AIF | AMERICAN INDIA FOUNDATION

ANNUAL REPORT 2004-200

Excited children running to school, Janarth, Maharashtra

her benefits from a local watershed project.
Madhya Pradesh

MISSION:

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

VISION:

- To contribute to building an India where all people can gain access to education, health care, and employment 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.

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FROM OUR HONORARY CHAIRMAN

Dear Friends

The tsunami that struck Southeast Asia caused a tragedy equaled by few others in history. Rebuilding the region will be one of the critical challenges of our time, and the people most in need are those without the resources to recover independently. It is essential that we not lose sight of the fact that rebuilding these communities takes time, and we must offer our long-term support. The American India Foundation raised about $2 million dollars in less than three months for reconstruction and recovery projects in India. I commend AIF's fine work, and I am confident that their long-term rehabilitation commitment will make a significant difference in meeting the needs of tsunami victims.

We should not overlook AIF's many other important and laudable programs. Each year AIF increases its resources in India and continuously funds innovative non-profit institutions that catalyze change. AIF has distinguished itself with its transparent, professional, and strategic approach to investing its philanthropic resources.

AIF continues to be an ideal vehicle for supporting India and empowering its citizens. I remain committed to the important work of the Foundation and I look forward to your continued participation in AIF's mission of accelerating social economic change in India.

Sincerely,

Bill Clinton

FROM OUR EXECUTIVE TEAM

To our Friends and Well-wishers

We are pleased to share with you our 2004-05 Annual Report. As we enter our fifth year of existence, we have raised over $25 million to date and impacted over 100,000 lives in India. In the past year, we made grants to 19 non-governmental organizations (NGOs), launched 20 Digital Equalizer Centers and sent 26 Service Corps Fellows to work with 20 NGOs. On the fundraising side, we increased both donations and donors by approximately 50 percent. We responded to the devastating Tsunami at the end of 2004 by raising $2 million within three months.

Impact in our focus areas : The issue of migration in India has become the focus in our education and livelihood grants. Migration, both seasonal and permanent, is a largely unaddressed phenomenon in India, although it affects an estimated 250 million people. Many rural Indians migrate due to the lack of livelihood in their home areas. This movement results in severe challenges, such as children not being able to attend school. By addressing the causes and effects of migration, we are contributing to a better life for some of India's poorest citizens. In addition, we have spread some outstanding innovations by funding select NGOs as resource centers to train other organizations in different states that address similar challenges. Through this cross-fertilization we are accelerating the growth of catalytic programs around India.

In our Digital Equalizer program, we are building partnerships that allow us to focus on our core competency of training teachers and students to utilize technology in education. For example, the DE program is partnering with the government of Punjab to monitor the quality implementation of 1,300 digital centers being created in government schools. Through our Service Corps, we have sent 95 American professionals to volunteer with 45 Indian NGOs. We receive over 220 applications for 20 Fellowships, which means we only select high caliber individuals who make substantial contributions to their host NGOs.

New initiatives : We have launched a new grant focus area of public health with an emphasis on HIV/AIDS. We have received support from the Bill & Melinda Gates Foundation to galvanize the Indian-American community to support efforts to fight HIV/AIDS in India. We have also added a new program called the League of Artisans to expand livelihoods for craftspeople by marketing their products internationally and providing technical assistance in product design and skills improvement. This initiative comes with significant funding and leadership support that gives us confidence for its success.

All our work would not be possible without your continuing support, and we thank you for trusting us to judiciously manage your philanthropy to India. We hope that some of the testimonies and results that follow in this report will inspire you to continue supporting our dream of bringing prosperity and health to the lives of millions of people living in poverty in India.

In closing, we would like to dedicate this annual report to the memory of our dear friend and AIF Ambassador, Ismail Merchant. His love and passion for the children of India inspire us in our work every day and we miss his presence and support.

Lata Krishnan
President, AIF

Pradeep Kashyap
Executive Director, AIF

Shankar Venkateswaran
Executive Director, AIF India

GRANT MAKING STRATEGY

AIF's grants to community-based non-governmental organizations (NGOs) in India are at the heart of our efforts to accelerate social and economic change in India.

AIF catalyzes change in thousands of lives every year by funding innovative efforts that are implemented by NGOs. All of our grants are targeted at the poorest and most marginalized people in India.

We make the most impact with our donors' funds by taking a focused approach to the numerous challenges facing India. Therefore, we fund organizations in only two focus areas: education, with an emphasis on the universalization of elementary education; and livelihood, with an emphasis on the economic empowerment of women. In 2005, we will also begin making grants in public health, with a focus on HIV/AIDS.

We operate with a clear strategy for investing in organizations. Realizing that the resources that we bring to India are limited, we seek to get the greatest impact for every dollar that we invest in organizations. Through our grants we seek to demonstrate successful methods that can be applied in other parts of India and that can be adopted by the government and implemented on a much greater scale.

The following principles are the basis of our grantmaking :

USING LOCAL KNOWLEDGE TO IDENTIFY INNOVATIVE SOLUTIONS

We believe that the best solutions come from people with a deep understanding of local problems. We have assembled a strong team of experts in India which has a vast amount of development experience. This team is supplemented by Grants Expert Panels in each focus area, comprised of academics, social entrepreneurs and policy makers who advise and guide us in our strategy.

DEMONSTRATING SCALABILITY OF AN INNOVATION

AIF's grantees are implementing innovative solutions to local problems. Our grants provide organizations the resources to further develop the quality of these solutions and increase the number of people served. We seek to show that the innovations we fund are not limited to just one community and can meet larger needs on a regional or national basis. Therefore, we work with NGOs to demonstrate that their solutions can be replicated and scaled in other locations.

INVOLVING LOCAL COMMUNITIES

The only way in which the interventions we fund can become self-sustainable is through involving local communities and resources to take ownership of the project. AIF funds NGOs that involve community groups and members in the planning and implementation of their work. In this way, community members not only benefit from the development initiatives but are also active participants and decision makers in theirr path to improvement.

ENGAGING THE GOVERNMENT

AIF recognizes the magnitude of the resources dedicated by the Indian government to the social and economic development of local communities. Rather than duplicating government services or substituting that the government should provide, We invest in solutions that the government can adopt in order to reach the most marginalized communities. Our vision is that development initiatives conducted on the most local of levels will, with the collaboration of local and state civil structures, have the ability to inform public policy.

LEVERAGING OUR FUNDS

In AIF's grantmaking and programs, we bring together a multitude of funding partners to share our investments. We have successfully co-funded projects with India-based funders such as the Times Foundation, other US-based funders such as the Omidyar Networks and international organizations such as the Aga Khan Foundation and the Paul Hamlyn Foundation. These partnerships multiply the impact of our investment as for every dollar that we provide our grantees receive additional funds from our funding partners.

ENSURING AN EXIT STRATEGY

AIF's approach to development is defined neither by one-time fixes nor an indefinite commitment. In all the projects that our partner NGOs propose, a long term work plan is forged to transfer the responsibility and ownership of development models to the communities themselves and the government. Only through such collaboration can interventions endure.

SHARING BEST PRACTICES

AIF works actively with its grantees to disseminate best practices in each of our focus areas. Periodically, we bring together groups of grantee organizations that are working on similar issues in order that they may learn from each other's experiences in different parts of the country. We have sponsored such meetings on the issues of micro-finance and migration in education. In addition, we arrange for grantees to visit other organizations that are working in the same space and that have relevant models from which to learn. Through such initiatives, we leverage our individual investments for collective gain in different sectors.

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.

2 IDENTIFYING POTENTIAL PARTNERS Potential partners are identified by AIF staff team based on references from other funding agencies, well wishers and Grant Panel members, the staff's knowledge and exploratory visits, workshops, publications and unsolicited proposals.

3 SELECTING PROJECTS AIF looks to see if the project focuses on the poor and marginalized, especially 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 the 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 grantmaking principles.

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.

6 PROPOSAL DEVELOPMENT AIF and the NGO work closely to create a detailed and exhaustive proposal outlining the project and budget concerns.

7 FINALIZING THE PARTNERSHIP The proposal is circulated to advisors, Grant Panel 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 semi-annual site visits and quarterly progress reports. It also disburses funds contingent upon the organization showing progress with deliverables as outlined by the MoU.

Migrant girls in school. SETU, Gujarat

GRANTS : EDUCATION

AIF's vision is to provide universal elementary education for children between the ages of 6 and 14. Our goal is to ensure that these children are in school and that all children receive a quality education.

Today there are between 40 and 50 million children in India who are not in elementary school. A majority of these children are among the most marginalized and impoverished populations in India. They are the sons and daughters of migrant workers, sex workers, unskilled urban laborers and others, stigmatized by virtue of their background, and unable to access a quality education because of their families' struggle for livelihood.

Over the past year, the children of migrant laborers became the largest group with which we work. They make up about 25 percent of the total number of children who are out of school and hence are a critical group to target.

Around November of each year, millions of families who live in arid parts of rural India migrate out of their villages in search of a livelihood that will help them survive until the next monsoon. Migration occurs within a wide range of occupations including sugarcane harvesting in Maharashtra, brick making in Andhra Pradesh and salt extracting in the Kutch region of Gujarat.

Many migrant families must take their children along, forcing them to drop out of school because of the lack of educational facilities in their migratory work sites. After the migration season is over, these children are behind in their education and because of the cyclical nature of migration, never manage to catch up with non-migrant children. The net result is that most of these children become child laborers.

Another migratory trend shapes the face of urban India. Many rural families migrate permanently to urban areas in search of steady employment. They work for extremely low wages as unskilled laborers and live in the large slums that exist in most Indian cities. Their children have limited or no access to quality schooling. Without an education, these children are thrust further to the margins of society.

AIF's education grants focus on innovative solutions at the elementary school level that increase children's access to schools and improve the quality of education.

Access : Children lack access to education for many reasons. For some there are not enough schools where they live; for those with disabilities, schools are often not equipped to provide them access. And for others, such as children of sex workers, their mothers' occupation stigmatizes them, denying them admission in schools.

AIF-funded NGOs create access to education by:
- ensuring admission into existing schools and educational programs
- developing additional capacity through alternative schools.

Quality : More than 50 percent of children who are out of school today have attended school at some time in their life. However, when the poor quality of education prevents them from receiving proper schooling, they either drop out, or their parents withdraw them from school in order for them to work and contribute to their family income.

These AIF-funded NGOs increase the standard of education and raise retention rates by:
- improving the quality of teachers
- improving the level of curriculum

AIF also involves the government through its grants and engages policy makers on a state and national level. In demonstrating innovative methods, and evaluating their successes, AIF is creating a body of best practices that can guide the government to fulfill its obligation to provide free, compulsory and universal elementary education.

In March 2005, AIF hosted a conference for our grantees to share best practices on educating the children of migrant laborers. The conference was attended by the Indian government's Joint Secretary for Education and several state-level Secretaries of Education. By developing the awareness of these key policy-makers, AIF is encouraging the government to increase the resources dedicated to educating these children.

PROJECT PROFILE : JANARTH

"I wake up at 4am, clean the house, cook breakfast and then go to work in the sugarcane field. I come back home at around 8pm, cook dinner and then go to bed at 10pm. Sometimes, I feel like I don't have the energy to think about what's going on." Working in the sugar cane fields is backbreaking and Ranjana, a migrant sugarcane worker, sounds relieved that her seven-year-old son, Kishore, is there to assist her.

Ranjana says that the most important thing on her mind when she migrates to the sugarcane factories is that, "my son can go to school here."

Janarth, an AIF grant recipient, educates children of migrant workers in the sugarcane industry through the creation of sakharshalas, or sugar schools. The sakharshalas, located at the sugar mills, allow children to attend school while their parents are at work.

Upon entering the sakharshalas, children are evaluated on their reading, writing and reasoning abilities and placed in a suitable grade. When they leave the sakharshalas at the end of the migration season, they are evaluated and given a certificate which states the grade they can enroll in once they go back to their villages.

When Kishore attends his sakharshala's daily assembly at 9am, he has already been up for five hours helping his mother with chores. Yet, he is very excited to come to school and says that he loves the songs they learn and the creative stories told by the teachers. Even at his young age, he feels that the sakharshalas can change his future. "I feel lucky that after the sugarcane work is done for the year, I can go back to my village and study."

THE AIF LEVERAGE : Funding Partnerships

When AIF makes grants to NGOs, it always tries to involve other funding partners, both local and international, so that the NGO can receive larger funding than if AIF alone were funding it.

When AIF first made a grant to Janarth in 2003, the organization was funded by local sugar mill owners who were providing facilities for the schools.

AIF initially made a $100,000 grant to Janarth, and also brought in a private Washington, DC-based foundation to match this grant dollar-for-dollar. The government of Maharashtra also entered the partnership by providing free lunch for the students. As a result, AIF's $100,000 funding for the program enabled Janarth to receive resources in excess of $250,000.

Seeing the positive results of the project, this funding arrangement was repeated in 2004. Today, AIF's total investment of $200,000 has resulted in Janarth having over $500,000 for its sakharshalas.

The Maharashtra government has now pledged to use its funds to expand the reach of sakharshalas. From the 10,000 children currently being served, gradually all 180,000 children whose parents migrate for work in the sugarcane industry will have access to a quality education.

Children thrilled to learn. Janarth, Maharashtra

LIST OF EDUCATION GRANTS (UPTO MARCH 2005)

NOTE: *All grants that carry an asterisk are funds that were raised for the Gujarat earthquake rehabilitation and are directed toward the long-term development needs of vulnerable populations in Gujarat.*

ACCESS TO EDUCATION : SEASONAL MIGRANTS

Janarth, Maharashtra (2003, 2004)
$204,000
Janarth works with migrant laborers in the Aurangabad area of Maharashtra. The organization runs an education program for children of migrant families who migrate every year during the sugarcane harvesting season. Janarth runs temporary schools at sugarcane locations and links these children with their school in their village so that they continue their education. AIF's first grant to Janarth enabled it to expand its coverage from 3,000 to 8,000 children and with AIF's second grant, Janarth will further expand this program in 2005 to cover 10,000 children.

SETU, Gujarat (2003)*
$210,000
SETU develops leadership and institutions to address local needs in marginalized communities in Gujarat. With AIF's grant, SETU is launching an educational program for children from migrant communities in Jamnagar district. By keeping children in their home villages with care givers or in seasonal hostels, SETU will prevent migrant them from living in the hazardous conditions of salt pans and brick kilns. In addition, SETU will provide vocational training programs for children in the home villages. Finally, SETU will work with the government to seek its participation in meeting the needs of migrant children.

Vikalpa and Lok Drishti, Orissa (2005)
$35,499
Vikalpa and Lok Drishti work with tribal communities in western Orissa from where there is large migration to urban centers in Andhra Pradesh due to economic distress. AIF's grant for a joint project between these two organizations will create seasonal hostels in home villages for children to prevent migration. In addition, they will establish schools at work sites and provide bridge courses to assist children returning from migration to re-enter their home schools. The Government of Orissa has committed to provide half of the funding required by this project.

ACCESS TO EDUCATION : URBAN CHILDREN

Bodh Shiksha Samiti, Rajasthan (2005)
$103,615
Founded in 1987 with one school in a slum in Jaipur, Bodh is involved in innovative educational endeavors for deprived children. Its objectives include ensuring quality care and education for children in the 3-16 age group living in the slums of Jaipur. AIF will work with Bodh over a 3-year period to build a model of quality education to cover 15,000 urban deprived children through expanding enrollment in existing school and setting up community schools in unserved areas. Co-funded by the Aga Khan Foundation and the Paul Hamlyn Foundation.

Child in Need Institute (CINI) Asha, Bengal (2004)
$47,500
CINI Asha is working on a project focused on providing education to children of commercial sex workers. CINI is based in Calcutta and has been running a small scale program for these children in the red-light area of the city. AIF's grant will help to expand CINI's reach to completely cover the red light district and will replicate these efforts in the town of Siliguri, a gateway for child trafficking into West Bengal. Granted in partnership with Maharashtra Foundation.

Freedom Foundation, Karnataka (2003)
$6,000
Freedom Foundation provides rehabilitation programs for people who suffer from drug and alcohol addiction and offers HIV-positive people opportunities to support themselves. This project supports children living with HIV/AIDS in Chamrajnagar District to enter into mainstream public schools and provides counseling and care to support them in this transition.

Pratham, Delhi and Uttar Pradesh (2002, 2003, 2004)
$975,000
Pratham aims to provide access to education to children who are out of school while also increasing the retention rates of children enrolled in schools. In previous years, AIF supported the expansion of Pratham's programs in Gujarat, Bihar and Rajasthan. AIF's current grant funds Pratham's programs, including balwadis (preschool centers) to prepare children for school and bridge courses for out-of-school children to enable them to enter mainstream schools. Granted in partnership with Pratham USA.

QUALITY

Bhasha Research & Publication Center, Gujarat (2004)*
$26,311
Bhasha works on community development in the areas of education, health and livelihoods in rural Gujarat. With AIF's support, Bhasha will publish a monthly journal for young readers in primary and secondary schools and those studying in non-formal education centers. The magazine, titled Bol, will have a dual focus of providing quality educational materials and also will have content focused on promoting communal harmony.

Karuna Trust, Karnataka (2003)
$50,000
Karuna Trust empowers the rural poor in order for them to become self-reliant through integrated health, education, vocational training and socio-economic development programs. The education and literacy program is a coordinated effort that uses the existing infrastructure and volunteers in Yelandur district to educate children and non-literates between the ages of 15 and 35. Granted in partnership with India Literacy Project.

Room to Read, Delhi and Rajasthan (2003, 2004)
$100,000
Room to Read works with community organizations to build schools, establish libraries, and provide educational scholarships for girls. AIF's grants have helped Room to Read establish 242 libraries for children in disadvantaged communities. The libraries include books in English and Hindi for children in grades 1 through 5. In addition, Room to Read develops children's reading skills and abilities. Granted in partnership with Room to Read USA.

Sanchetana, Gujarat (2004)*
$33,467
Sanchetna organizes the urban poor in Gujarat around women's empowerment, secularism and other human rights issues. AIF's grant to Sanchetna will provide for quality education to marginalized children in primary schools while promoting the importance of primary education among parents, community members and teachers. Sanchetna also aims to increase the interaction between community members of different faiths by using games, competitions, and exposure visits.

Vikram Sarabhai Community Science Center, Gujarat (2003)*
$108,200
Vikram Sarabhai Community Science Center strives to nurture the scientific and analytical skills of students. AIF's grant will help to improve the quality of education in four clusters of 10 government middle schools each by providing science and math kits and by building science playgrounds in Gujarat.

Donor Advised Funds (2004)
$394,900

COMPLETED GRANTS

CultureQuest, Delhi (2003)
$25,000
CultureQuest uses 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 in partnership with the Delhi Government and the City College of New York.

Ganatar, Gujarat (2003)*
$ 7,000
Ganatar works with marginalized communities in the coastal areas of Kutch in Gujarat. AIF's grant funded a study to map the migration patterns in the region and understand some of the unique challenges faced by children and strategies to address these.

Ruchika Social Service Organization, Orissa (2002)
$4,500
Ruchika responds to the growing challenges of urbanization in Bhubhaneshwar by providing education and other services to the urban poor. AIF's grant supported a program to educate 400 child laborers in eight schools located in Bhubhaneshwar.

Children studying at a seasonal school. SETU, Gujarat.

GRANTS : LIVELIHOOD

AIF's goal is to improve livelihoods in poor and marginalized communities with a particular focus on empowering women. AIF grants diversify the options available to people for earning an income, increase incomes, create assets, and ensure additional control over these incomes and assets for target communities.

300 million Indians live on less than one dollar a day and 800 million live on less than two dollars a day. Within these broad numbers, women suffer disproportionately, due to age-old prejudices and lack of education and work opportunities. The employment and literacy rates for women are half those for men.

Research shows that as women are educated and gain independent incomes they invest more in their families than when men provide the only income. This creates positive effects for the entire family. Therefore, AIF focuses on initiatives that benefit women economically.

To improve livelihoods, we make grants in three sectors :

Micro-credit : providing small loans to individuals so that they may have resources to invest in ventures to generate additional livelihood.

Natural resource management : improving communities' access to natural resources and promoting their use in an environmentally sustainable manner.

Urban livelihoods : providing opportunities and skills to urban workers who have recently migrated from rural areas.

MICRO-CREDIT

Only 20 percent of 300 million people living below the poverty line have access to credit from the formal banking sector. 240 million people remain dependent on accessing credit from informal channels, such as village moneylenders, who lend at exorbitant interest rates that are many times higher than the formal market rate.

AIF funds organizations that provide credit in the form of small loans. These programs provide essential material inputs for poor people to improve their economic conditions as they receive collateral-free credit. They are able to repay these loans in small amounts that correspond with their earning patterns.

AIF's micro-credit investments focus on two areas :

Increasing the capacity of organizations to provide loans : When organizations reach a certain level of funding, they become eligible to receive funds from larger institutional lenders. This exponentially enhances the number of people they can provide with loans.

Providing "credit-plus" services : Credit-plus services are non-financial services such as health care and literacy training that are provided when groups of women gather for processing their credit. These programs give women an "one-stop shop" where they can meet a number of their needs.

AIF funds organizations that use either of the following two micro-credit models:

The Self Help Group model : The predominant model in India begins with organizing women into groups in order for them to save money. The women then lend to each other from their savings.

The Grameen Replicator model : In this model organizations provide loans to individual women organized in groups, and the groups are responsible for reapying the loans.

Swayam Krishi Sangam is an AIF-funded NGO in Andhra Pradesh. AIF's initial grant in 2003 enabled SKS to expand the clients it served from 15,000 to 30,000 women. This attracted a multi-million dollar commitment from Unitus, a micro-credit investment fund based in the United States. SKS is now a non-banking financial institution with several large institutional investors.

NATURAL RESOURCE MANAGEMENT

Two-thirds of India's rural poor depend upon rain-fed agriculture for their income. More than 70 million tribal people in India entirely depend on forest resources for their livelihoods. This dependence on natural resources leaves people vulnerable to the failure of the monsoon and over-exploitation of forests. To address these challenges, AIF makes grants in water management and forest management.

Water management : The dependence on the single monsoon rain for the year-round supply of water limits many farmers to the production of one crop annually. This leaves them with no

omen in a Self Help Group working
gether. Prayas, Gujarat.

GRANTS : LIVELIHOOD

alternative options for livelihoods from November to May, after the harvest of the monsoon crop. Therefore, families migrate in search of livelihoods. Further, women in India spend a large proportion of their time accessing water for agriculture and family consumption.

Our grants increase the water available to communities by:
- increasing storage capacity for water
- creating equitable access to water
- minimizing water used in agriculture

We increase communities' access to water by creating water harvesting structures that use locally available materials and simple technology. We also design community institutions that promote equitable access to water. Finally, we promote agricultural measures that use water more efficiently. Such methods include optimizing crop patterns and using appropriate seeds.

Forest Management : AIF-funded organizations find ways for forest-dependent communities to have adequate livelihoods without over-exploiting forest resources. Our grants develop alternative livelihoods for the communities in these locations and spread successful models of forest management to other parts of India.

AIF is investing $1 million in partnership with the UN Foundation on livelihood initiatives in areas surrounding four World Heritage forest sanctuaries. These sites are located in Assam, Rajasthan and Uttaranchal. The sanctuaries suffer from encroachment by local communities that access the forests for livelihoods. UNF is providing the funds for ecological conservation to complement AIF's livelihood grants.

URBAN LIVELIHOODS

An estimated 29 percent of India's population lives in urban areas and by 2025, this number is expected to increase to 50 percent. A large proportion of urban migrants are unskilled with limited formal education. Therefore, many of the migrants seek work in the informal sector. Such occupations include gardening and domestic work; both offer a limited and unreliable livelihood.

Our grants in urban livelihoods :
- equip poor urban residents with skills that can secure them employment in rapidly growing service industries.
- organize individual workers into groups that allow them to seek larger contracts and protect them from exploitation by employers.

The Livelihood Advancement Business Scool of the Dr. Reddy Foundation in Hyderabad trains unemployed youth in 16 cities and towns across the state. This project identifies high job growth service sectors and offers youth an intensive three month training program to prepare them for employment. LABS has achieved placement success rates of over 90 percent for the youth in their program, thereby turning unemployed individuals into productive citizens. This program, funded in partnership with the Dr. Reddy Labs Foundation and the UK Development for International Development is expected to train 8,000 young people by 2006.

PROJECT PROFILE : SAMAJ PRAGATI SAHAYOG

Dewas district of Madhya Pradesh in Central India is one of the poorest in all of India. Chronic water shortage is central to the problems faced by the district. Dhul Singh, a tribal villager from the district says, "Earlier my entire family used to migrate to find employment as there was a shortage of water and we could hardly grow any wheat."

Samaj Pragati Sahayog is an AIF-funded NGO that was established in this district in the early 1990s. The organization has focused its work on developing community-based water management systems that improve the livelihoods of people living in the district.

Dr. Mihir Shah, the Director of SPS says that the key to their work is that "if our programs have to succeed in the long run, they must involve people living in these areas to directly conceive of and implement programmes of water harvesting and local water resource development on their own initiative."

The results of SPS' work are dramatic. The district has seen a threefold increase in irrigated land, a doubling of the value of agricultural output, 90 percent reduction in indebtedness, and an 80 percent decline in outmigration. The impact can be seen in the life of Dhul Singh who says, "Now there is plenty of water in the streams and wells and we do not have to move every year in search of work."

THE AIF LEVERAGE : Sharing Best Practices

AIF funds select grantees to train other NGOs in best practice methods they have developed. Through such funding AIF leverages its investments in individual NGOs for the collective gain of the sector.

AIF first made SPS a grant for $100,000 in 2003, to extend its water management work to the tribal villages of Sewapani and Rampura.

In December 2003, SPS facilitated a conference to share its best practices with AIF's water management NGO partners from Gujarat.

AIF's second grant of $124,000 to SPS in 2004 was for its Baba Amte Center for People's Empowerment. The center, one of only seven such facilities in India, is designed to provide training and technical assistance to NGOs about watershed and drought-proofing programs.

Through AIF's grant, SPS will build capacity within 10 NGOs implementing watershed development programs in the states of Bihar, Chatthisgarh, Jharkhand, Madhya Pradesh, Orissa and Rajasthan. SPS will also conduct specialized training courses on the topic of dry land agriculture, nursery development, land-use planning, and renewable energy for AIF's NGO partners.

LIST OF LIVELIHOOD GRANTS (UPTO MARCH 2005)

NOTE: *All grants that carry an asterisk are funds that were raised for the Gujarat earthquake rehabilitation and are directed toward the long-term development needs of vulnerable populations in Gujarat.*

MICRO-CREDIT

Area Networking and Development Initiatives (ANANDI), Gujarat (2004)*
$155,133
ANANDI works with women from marginalized sections of rural and tribal communities in Gujarat to improve their livelihoods and empower them in society. The proposed project will support the formation of Self Help Groups for women and the creation of a women's entrepreneurship development program. The program will also establish community-managed grain banks to ensure food security during emergency food shortages.

Navjyoti Delhi Police Foundation (NDPF), Haryana (2003)
$44,755
NDPF works for the development of women and children through rehabilitation programs and counseling. AIF's grant will enable NDPF to economically and socially empower women in the Gurjar and Dalit communities in the Sohna block of Haryana. NDPF will form Self Help Groups that will provide women with access to banks and skills training.

PRADAN, Chhattisgarh (2004)
$133,111
PRADAN is a voluntary organization working to enhance the livelihoods of 76,000 poor families in over 2000 villages through micro-credit, micro-enterprise and entrepreneurship development projects. PRADAN will organize 8,000 women in 175 villages into 300 Self Help Groups. Through these SHGs, women will improve their livelihoods by managing their savings, accessing credit, and receiving training in activities such as vegetable agriculture, tassar reeling, spinning and poultry rearing.

VIKAS, Gujarat (2004)*
$78,000
VIKAS works on improving the quality of lives of the poor by empowering them economically and strengthening institutions that represent their interests. AIF's grant will support livelihood activities such as fishing in coastal Gujarat for 1,130 poor and marginalized families. The grant will provide access to low-cost credit to free 210 families from existing land mortgages with high interest payments. The grant will also enroll 450 women in an urban micro-finance program in Ahmedabad, Surat and Vadodara.

NATURAL RESOURCE MANAGEMENT

Samaj Pragati Sahayog, Madhya Pradesh (2002, 2004)
$224,000
SPS works on community-based water management programs in Dewas district of Madhya Pradesh. AIF's first grant to SPS supported the expansion of its watershed management programs to two tribal villages. AIF's second grant to SPS will expand the Baba Amte Center for People's Empowerment, a technical assistance center, to provide water management training to 10 NGOs in Jharkhand, Chhattisgarh, Rajasthan, Bihar and Madhya Pradesh.

Samaja Parivartana Samudaya, Karnataka (2002)
$56,626
SPS works for protecting the environment in Karnataka by advocacy and organizing people dependent upon natural resources for their livelihood. AIF's grant supports the creation of Self Help Groups to cover 3,800 families and increase their savings and access to credit. In 26 villages, SPS has formed Village Forest Committees, which are actively involved in forest protection, conservation and resource utilization for livelihood purposes.

Samerth, Gujarat (2003)*
$130,155
Samerth works with communities in Kutch that were badly affected during the 2001 earthquake. AIF's grant will improve the resources of marginalized communities in 11 hamlets of Rapor Taluka by the construction of water harvesting structures for on-farm livelihood promotion. AIF is also funding a project to promote social reconciliation and communal harmony in parts of Ahmedabad by organizing women's Self Help Groups.

Uddyama, Orissa (2005)
$92,168
Uddyama works in Western Orissa to improve livelihoods by ensuring sustainable uses of natural resources. AIF's grant will be used for watershed development, restoration of traditional water management systems, and the promotion of Farmer's groups in 12 villages. Uddyama will also form Self Help Groups to introduce non-farming livelihoods to 10,000 families in 100 villages.

Utthan, Gujarat (2004)*
$93,577
Utthan works with marginalized women in rural Gujarat. The AIF grant supports its watershed development program to provide livelihoods to more than 2,000 families in drought-prone areas in Saurashtra. The grant increases agricultural productivity, provides safe drinking water, and supports the formation of a water user's group and a Livelihood Management Committee organized by women. Granted in partnership with the Times of India Relief Trust.

URBAN LIVELIHOOD

Blind People's Association (BPA), Gujarat (2004)*
$12,317
BPA supports the rehabilitation of people with special needs through training, employment and integrated education. AIF's grant will help BPA buy an offset printing machine for their training center and will provide the funds to train 10 disabled people in the first year and 20 people in the second year. BPA will

also provide counseling support and job placement for all the trainees to mitigate discrimination in the workforce. Granted in partnership with Ashraya.

Dr. Reddy's Foundation, Andhra Pradesh (2004)
$54,184
The Livelihood Advancement Business School of Dr. Reddy's Foundation promotes economic opportunity for youth aged 18 to 35. 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 skill-training and apprenticeships based on these requirements, and places participants in jobs. Co-funded by the UK Department for International Development.

Freedom Foundation, Karnataka (2004)
$19,200
Freedom Foundation rehabilitates people who suffer from drug and alcohol addiction and offers HIV-positive people opportunities to support themselves. AIF's grant will support livelihood activities for 10 HIV-positive women over a period of two years. The women will be organized into a Self Help Group and trained to produce detergents and washing powders.

ICreate, Gujarat (2003)*
$50,000
ICreate partners with NGOs to provide entrepreneurial training, guidance, and mentorship to enable people, especially women, to be financially independent. The grant supports ICreate's efforts in Gujarat to provide livelihoods to rehabilitate earthquake and riot-affected communities.

Mahila Shram Sewa Nyas (MSSN), Madhya Pradesh (2005)
$55,917
MSSN is a union of women workers in the informal sector committed to developing its members' socio-economic condition. AIF's grant will enable MSSN to organize 40 women's Self Help Groups consisting of 375 garment workers in Indore and 225 incense workers in Ujjain. They will be provided with training, materials and marketing assistance.

Movement for Alternatives and Youth Awareness (MAYA), Karnataka (2004)
$59,277
MAYA works for the eradication of child labor by increasing education levels among youth and improving livelihood opportunities for adults. AIF's grant supports the MAYA Organic program, which organizes urban workers such as gardeners and carpenters into group-owned enterprises. The enterprises conduct skill audits of workers, create collectives to enhance bargaining power and market their services and products.

M.P. Welfare Association for the Blind (MPWAB), Madhya Pradesh (2004)
$11,511
MPWAB, based in Indore, promotes the education and rehabilitation of the visually impaired. AIF's grant will enable MPWAB to upgrade its existing vocational training center and train visually challenged youth in telephone operations and small business management. Through this project, 30 visually challenged people will gain employment and 30 others will have the opportunity to establish their own small businesses. Granted in partnership with Ashraya.

Nidan, Bihar (2004)
$89,000
Nidan increases livelihood options for informal workers in Bihar. Nidan will organize 1,500 rag pickers and sweepers in Patna into 100 Self Help Groups. Each SHG will receive financial services and become a part of a larger thrift cooperative. Nidan will also provide workers with legal aid to prevent harassment while working to ensure they are paid fairly and on time by their employers.

Prayas, Gujarat (2003)*
$42,444
Prayas works on improving livelihoods among the poorest sections of society in Jhabua district (MP) and Bhuj and Dahod districts (Gujarat). AIF's grant will support 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 will be organized into Self Help Groups, and will receive skill training, access to credit and other services.

Donor Advised Funds (2004)
$365,527

COMPLETED GRANTS

Amber Ashrae Mahila Benefit Association (AMBA), Gujarat (2002)*
$31,250
AMBA is a member-based organization focused on empowering rural women from the lower-income bracket through micro-finance and income generation activities. AIF's grant increased the number of women in micro-finance programs and increased the scale and breadth of loans.

Self Employed Women's Association (SEWA), Gujarat (2001)*
$200,000
SEWA empowers women by organizing workers in the informal sector into Self Help Groups and providing them access to credit. AIF's grant supplied raw materials and loans for 1,700 artisans. These loans allowed them to return to their traditional livelihoods after the Gujarat earthquake.

Swayam Krishi Sangam, (SKS) Andhra Pradesh (2003)
$130,000
SKS encourages the poorest of the poor to become self-reliant by providing rural women with collateral-free credit. AIF's grant expanded its micro-finance program and enabled it to grow to become a non-banking financial institution with access to mainstream credit markets.

Girl with a packet of drinking water. Tsunami Relief Camp, Tamil Nadu

GRANTS : RELIEF AND REHABILITATION

The tsunami of December 26, 2004 left a trail of destruction in parts of eastern and southern India. Over 16,000 people lost their lives in India, and close to 400,000 people lost their livelihoods, were left homeless or were otherwise affected by the tragedy.

AIF immediately went into action to assist the affected communities. We established a Tsunami Relief Fund and raised $2 million, with the first $1 million matched dollar for dollar by AIF. We also committed that all the money raised for the tsunami would go directly to victims without any expenditure for AIF's administrative overhead expenses.

AIF is approaching the tsunami relief effort by taking a multi-phased approach of emergency relief and long-term rehabilitation, with a special focus on the rehabilitation phase. In Gujarat, we funded organizations in the affected communities for three years following the earthquake and we are committed to being in Tsunami-affected areas for as long as it is necessary to rebuild communities.

Strategically, AIF looks to fill gaps in the efforts of government and large international organizations and ensure that we are not duplicating their work. By displaying patience in making grants and being connected with communities consistently, AIF will make a long-term impact in the lives of affected people.

AIF's staff team in India made multiple visits to the tsunami affected areas in Tamil Nadu and the Andaman & Nicobar Islands in early January and February, 2005. Apart from assessing the situation on the ground, the AIF team held wide-ranging consultations with NGOs, government officials at the state and district levels, and community leaders. Based on these interactions, AIF identified its strategy to work with different organizations to rebuild the communities.

In the relief phase, grants were made to organizations providing immediate aid to tsunami victims. Interventions were in the form of providing food, emergency medicines, clothes, communication ability and trauma counseling. AIF made grants to five organizations in Tamil Nadu and two organizations working in the Andaman and Nicobar Islands for their relief work.

The rehabilitation phase concentrates on rebuilding the livelihoods of affected communities and strengthening them so that they have a greater capacity to recover from any future natural disasters. As many of these communities were already marginalized and impoverished before the tsunami, AIF grants will focus on raising standards of living to levels higher than existed previously.

In the rehabilitation phase, AIF is working on initiatives targeted to improve the lives of people in communities worst affected by the Tsunami.

- For the fishing community that lost their means of livelihood, we are building upon initiatives to provide fishing boats and equipment by providing technology that allows them to overcome challenges such as a lack of information about sea conditions, and market information about prices.
- For women and youth who were employed in fishing-related industries, we will fund micro-credit and job training initiatives to help them regain their traditional livelihood and find alternative livelihoods so that their income options are diversified.
- For farming communities whose land became saline and uncultivable due to the influx of sea water, we will support water management programs that will allow them to reclaim their land.

AIF has collaborated actively with a number of organizations in the United States to raise funds and to fund projects in India. The organizations we have partnered with on our Tsunami relief initiative include:

- Bay Area Unites
- Indo-American Arts Council
- Indo-American Cultural Association of Augusta
- Indian American Medical Association
- Indian Institute of Technology Alumni Midwest
- Maharashtra Mandal of Seattle
- NetIP
- Share and Care Foundation
- Shanti Fund
- South Asian Journalists' Association (SAJA)
- TiE

LIST OF RELIEF & REHABILITATION GRANTS (upto March 2005)

RELIEF

Tamil Nadu

Development Promotion Group (2005)
$4,556
To provide trauma counseling and educational support for school children in Kanyakumari and Nagapattinam.

Integrated Women's Development Institute (2005)
$6,111
To provide immediate relief and conduct surveys of long-term rehabilitation needs in Chennai and Cuddalore.

Bhoomika Trust (2005)
$6,667
To provide non-food relief items in Kanyakumari.

Dhan Foundation (2005)
$6,667
To provide Immediate relief and conducting of surveys of long-term rehabilitation needs in Kanchipuram and Nagapattinam.

Samerth (2005)
$1,111
To provide medical relief and supplies in Nagapattinam and Cuddalore.

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

West Bengal Voluntary Health Association
$8,889 (2005)
To provide educational support to schools and students.

REHABILITATION

Integrated Women's Development Institute (IWDI), Tamil Nadu (2005)
$133,333
IWDI promotes female empowerment, especially of dalit women, by forming Self Help Groups and conducting entrepreneurship training. AIF's grant will enable IWDI to organize Self Help Groups for savings and credit among 300 women, provide alternative livelihood training for 300 youth, and to support 210 children through 8 preschool educational initiatives. In partnership with Share and Care Foundation.

South Indian Federation of Fisherman Societies (SIFFS), Tamil Nadu (2005)
$91,178
SIFFS is an apex body of small fishermen societies, working with over 6,000 fishermen, organised through 100 primary societies in eight districts of Southern India. AIF's grant is to enhance the SIFFS boat production facility to provide 50 low-cost, high-quality boats per month. In partnership with TiE.

Tamil Nadu Women's Collective (TWCC), Tamil Nadu (2005)
$110,533
TWCC is comprised of 35 women-focused NGOs in Tamil Nadu which have organized approximately 60,000 women in over 4000 Self Help Groups. AIF's grant will enable TWCC to organize Self Help Groups for saving and credit among 1200 dalit women and youth working in the fishing and salt pan industries; to train them in alternative livelihoods; and to provide crèches for children. In partnership with the Indo-American Arts Council.

COMPLETED GRANTS

RELIEF

Immediately following the 2001 Gujarat earthquake, AIF made emergency relief grants totalling $68,850 to several NGOs, including Red Cross and Oxfam.

Veerayatan (2001)
$130,750
To provide temporary schools for 6,000 children displaced by the earthquake in Jakhania town.

Wheelchair Foundation (2002)
$ 75,000
To provide 1,200 wheelchairs to victims in Kutch.

REHABILITATION

Abhiyan (2001)
$567,800
To rebuild 700 urban and rural homes and to support the reconstruction of the Hamirsar Lake in Bhuj. The funds for the lake reconstruction were matched by the citizens of Bhuj

Abhiyan (2001)
$73,000
To rebuild worksheds for 112 artisans in Kutch. Granted in partnership with the Indo-American Arts Council.

Abhiyan (2003)
$73,000
To implement livelihood programs through village panchayats in 25 fishing and salt-pan communities in Kutch.

Bhojay Trust (2002)
$73,452
To rebuild 353 rural homes in Kutch.

Hope Foundation (2002)
$114,050
To build a permanent school for 200 children in Bhuj. Granted in partnership with Gujarat Samaj of New York.

Janvikas/Navsarjan (2002)
$60,000
To rebuild 180 homes in areas neighbouring Kutch.

Kala Raksha (2001)
$50,000
To build 68 home-cum-worksheds for artisans in Kutch.

Rotary (2002)
$75,000
To construct 48 classrooms in Kutch. Granted in partnership with the Indian Earthquake Relief Organization, Michigan.

Save the Children (2002)
$37,591
To construct a school in Anjar serving 400 children. Granted in partnership with the Indo-American Arts Council.

Shakti Krupa (2001,2002)
$600,000
To rebuild three community health centers in Jamnagar. Granted in partnership with the Association of American Physicians of Indian Origin (AAPI).

Swasthya Avum Jan Kalyan Samiti (2003)
$70,000
To build a health education and training center to provide maternal and child preventative health services to 15,000 people in Bhuj. In partnership with the International Health Organization.

Veerayatan (2002)
$150,000
To build a permanent school in Jakhania for 1,000 children. Granted in partnership with the Gujarat Samaj of New York and the Shanti Fund.

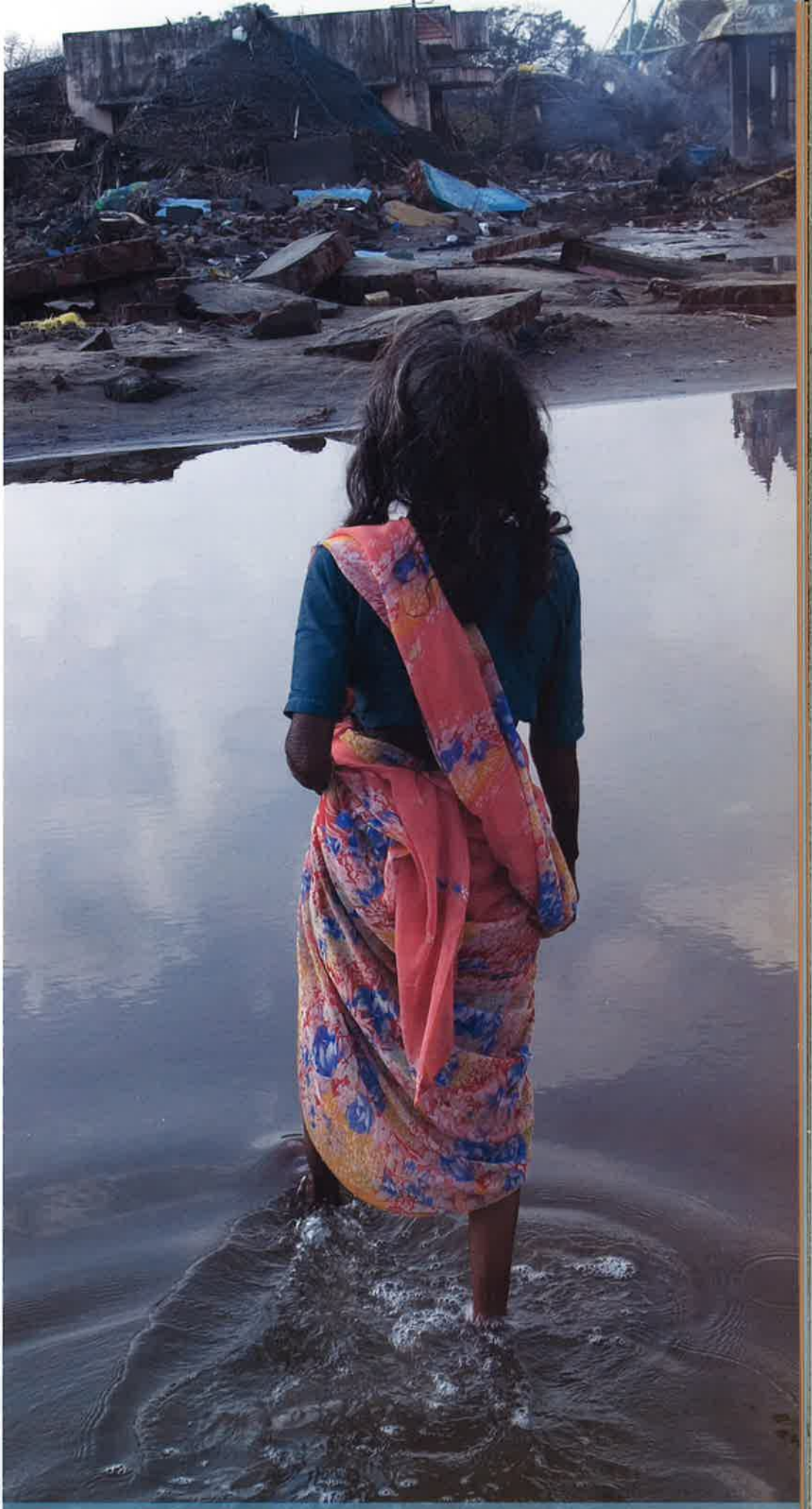
Vivekananda Research and Training Institute (2003)
$143,750
To build a primary health center in Bhujpur. Granted in partnership with Jackson Heights Merchants Association and Kojain.

Youth United for Voluntary Action (2003)
$ 119,516
To rebuild 120 rural homes in Kutch.

Donor Advised Funds
$155,000

GUJARAT RIOTS REHABILITATION

Saath (2002)
$53,785
To strengthen the capacity of victims of communal violence in Ahmedabad by helping them explore various livelihood options, and providing pre-schools, vocational training, and micro-credit programs.



Woman in the aftermath of the Tsunami. Tamil Nadu.

ice Corps fellow attending to a patient. YRG Cares, Tamil Nadu

AIF SERVICE CORPS HOST NGOs

Abhiyan, Gujarat
Action Aid, Chhattisgarh
Akanksha, Maharashtra
Amber Ashraye Mahila Benefit Association, Gujarat
Bill and Melinda Gates Foundation, Karnataka and Andhra Pradesh
Center for Budget and Policy Studies, Karnataka
Creating Resources for Empowement in Action (CREA), Delhi
Deepalaya, Delhi
DHAN Foundation, Tamil Nadu
Digital Equalizer, Karnataka
Disaster Mitigation Institute, Gujarat
The Energy and Resources Institute, Delhi
Goa Sudharap, Goa
Grameen Koota, Karnataka
Gravis, Rajasthan
India-Canada Collaborative HIV/AIDS Prevention Program, Karnataka
Institute for Motivating Self Employment, West Bengal
Jiva, Haryana
Kala Raksha, Gujarat
Karuna Trust, Karnataka
MAMTA, Delhi
MAYA, Karnataka
National Center for Advocacy Studies, Maharashtra
Navrachna, Himachal Pradesh
People's Watch, Tamil Nadu
Pratham, Gujarat
Pravah, Delhi
Praxis, Delhi
SAATH, Gujarat
SEEDS, Delhi
Seva Mandir, Rajasthan
SEWA, Gujarat
SEWA Rural, Gujarat
Shelter Associates, Maharashtra
Shri Bhuwaneshwari Mahila Ashram (SBMA), Uttaranchal
South India Cell for Human Rights Education and Monitoring, Karnataka
South India AIDS Action Programme, Tamil Nadu
Swayam Krishi Sangam, Andhra Pradesh
Tamil Nadu Science Forum, Tamil Nadu
Tata Steel Foundation, Jharkhand
Veerayatan, Gujarat
YRG Cares, Tamil Nadu
YUVA, Maharashtra

PROGRAMS: SERVICE CORPS FELLOWSHIP

The Service Corps Fellowship is AIF's initiative to provide the services of highly qualified young American professionals to Indian NGOs. In the process, we aim to develop American leaders with a commitment to serve India and deep experience in marginalized Indian communities to inform their work.

The Fellowship sends Americans to work with leading Indian NGOs for 10 months. AIF's five classes of the Service Corps have included 95 Fellows working with over 40 organizations in 12 states across India.

Harpreet Anand, a 2004-05 Fellow from Los Angeles, has spent her Fellowship working with Seva Mandir, an NGO in Udaipur district in Rajasthan. With a Masters degree in International Development and work experience in both the private and non-profit sectors, she was assigned to work on a newly launched HIV/AIDS awareness and prevention project in Udaipur.

The project works with urban youth and migrants in the city's slum areas. Harpreet assessed the needs of those living with a high risk of contracting HIV/AIDS through a survey conducted among community members. worked within the community itself - through interviews with community members, she . Using this information, she works with Seva Mandir and other organizations to raise awareness about safe sex in the migrant community and increase its acceptance in the area.

Harpreet was one of 24 Fellows chosen from a pool of over 240 applicants. The 2004-05 Fellows represented a shift in the profile of Fellows as we sought to select individuals with either graduate degrees or previous work experience. This approach was based on feedback from our host NGOs saying Fellows with greater experience and skills would add more value to their work.

The 2004-05 class also included two Fellows who chose to work with their host organizations for a second year. Organizations reflect the value they place on their Fellows by bearing half the cost of this second placement.

Arjun Garg, who went to work with Navrachna in Himachal Pradesh in September 2003, spent two years helping the organization increase community-level participation in policy-making. In his first year, Arjun worked on identifying best practices of decentralizing government to the local level as well as on increasing community participation in hydropower projects in the state. In his second year, he built on this knowledge by assisting in the design of the National Himalayan Policy campaign to promote mountain-specific development approaches in state and central government policies.

Service Corps alumni bear out AIF's vision of developing a cadre of American professionals with experience in India who work toward India's development. Some alumni have chosen to work in India and others have returned to the US to work on India-related projects.

Nisha Varia, who worked with Abhiyan in Gujarat, now works with Human Rights Watch on women's rights in Asia. Vimala Palaniswamy, who worked at Dhan Foundation in Tamil Nadu now works at the Trickle Up Program on microcredit in South Asia. Jessica Mayberry, who worked with SEWA in Gujarat, has now started a nonprofit organization called Video Volunteers, which is placing American filmmakers with Indian NGOs to train their staff in using film as a means of communication.

We are also implementing a formal alumni program in order to provide alumni a channel to continue their involvement with India. In the first stage of its development, alumni have been involved in the recruitment and selection of Fellows and have spoken to AIF gatherings about their experiences in India. In the second stage, we will involve alumni in providing assistance to Indian NGOs as well as engage them in advocacy efforts on behalf of India's disadvantaged people.

Selected accomplishments of the 2004-2005 class of Fellows include: ;

- A handbook that will share innovative HIV prevention and care interventions with policymakers and administrators
- Developing a series of English textbooks for elementary classes
- A research study on energy usage in India, in particular how India should plan energy usage in its agriculture and transport sectors
- A survey of two cooperatives focused on eco-income generation project with rural women
- Assessed the feasibility of a health micro-insurance program to improve maternal health among rural women

School girls exploring the Internet. Digital Equalizer, Bangalore

PROGRAMS : DIGITAL EQUALIZER

In India, less than one percent of the population owns a personal computer, and just over one percent uses the Internet. While this small percentage of people in India is as connected as anyone in the world, the majority of people are not. In a world where digital technology and computer literacy are becoming essential, the Digital Equalizer (DE) program ensures that India will not fall behind.

AIF believes that access to technology and using technology as a learning tool is a pathway to economic opportunity and betterment. The DE program bridges the educational divide through the use of computers and digital technology. The program expands the use of computers and the internet in education by making such technology available to underprivileged sections of the population.

AIF establishes DE centers in underprivileged schools and provides funding and operational and management support for three years. DE centers are equipped with multi-media computers, Internet access and educational software. DE provides training to teachers who, in turn, will be able to impart knowledge and skills to students, enabling them to build core competencies in computer and Internet literacy.

The students chosen are mostly underprivileged children between the ages of 12 and 15. They begin by learning basic computer technology, and then delve deeper into the uses of software and internet research to enhance their education.

Nikita Mange, a vivacious 14-year old girl, spends much of her time in the DE Center at the Shree Saraswatam Sanchalit Bada High School in Bhuj in Gujarat. Having mastered the Windows applications required for school work, she has now turned her attention to creative software programs such as MS Paint. She assists other students who are slow learners and helps in areas where they have difficulties. Her classmate, Shivam, has increased his confidence in interacting with others because of the collaborative and integrated learning styles promoted by the DE Center.

A key characteristic of DE is that technology is not an end in itself; rather, it is used as a method through which to foster learning. Students and teachers learn how computers can supplement learning and liven the rote and regurgitation methods that characterize much of Indian primary schooling. AIF believes that this technology-aided learning is a more multifaceted, interactive and dynamic approach to learning. Students are encouraged to work in groups, pursue their own research interests and interact with the world via the Internet.

Through the DE program, teachers have noticed an overall reduction in the drop out rate at their schools, and increased motivation and cooperation among students.

During AIF's three years of support for each DE Center, we help the school forge partnerships with vendors and local funders, and develop strong links with state governments. The idea is that at the end of three years the centers will continue to be viable and sustainable through these partnerships.

In early 2005, the first group of DE centers became independent of AIF funding. Shoba Murthy and Usha Rani, teachers at the Madapati Hanumath Rao Girls High School in Hyderabad made the school the first to achieve financial self-sustenance after three years of AIF support. As a result, AIF no longer donates an annual sum for the upkeep of these computer labs. To AIF's satisfaction, over 90 percent of these centers are still functioning.

AIF has successfully partnered with several state governments. The most significant partnership is with the government of Punjab, which is using the DE model of teacher support and curriculum in 1300 schools around the state. In West Bengal, AIF has been asked to take over 20 computer centers that are part of the government's Vidya Vahani mobile technology lab program. Additionally, the government of Orissa, Kerala, Karnataka and Andhra Pradesh have also partnered with us to cover part of the hardware costs of DE centers in their states.

Over the course of the past four years, AIF has established 120 DE centers in nine states across India; another 62 centers will be built in 2005. AIF has trained 5,600 teachers, who in turn have taught over 47,000 students. Working together with schools, the DE Program has developed over 700 multimedia lessons in 8 vernacular tongues and over 80 tele-collaborative projects connecting students within India and around the world.

DONOR OUTREACH

AIF is built upon the generous resources, time and talent of its supporters. Today, AIF encompasses a variety of individuals and institutions who are united by their desire to contribute to India's development.

At the Council of Foundation's 2005 Annual Gathering, the W.K. Kellogg Foundation honored AIF with a "National Leadership in Action Award." This award recognizes AIF's work in developing philanthropic leadership among the Indian American community and carried a $50,000 grant.

DONOR EDUCATION

In 2004, the Ford Foundation made a $200,000 capacity-building grant to AIF. Of this, $100,000 was to formalize a donor education program. Through this program, we will educate donors about strategic philanthropic investment that focuses on achieving longer-term economic and social progress in India. The focal point of the donor education is to educate Indian Americans on "why they should give, what they should fund, how they should fund, and why they should fund abroad." The Ford Foundation grant builds upon previous capacity-building grants that AIF received from the W.K. Kellogg Foundation and the Skoll Foundation.

Our Annual Summit is the cornerstone of our donor education program. The summit brings together sector leaders to educate donors on thematic areas related to our work in India. In October 2004, we hosted a summit on Women's Empowerment in India. The Summit was attended by 300 people and included presentations from Gloria Steinem; Meg Whitman, CEO of E-Bay; Kavita Ramdas, CEO of the Global Fund for Women; Nandita Das, noted Indian film actress; and Nafisa Barot, Director of Utthan, an AIF-funded NGO.

To connect our donors to AIF's work in marginalized communities, we regularly have leaders from Indian NGOs sharing their expertise on issues in India. Among the speakers we hosted in the past year are Ela Bhatt of SEWA and Judy Frater of Kala Raksha on women's economic empowerment; Madhav Chavan of Pratham on education; and Mihir Shah of Samaj Pragati Sahayog on access to water.

CHAPTERS

AIF's nine chapters in major metropolitan areas around the United States play a central role in spreading awareness of our work. AIF has chapters in Boston, Chicago, Dallas, Houston, Los Angeles, New York, San Francisco Bay Area, Seattle and Washington, DC.

Our chapters allow us to engage people who want to contribute toward accelerating India's development by volunteering their time. The chapters also help us develop a culture of philanthropy toward India among second generation Indian-Americans.

The next step in the evolution of AIF's chapters is to convert awareness into action through sustainable fundraising. Over the past year, we piloted the concept of Leadership Councils in some of our chapter cities. These Councils will provide established local leaders the opportunity to take a more active role in promoting AIF. The Los Angeles chapter is the first to have a full Leadership Council, and in an October 2004 gala, they raised $275,000. This success has spurred the formation of similar Leadership Councils in other chapter locations.

In New York and the San Francisco Bay Area, we held fundraising galas in April and October 2004 respectively. We raised over $1 million at each of these galas. We aim to repeat these galas annually and they will be integral to our overall fundraising.

CORPORATE SUPPORT

Our effort to engage corporations with an interest in India continues successfully. Merrill Lynch entered into a national partnership agreement to sponsor a number of our donor outreach events. Companies such as ICICI Bank, JP Morgan Chase, Citigroup and Greenpoint Financial have supported our Service Corps Fellowship. We have received significant in-kind support from companies such as Cisco Systems, McKinsey & Company, Steptoe & Johnson, and Tata Consultancy Services.

AIF's Workplace Giving campaign provides the opportunity for company employees to donate to AIF through direct contributions to United Way, Combined Federal Campaign and other workplace giving programs. In 2004, we received over $400,000 from this campaign, up from $40,000 when we first began in 2002. Through this campaign, we have received contributions from employees in companies like Citigroup, General Electric, Intel, McGraw Hill, Morgan Stanley, and Microsoft.

PARTNERSHIPS

AIF leverages our investments by building partnerships with institutions that magnify the impact of our work.

Joint Funding of Grants : AIF and another funder organization agree to fund specific projects jointly based on mutual interest. AIF takes the lead in negotiating the agreement with the NGO receiving the grant. Funds from our partners are either channeled through AIF, where we provides fiscal oversight, or independent of AIF, where the partner conducts its own fiscal monitoring.

Organizations that have channeled their funds through AIF include:

- American Association of Physicians of Indian Origin
- Ashraya Foundation
- India Literacy Project
- Indo American Arts Council
- Indian Earthquake Relief Organization
- International Health Organization
- Gujarat Samaj of New York
- Jackson Heights Merchants Association
- Kojain
- Maharashtra Foundation
- Wadhwani Foundation
- Share and Care Foundation
- Shanti Fund
- Times of India Relief Trust

Organizations that have co-funded grants with AIF but maintain independent fiscal monitoring include:

- Action Aid India
- Aga Khan Foundation
- Banyan Tree Foundation
- Paul Hamlyn Foundation
- UK Department for International Development
- Unitus

Programmatic and Funding Partnerships : AIF forms partnerships with institutions that have active programs in India, in which both organizations contribute funds and programmatic inputs.

These organizations include:

- Ashoka : Innovators for the Public
- Pratham USA
- Room to Read
- United Nations Foundation

THE ASHOKA - AIF PARTNERSHIP

Ashoka has been electing leading social entrepreneurs to its Global Fellowship for 25 years and has over 1600 Fellows in 53 countries. Since 2003, Ashoka and AIF have jointly invested in Fellows selected in India. Together we have launched across India.

Through a rigorous selection process we find social entrepreneurs whose passion and entrepreneurial skill is coupled with innovative solutions that can solve the biggest challenges facing Indian society.

We invest social venture capital in these Fellows, followed by a range of services and programs to ensure they succeed and spread their models to national, regional and global scale.

Rama and Padmanabha Rao, selected as Ashoka-AIF Fellows in 2004, are among the leaders revolutionizing the rural Indian education system.

The Raos, who found the lack of meaning in education in existing schools very disturbing started The Rishi Valley Institute for Educational Resources to develop an effective and enjoyable educational environment in rural areas by engaging parents, teachers and children in the learning process.

The key tenets of their methodology are self-learning, co-operative learning and self-discovery. Rural primary schools typically have a single teacher assigned to students from different grade levels and with different learning pace. The Raos met this challenge by designing a unique learner-guided method that allows all children to use the same educational materials. The curricula are designed to be locally relevant and compatible with individual state's curricula.

Already proven in over 40,000 schools across India, the Raos' strategies are being replicated across India and beyond. For their model, they won the 2005 Most Innovative Development Project at the Global Development Network (GDN) conference in Dakar, Senegal.

FINANCIAL REPORT

We were fortunate to receive two large institutional grants in support of our work at the end of 2004 : $1 million from the Omidyar Network to learn from each other best practices in micro-finance and human trafficking prevention, and $200,000 from the Ford Foundation to support our grantmaking overhead expenses in India and to establish a donor education program in the US.

We are truly grateful to these institutions for their belief in AIF's work. These contributions were a fitting end to a year that saw total donations to AIF increase by 54% and total number of donors increase by 48%. The generosity of our donors has enabled us to distribute $1.2 million more in grants than last year, increasing our grant-making activities by 47% over 2003. We continue to keep our management expenses low, remaining unchanged from 2003 as a percentage of spending, so that your generosity has the greatest possible impact on social and economic development in India.

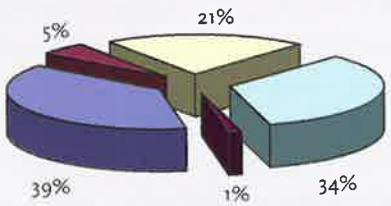
As we begin projects in our new focus area of public health, including our partnership with the Bill and Melinda Gates Foundation, we are working to build a donor infrastructure to support these projects. To this end we increased both the fundraising budget and the number of fundraising events, including AIF's first three galas, "Bombay Dreams" in New York on April 2, "Bowties and Bangles" on October 10 in the Bay Area and "Blackties and Diamonds" on October 30 in Los Angeles. Donations from the three galas exceeded $2.5 million and more than half of the attendees were first-time donors to AIF.

Through grants from the W.K. Kellogg and Ford Foundations, we have begun and will continue to develop donor education programs that seek to engage new and potential donors and provide information and resources to donors on how to make their giving more effective and fulfilling. Along with the continued expansion of our donor base, AIF hopes these programs will help to build a community of donors that are informed, passionate, and committed to helping all Indians realize their full potential.

We are honored and grateful that you have chosen AIF as a means of making your dreams for India a reality, and will continue to dedicate ourselves toward ensuring that the resources you entrust to us create a positive impact in the lives of millions of underpriviliged Indians.

Daniel Killpack, Associate Executive Director and CFO

Sources of Funds

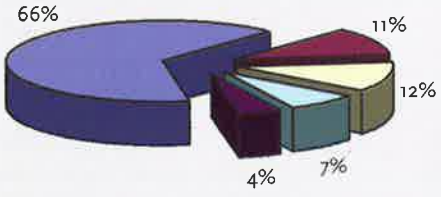


	2004	2003
Individuals	$ 2,162,649	$ 2,026,301
Corporations (includes donated services)	284,891	530,086
Foundations	1,213,819	732,000
Events (less direct benefit to donors)	1,918,313	403,222
Other	73,604	890,430
Total	**$ 5,653,276**	**$ 4,582,039**

American India Foundation Statement of Activities for the year ended December 31, 2004

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total 2004	Total 2003
Changes in Net Assets					
Support and Revenues					
Contribution & Grants	$ 1,739,704	$ 1,860,710		$ 3,600,414	$ 3,737,570
Benefit Income (net)	2,181,021			2,181,021	205,563
Donated Services & Facilities	212,906			212,906	400,000
Gain (Loss) on Investments	(10,661)			(10,661)	563,961
Interest & Other Income	73,604			73,604	39,257
SUB-TOTAL	**4,196,574**	**1,860,710**		**6,057,284**	**4,946,351**
Less: Costs of direct benefits to donors	(262,708)			(267,708)	(50,260)
Return of Grants		(141,300)		(141,300)	
Net Assets released from restriction due to satisfaction of purpose restrictions	1,622,980	(1,622,980)			
TOTAL PUBLIC SUPPORT, REVENUES & RECLASSIFICATIONS	**5,556,846**	**96,430**		**5,653,276**	**4,896,091**
Expenses					
Grant Awarding Activities	3,676,930			3,676,930	1,090,537
Program Services	631,685			631,685	575,596
Fundraising	670,881			670,881	539,193
Management & General	423,701			423,701	361,093
TOTAL EXPENSES	**5,403,197**			**5,403,197**	**2,566,419**
INCREASE IN NET ASSETS	**153,649**	**96,430**		**250,079**	**2,329,672**
NET ASSETS AT BEGINNING OF YEAR	**$ 2,234,829**	**$ 2,164,875**	**$ 600,000**	**4,999,704**	**1,995,471**
NET ASSETS AT END OF YEAR				**$ 5,249,783**	**$ 4,325,143**

Application of Funds



	2004	2003
Grants (includes donor advised grants)	$ 3,676, 930	$ 2,504,797
Programs (SC, DE & Donor Ed.)	631,685	623,859
Fundraising	670,881	404,511
Management & General	423,701	332,168
Contribution to Reserves	250,079	716,714
Total	**$ 5,653,276**	**$ 4,582,039**

American India Foundation Statement of Financial Position, December 31, 2004

Assets	2004	2003
Cash & equivalents	$ 2,906,918	$ 2,497,651
Investments	3,492,608	3,056,012
Pledges receivable	524,316	56,245
Prepaid expenses	21,661	
Property & equipment (net)	20,742	31,256
Total Assets	**6,966,245**	**5,683,083**

Liabilities & Fund Balance		
Liabilites		
Grants Payable	1,563,122	380,968
Agency Funds	25,291	240,896
Accounts Payable/Accrued Expenses	115,549	9,596
Other Liability	12,500	10,000
Total Liabilities	**1,716,462**	**641,460**
Fund Balance		
Unrestricted	2,388,478	2,234,829
Temporarily Restricted	2,261,305	2,164,875
Permanently Restricted	600,000	600,000
Total Fund Balance	**5,249,783**	**4,999,704**
TOTAL LIABILITIES & FUND BALANCE	**$ 6,966,245**	**$ 5,249,783**

The financial records of the American India Foundation are audited by the firm of Lutz & Carr, Certified Public Accountants, LLP. The details and completed financial information are part of the auditor's report and are available upon request from the administrative office.

AIF PEOPLE

AIF's growth is due to the many people who have contributed their valuable time, passion and energy to the organization. At AIF, we value the philanthropy of time and wisdom as much as the philanthropy of financial resources. We especially thank our Trustees, Directors, Advisors and Volunteers who form the base of AIF's strength.

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Woman enjoying bountiful water. SPS, Madhya Pradesh

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