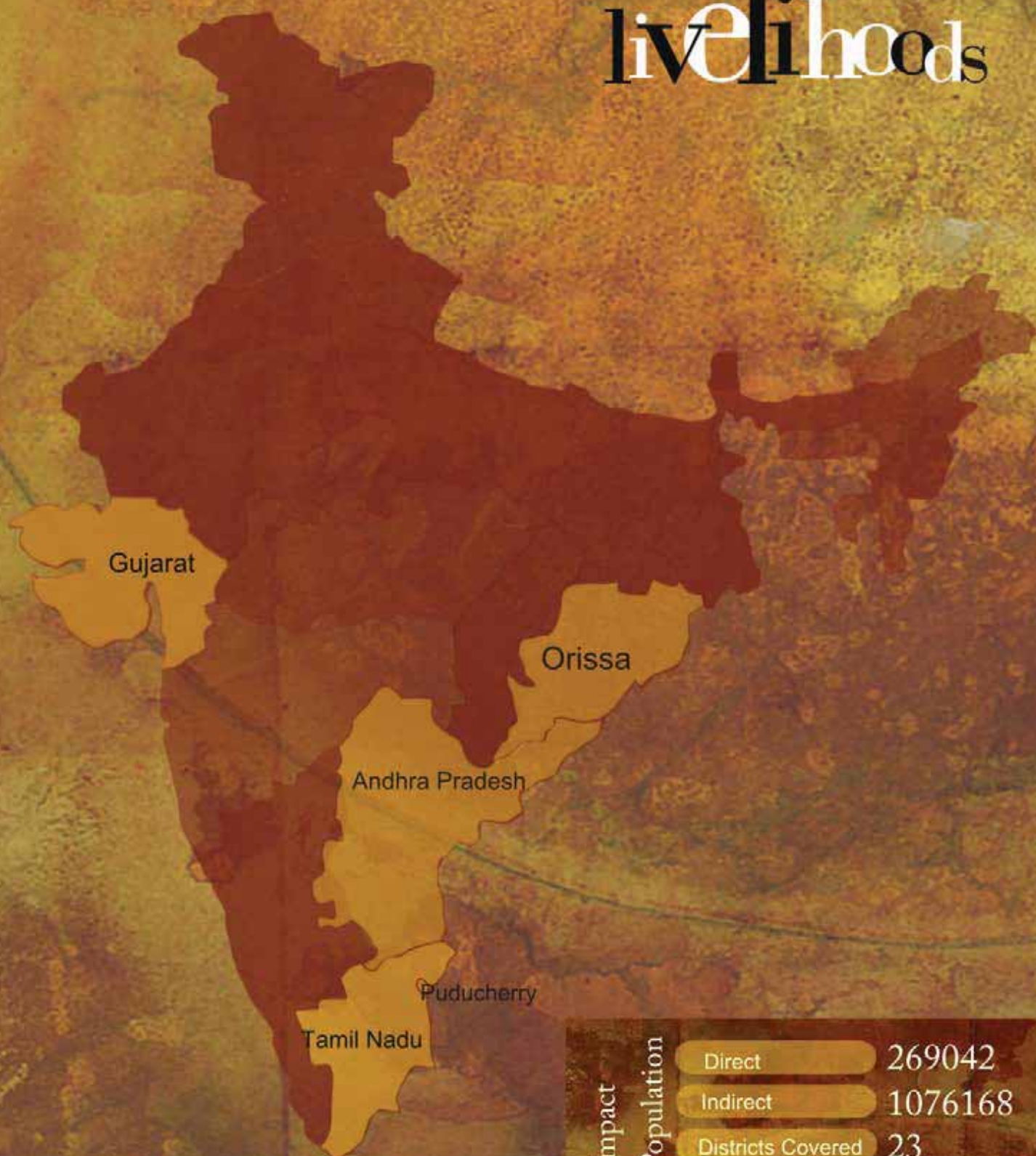
More than 1250 women in this project also develop functional literacy and health education in two cashew-growing coastal districts of Tamil Nadu. This has led to an increased productivity and helped them in creating a sustainable livelihood in the wake of the biggest disaster recorded in modern history.

Another such programme Promoting Animal Health in Orissa (PAHO) is developing a responsive and multipurpose support mechanism in the community. PAHO increases household income by improved access to animal health services for 1000 SC/ST women by organizing small groups of animal farmers and educating them on the practices of animal health.

In areas where CARE's programmes are active, women are representing their interests in institutions of governance and have more access and control over productive resources. They have a higher rate of employment and are making informed economic decisions. There has been an increase in sustainable women owned and managed enterprises, spending on health, education and food security and literacy and capabilities for decision making.



# livelihoods





# disaster response



Santenna is a 52 year-old cobbler from Andhra Pradesh (AP). In the floods of 2009 almost two million people were affected in AP and Santenna was one of the victims. He used to make a meagre living out of his trade but floods washed away his tools and other belongings leaving him helpless. After the floods, Santenna worked as a daily labourer but there was very little work around and he descended into penury. It was in these troubled times that CARE India, with financial assistance from ICICI Prudential, launched the Andhra Pradesh Flood Response Programme (APFRP). The programme aimed at providing alternate livelihood options for the flood affected families of Kurnool district. Santenna was selected as a beneficiary of APFRP's micro enterprise initiative. He was keen on re-starting as a cobbler so CARE invested INR 10,000 for Santenna to start again. Today his products are sold in surrounding villages when the local village market is held and this pays him well.

**CARE International's emergency response programmes reached more than 6.5 million people last year worldwide, with special emphasis on the needs of the most vulnerable: women, children and the elderly.**

A disaster can derail the process of development for any society and if the people involved are from a poor, marginalized and a disadvantaged group i.e. small farmers, tribal people or people belonging to lower castes, their lives are severely affected by natural catastrophe. Some people are never able to recover from such turmoil so CARE India has developed a multi-disciplinary programme for disaster response. When a disaster happens, CARE's disaster response is provided through relief, rehabilitation and reconstruction.

**The primary methods of CARE for Disaster Response are:**

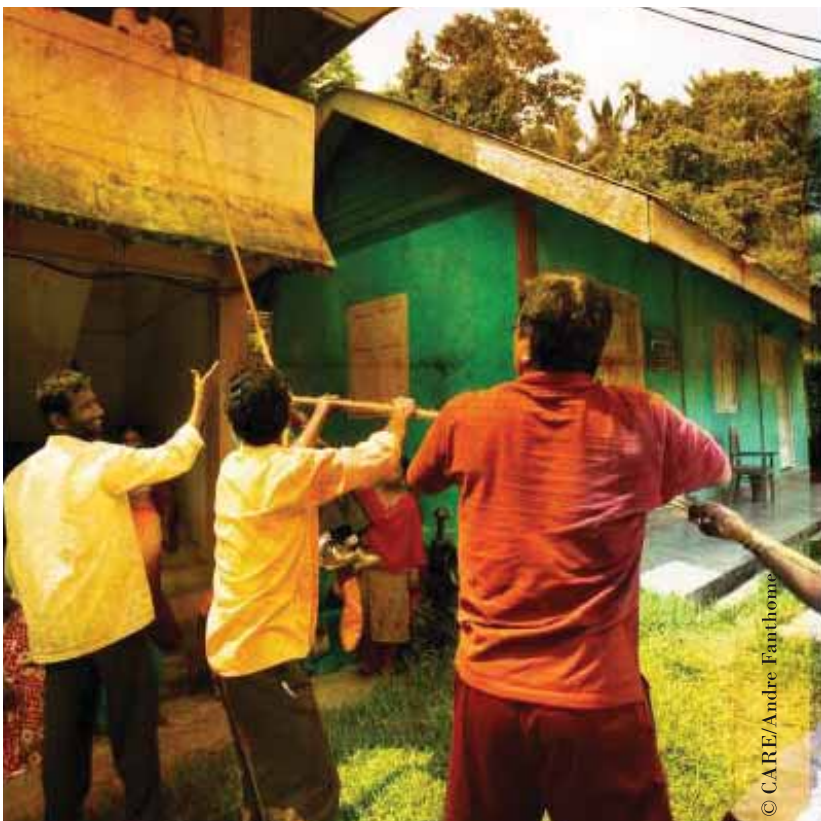
*Disaster risk reduction*

*Relief*

*Post-crisis recovery*

Santenna was assisted through CARE's rehabilitation programme APRFP, which is an example of our various approaches to mobilize communities for improved access to essential relief and reconstruction services. This has resulted in improved livelihoods and community rebuilding.

CARE engaged with the community intensively through **Project Aila Cyclone** which looked after the livelihood, shelter and WASH (water, sanitation & hygiene) of those affected.



Our disaster response system follows a systematic approach by:

- Restoring the destroyed houses and livelihoods of affected families
- Interventions focusing on reconstruction of disaster resilient houses/homes and income generating and sustaining livelihoods
- Resuming activities that will improve subsistence consumption, providing equipment, livestock, micro enterprise initiatives.

***Cyclone Aila ripped across the country's south-eastern coast on May 25 2009, affecting almost 6.6 million people across 18 districts and washing away several thousand homes and properties.***

### The immediate relief:

This phase involved the provision of basic relief items for the immediate survival of those affected by the disaster. CARE provided tents, dry rations, tin boxes, blankets, cooking utensils and solar charged lanterns for APRFP.

### Rehabilitation:

Santenna's rehabilitation with the help of CARE is one of the many examples of the transition process from relief to rehabilitation. This is done through constructing disaster resilient houses. The livelihoods affected are provided with alternate sources of income and assets to set them back on their feet after the disaster in rehabilitation.

The rehabilitation programme of the flood affected families in the two worst affected districts of Mehbubnagar and Kurnool focused on reconstructing disaster resilient houses, income generating and sustaining livelihoods. The crucial rehabilitation interventions are:

1. Resuming farming activities that help increase subsistence consumption
2. Provisions for farm equipments and livestock
3. Micro enterprise initiatives
4. Restoration of some vital productive assets

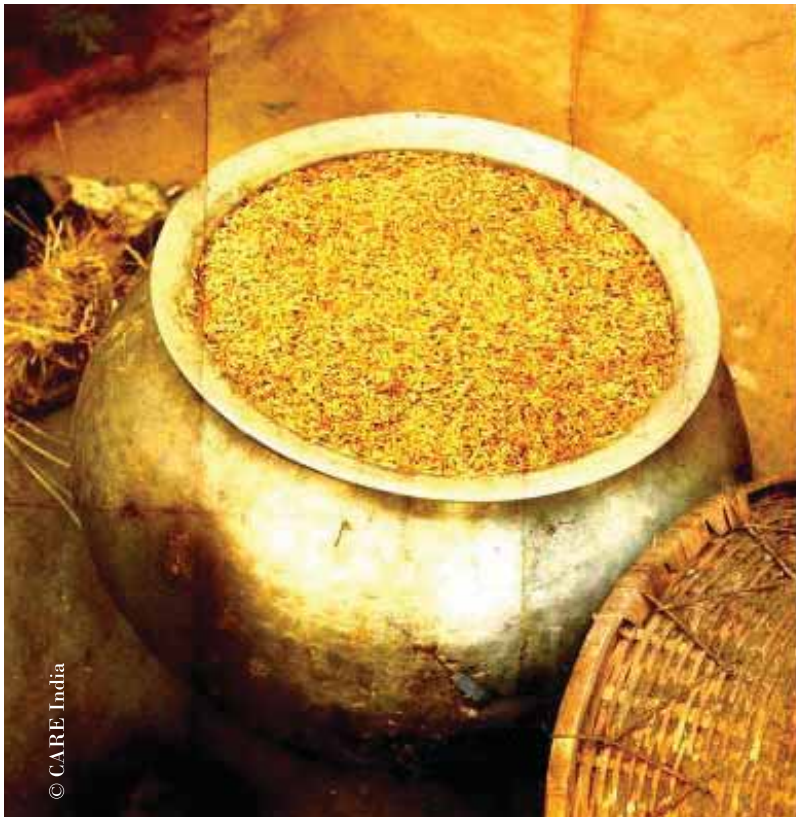
*2000 people benefitting from CARE's AP flood response programme, 19,400 people being helped indirectly.*



## Reconstruction

The rehabilitation phase enables CARE to recognize that the rebuilding of livelihoods in the affected areas required more attention than short term help. The reconstruction phase first looks into securing food and then providing various means of livelihoods for the affected families. In a time of crisis, food scarcity is usually the biggest problem. One strategy that we have adopted is to ensure food security through **Grain Banks**.

- Financial inclusion: facilitating the community's access to financial services through **Micro Finance** and developing of **Micro Enterprises**
- Financial literacy: to provide the families with the knowledge for improving their livelihoods by building skills, value addition and technology upgrades, animal husbandry, fisheries, etc.
- Functional literacy: to provide basic literacy and numeracy skills for greater control over income and livelihood.



We provide safety nets by establishing a **Grain Bank** in the affected region. Each grain bank has 20 women members who are from SC/ST, disabled, pregnant and lactating women and adolescent girls. The establishment of a grain bank is expected to ensure that these women and their family members will have the security of food during disasters and even during lean seasons.

The livelihoods of the communities are strengthened so that they would not only be able to generate decent incomes but also become members of strong, self-sustaining community based organizations and remain linked to wider social networks, external institutions and service providers to ensure the sustainability of their livelihoods, leading to the empowerment of households and communities. The long term reconstruction work starts with:

- Insured Lives And Livelihoods (ILAL) piloted under Tsunami Response Programme (TRP): providing **Micro Insurance** with low premium for affected people and people living in the vulnerable regions

## To the Future

CARE seeks to build on the extensive experiences gained through the implementation of various TRPs. The experience gained in working in this area and with these communities will lead to robust planning in livelihoods, micro insurance and micro finance for the future. Experience gained in disaster reconstruction will help CARE to respond better to disasters in other parts of India. The multi-layer process of development has great value in bringing stakeholders together to work towards addressing factors that prevent the marginalized from participating in the mainstream of development. Relationships built with various stakeholders would be maintained for years to come by the community based organizations and federations CARE has helped create. These partnerships are expected to yield benefits to the communities in the future.

***Women claim greater control over livelihoods through CARE's post-flood recovery programmes.***



# disaster response

West  
Bengal

Orissa

Andhra Pradesh

Tamil Nadu

*TRP Interventions cover five livelihood sectors and reach out to approximately 5000 people, a majority of these being women. Additionally, CARE has also layered functional literacy on its livelihood interventions to make the benefits more sustainable. Over 2000 women have been part of this initiative across three districts*



# engage with CARE



## Main Shakti Hoon

CARE India is engaging with people through various events such as 'Main Shakti Hoon!' (I am Powerful!) organized on International Women's Day, March 5-6 2011. CARE hosted the two-day event at Dilli Haat, New Delhi, to commemorate the day. It was uniquely designed to highlight the immense inherent Shakti (power) that a woman possesses. Over 17,000 people joined us over two days experiencing an array of activities. These included enthralling cultural shows, performances by Indian Ocean and an all-girls band and street plays portraying evils against women that moved hundreds of spectators who watched on. On March 6, CARE's 61st anniversary, we honoured women achievers with Stree Shakti (Women's Empowerment) awards. Through this event, we reached over four million people in Delhi with the

message "SHE has the power to change her world. WE all have the power to help her do it."

On March 8, thousands of events are held worldwide in celebration of International Women's Day to inspire women and honour their achievement and advancement in society. The year 2011 marked the 100th anniversary of International Women's Day and 61 years of CARE's work towards empowering women in India. In the past decade, CARE has implemented 76 projects in the health, livelihood, disaster response and education sectors and has impacted over 36 million marginalized women and girls in India.





मैं  
शक्ति हूँ

I WILL LIVE

Celebrating  
**61** Years of CARE  
**100<sup>th</sup>** INTERNATIONAL WOMEN'S DAY

## CARE India's Volunteer Programme

Through our projects and advocacy initiatives, we strive to bring about a lasting change in the lives of millions of poor and marginalized families across India, with special focus on women and girls. To achieve this, we need to transform the social fabric of our country from one that propagates gender inequity to one that defends human dignity for all. Our years of experience confirm that when one woman is empowered to overcome poverty, she brings many others out with her.

By understanding the underlying causes of poverty and raising your voice against injustice, you too can be instrumental in bringing about this transformation. Join CARE India's Volunteer Programme and get involved in the global movement against poverty! You can choose to engage in various capacities and every form of input is equally valuable. We look forward to including you in CARE's volunteer community, where you can find out more about our interventions around education, health, livelihoods and disaster response.

Please see [www.careindia.org](http://www.careindia.org) for more information on CARE's Volunteer Programme.



**CARE INDIA SOLUTIONS FOR SUSTAINABLE DEVELOPMENT  
NEW DELHI**

**BALANCE SHEET AS AT 31ST MARCH 2011**

	Schedule	As at 31.03.2011 Amount (Rs.)	As at 31.03.2010 Amount (Rs.)
<b><u>SOURCES OF FUNDS</u></b>			
Share Capital	I	200	200
General Fund	II	22,606,041	10,239,735
Disaster Management Fund	III	271,197	2,500,000
Sustainability Fund	IV	6,000,000	1,000,000
Assets Fund Account	V	<b>2,875,373</b>	<b>1,803,239</b>
<b>Unutilised Grants/Donations</b>	<b>VI</b>	<b>36,549,979</b>	<b>36,958,844</b>
<b>TOTAL</b>		<b>68,302,790</b>	<b>52,502,018</b>
<b><u>APPLICATION OF FUNDS</u></b>			
<b>Fixed Assets</b>	<b>VII</b>		
Gross Block		3,839,344	1,839,383
Less : Depreciation		963,971	36,144
<b>Net Block</b>		<b>2,875,373</b>	<b>1,803,239</b>
<b>Investments</b>	<b>VIII</b>	<b>42,447,939</b>	<b>26,195,657</b>
<b>Current Assets, Loans &amp; Advances</b>			
Cash and Bank Balances	IX	27,583,131	25,074,512
Loans and Advances	X	<b>16,160,485</b>	<b>6,442,811</b>
		<b>43,743,616</b>	<b>31,517,323</b>
<b>Less: Current Liabilities &amp; Provisions</b>	<b>XI</b>	20,764,138	7,014,201
<b>Net Current Assets</b>		<b>22,979,478</b>	<b>24,503,122</b>
<b>TOTAL</b>		<b>68,302,790</b>	<b>52,502,018</b>

Significant Accounting Policies and Notes  
forming an integral part of accounts

**XII**

This is the Balance Sheet referred to in  
our report of even date.

The Schedules referred to above form  
an integral part of the Balance Sheet.

For and on behalf of  
**KUMAR MITTAL & CO.**  
Chartered Accountants  
Firm Reg. No. 10500N

By order of the Board  
For and on behalf of  
**CARE INDIA SOLUTIONS FOR  
SUSTAINABLE DEVELOPMENT**



( AMRISH KUMAR )  
Partner  
M. No. 90553  
Place : New Delhi  
Date : 29.07.2011





( DIRECTORS )



**CARE INDIA SOLUTIONS FOR SUSTAINABLE DEVELOPMENT  
NEW DELHI**

**CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31ST MARCH 2011**

	Schedule	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
<b><u>INCOME</u></b>			
Grants Received		253,093,344	131,974,163
Transfer from Fundraising(Donations)		1,360,000	-
Foreign Exchange Gain		1,054,958	-
Bank Interest		3,561	-
		<b>255,511,863</b>	<b>131,974,163</b>
<b><u>EXPENDITURE</u></b>			
Programme Costs			
- Developing Community based monitoring system and Base Line Survey/ coordination between CBO's,Local NGO's & Govt.		4,540,290	4,959,194
- Technical and Management Support to Department of Health and Family Welfare, Orissa in Developing Capacity Health Sector		1,114,072	1,042,637
- Final report on "Prioritizing Nutrition"		55,000	-
- Support to commitment building and advocacy for Nutrition		-	381,000
- Promoting Self Help Group (SHG) for urban poor in slums of Hyderabad		851,192	1,390,482
- Help build supportive policy environment for Family Welfare & Health Programs		-	82,000
- Documentary film on Panchayati Raj Institution		-	<b>264,720</b>
- Monitoring of Training Program for Panchayati Raj Institution		-	80,000
- Capacity building of Govt Functionaries, Panchayat & SHG's		148,500	263,818
- Emergency Response & Resource Mobilization Initiative		1,311,719	175,432
- Support small & marginal Farmers, Women Households, Land-less & other vulnerable households		1,349,313	81,000
- Capacity Building Initiative of Panchayati Raj Instt. and "Gram Unnayan Samitis"		2,113,388	-
- Developing community based institution & ensure sustainability		547,107	186,010
- Increase Enrolment & Treatment Adeherence		248,716	105,813
- Strategy for Improvement of Health Indicators in Bihar		112,457,341	60,003,412
- Livelihood support & Consulting for Rehabilitation of AP Flood Affected Tribals		529,022	-
- Access to DR TB Care & Control		2,848,098	-
- Training of Village Welfare & Development (GKS) Commmitte Members		1,158,186	-
- Technical Support through Social Development Advisor on Nutrition & Health		4,413,949	-
- Promotion of Local Resource Generation Initiative		1,351,816	-
- World Women Day Activity		-	150,000
- Enhancing the health & Education Status of Tribals		1,021,465	-
- Formation & Linkages of SHG's		45,000	1,000,000
- Information & Support Services for Migrants on HIV-AIDS		5,509,012	1,652,885
- Audio/ Video Production of Health & Nutrition messages		-	288,236
- Research & Development		-	275,750
Training and Materials			
- Developing Training Module, AOL kits for tribal's & training of trainers		59,474	892,312
- Training to key stakeholders for Kolhan and Chaibasa region		-	312,642
- Training of Govt Functionaries Panchayat & SHG's		307 942	590 920
- Resources & Materials for training of Program Participants		3,636,943	-

Contd....



Schedule	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
- Treatment adherence & Followup	58,699	-
- Training of ASHA/ANM on Water & Sanitation on health care	30,886	108,898
- Strengthening the Civil Society Involvement	2,925,909	-
- Capacity building on the Nutrition	291,104	-
- Purchase of Solar Lights, Aluminium Trunks and other relief materials	-	112,600
- Resources to promote the Health & Education Status of Tribals	79,617	2,289,518
- Training of National Field Level Staff & Partners	93,129	51,033
- Other Training Expenses	-	29,055
Grants Paid		
- Gramin Vikas Trust	3,042,631	2,196,662
- Sharoff Foundation Trust	2,735,063	2,635,317
- Raghukul Parivar Trust	353,830	265,962
- Gram Shakti Foundation	339,371	244,233
- Rathwa Samaj Seva Trust	335,956	247,516
- AWAM	359,723	250,875
- Prakriti Foundation	355,849	246,719
- Gujarat Adivasi Pragati Parishad	339,968	238,514
- GGRC	1,829,040	-
- Detailed Project Reports on "Integrated Watershed Management Program" with Community	1,400,000	-
- Awakening People's Action for Rural Development	7,056,450	-
- Pragna Rural Development Society	1,016,930	-
- Aikyatan Development Society	4,604,012	-
- Elmhirst Institute of Community Studies	3,674,243	-
- Kalyan	1,323,718	-
- Kenduadihi Bikash Society	4,738,711	-
- Purulia Dist Agagami Mahila O Sisu Mangal Sameti	2,303,244	-
- Saheed Shibsankar Seba Samiti	3,932,134	-
- Tapan Kamadyog Sanstha	960,665	-
- Centre for Legislative Research & Advocacy	-	256,603
- Social Activities for Rural Development Society	3,219,836	1,384,665
- Alternative for India Development	330,939	-
- Ashagram Trust	522,468	-
- Ashra Samajik Lok Kalyan Samiti	631,564	-
- Gramodaya Sewa Sansthan	335,870	-
- Pratigya Vikas Sansthan	628,673	-
- Raigarh Ambikapur Health Association	925,041	-
- Sathee	920,807	-
- Shree Amar Sanskar Kalyan Kendra	936,741	-
- Karatabaya	1,519,025	-
- Lokdrusti	1,030,400	-
- Anchal Charitable Trust	1,136,093	131,555
- Human Development & Research Institute	488,075	109,885
- Modicare Foundation	1,056,529	103,716
- Satyagrah Seva Samiti	286,473	93,426
- Bhartiya Garmotthan Sewa Vikas Sansthan	1,015,678	-
- Bhoruka Public Welfare Trust	1,071,144	69,471
- Action Research Centre	156,331	-
Other Materials/Supplies		
- Rehabilitation Support Materials- Livelihood (Seeds, Saplings, Livestock)	1,736,607	-
- Resources & materials for Sample Collection	88,026	-
- Resources to support local Fund Generation Initiative	314,499	-
Donation Collection Charges	10,555,918	-
Travelling Expenses	8,728,818	2,665,967
Distribution of Relief Materials to "Chenchua Tribal"	468,434	-
Foreign Exchange Loss	-	1,202,519

Contd....



Schedule	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
Administrative Costs	8,605,024	870,054
Rent & Brokerage	3,080,493	706,613
Quality Assurance and Oversight Costs	7,594,222	432,315
Office Supplies	1,040,356	335,192
Communication	757,978	258,772
Fixed Assets		
- Server Load Balancer	-	744,656
- ISP Link Load Balancer	-	766,344
- Laptops	609,641	303,783
- Printers	67,215	-
- Camera	99,990	19,600
- Software	220,600	-
- UPS System	126,000	-
- Furniture & Fixture	106,584	-
- LCD Projector	126,408	-
- Vacuum Cleaner	9,990	-
- Scanner	24,885	-
-Computers	432,528	-
-Projectors	137,180	-
-Pendrives	38,940	-
- External Hard Disk	-	5,000
Audit & Certification Fees	140,300	124,640
Computer Stationery & Maintenance	216,813	37,823
Printing and Stationary	792,823	204,384
Advertisement Camp. For TB Awareness on World TB Day	260,246	-
Audio Visual Production for awareness on World TB Day	55,800	-
Office Maintenance	50,180	-
Insurance	569,273	68,993
Pre-Treatment Tests	37,968	-
Counselling Expenses (Master Counsellor)	17,858	-
Transfer for UDAAN Project	1,360,000	-
Bank Charges	117,104	193
Facilitation of Accelerated Learning Program	114,842	-
Other Expenses	275,741	166,572
Amount transferred to Disaster Management Fund	-	2,500,000
	<b>254,989,398</b>	<b>96,657,906</b>

Unspent / (Overspent) during the year transferred to Grant Account	522,465	35,316,257
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Significant Accounting Policies and Notes forming an integral part of accounts

This is the Income & Expenditure Account referred to in our report of even date.

For and on behalf of  
**KUMAR MITTAL & CO.**  
Chartered Accountants  
Firm Reg. No. 10500N

(AMRISH KUMAR)  
Partner  
M. No. 90553  
Place : New Delhi  
Date : 29.07.2011



## XII

The Schedules referred to above form an integral part of the Income & Expenditure Account.

By order of the Board  
For and on behalf of  
**CARE INDIA SOLUTIONS FOR  
SUSTAINABLE DEVELOPMENT**

(DIRECTORS)





**CARE India**

E-46/12, Okhla Industrial Area Phase-II

New Delhi, India-110020

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