



DRISHTEE FOUNDATION

Communicating ICT & Development

Annual Report

2007- 08





DRISHTEE FOUNDATION

Communicating ICT & Development

(Registered Under Societies Registration Act 1860, Income Tax Act & FCRA)

Drishtee Foundation
A-11, Sector-2, Noida (Uttar Pradesh), Pin-201301
Phone : +91-120-466100, Fax- +91-120-4661002
www.drishteefoundation.org,
info@drishteefoundation.org

In This Report

- 1 Message
- 2 About Drishtee Foundation
- 3 Piloting Rural Water
- 4 Piloting Rural BPO
- 5 Understanding Rural Lighting Needs
- 6 Right To Information Campaign
- 7 Understanding Capacity of Village Panchayats
- 8 Financial Inclusion Through Telecentres
- 9 Empowering Rural Women
- 10 Financial Report

MESSAGE



Increasing opportunities for the disadvantaged and enhancing access for the people at grassroots

It gives us great pleasure to present the Annual Report of Drishtee Foundation for the financial year 2007-2008. As you would see in this report, Drishtee Foundation has completed another productive year and is well prepared to continue with its service mission for the rural communities.

For achieving long-term goals and profound impact, Drishtee Foundation has started expanding its application areas with projects being undertaken to enhance its reach and impact on the lower income groups or villagers living at the base of the economic pyramid. The special initiatives undertaken were in for Rural Water, Rural BPO and Micro Finance. We have seen that each initiative of Drishtee Foundation has impacted the rural community directly or indirectly. We are a team who is trying to initiate a change which if managed well at the field level has all the potential to progress with the right approach of self-sustenance and growth which would be enriching many lives in the rural areas.

The last financial year has seen hectic activities and gratifying progress and we are making an effort to share the same through this report. However, a lot more needs to be still achieved, we are happy to say that the initiatives have been based on the basic concepts of sustainability; local resource and need management and capacity building, have shown great energy and zeal to step up the growth in its own big and small ways. Drishtee Foundation is grateful to its team members, participating communities, and all the partner organizations that have helped us stand to our commitments today and are there to support us in all the times ahead.

A handwritten signature in black ink that reads "Mamta Mishra". The signature is written in a cursive, flowing style.

Mamta Mishra
President, Drishtee Foundation

Drishtee Foundation

Making marginal rural communities more efficient, equitable and self-sufficient

Drishtee Foundation is a not for profit organization, engaged in Research, Evaluation Studies, Education, Capacity Building, Community Mobilization for Livelihood, Empowerment, Health & Hygiene in rural India.

- It works on the sustainability models of delivering critical services to the rural communities where the key is to harness local resources and sensitize as well as strengthen the local entrepreneurs.
- It actively works with the entrepreneurs and the community to build capacities for delivering services related to Finance, Health, Education and other areas, thereby creating opportunities for livelihood and scope for growth.
- It leverages on technology, particularly ICT (Information and Communication Technology) to achieve its goals and optimise reach.

Drishtee Foundation identifies the needs of the rural people and devises or innovates various ways of enabling access to information/services for the communities. Women therefore become a prime target of most of the DF programs for capacity building and livelihood generation. All the initiatives and programs undertaken so far have helped impact the communities in many ways and empowered them for better living.

Today with its efforts, Drishtee Foundation has established its credibility in social research/surveys and promotional activities in the rural segments. The organization has been associated with several implementing partners, NGOs, development agencies, as well as government, in a variety of projects and initiatives – primarily based on the concept of exploring the possibilities of enhancing access to the community; entrepreneurship development or by creating opportunities for growth in the rural segment. Its operations are spread across in more than 12 states in India including Assam, Bihar, Uttar Pradesh, Haryana, Madhya Pradesh, Chhattisgarh, Orissa and Tamil Nadu and a couple of North Eastern states as well.

Piloting Rural Water

a small step, but big benefit to marginalized farmers

Access to affordable water and capacity building of Marginalized Farmers in Saurath for sustained livelihood

Background

Rural water supplies along with better farming practices for marginalized farmers, contribute to poverty reduction directly by raising their income per drop of water and indirectly improving health, livelihood, and social empowerment.

In a typical Indian village, like Saurath village (in Bihar, India), the key demand characteristics for water are :

- Strong need for irrigation water; approx. 95% of farmers need more water for irrigation
- Approx. 70% households have irrigable land and 90% of these hire pumps to irrigate their farms
- Capacity to pay Rs. 70-75/hr for irrigation water; currently paying Rs. 80 which may increase further with fuel cost
- Poor families lack access to safe drinking water, leading to hygiene problems
- Lack of access to irrigation water hits marginalized farmers the most.





Pump House with Flexible Pipe for Irrigation Water



Community Tap for Potable Water

Saurath, a small village in Madhubani district of Bihar (India), having approx. 1400 households (70% relying on agriculture) with literacy rate of 42.35%, below poverty line 42.6% and Avg. monthly household income INR. 2000-2500, is reeling under severe crisis of water both for irrigation and drinking purpose; this is partly due to sheer negligence of the local administration on critical issues and partly due to the poor electricity availability in rural areas (avg. 3-4 hrs. per day). The marginalized farmers are dependent on rainy channels and ponds for their livelihood which gets dried up in summer months; resulting in low agriculture output and hence low sustenance for farmers.

Looking at the plight of the situation, both for irrigation and drinking water, Drishtee Foundation took up an initiative for supplying water in the village on a pilot scale and using a sustainable model; an initiative for sustained livelihood and well being of marginalized farmers.

The pilot initiative was funded and supported by Acumen Fund; and the project was completed within schedule time i.e. seven months starting November 2007.

Issues Tackled

- Irrigation water shortages in project area (Saurath Village)
- High access cost to irrigation water for marginalized farmers
- Sub-standard farming practices & water management
- Lack of access to safe drinking water to poor families

Project Vision

- Provide reliable access to irrigation water at affordable price
- Increase irrigation period (from 7 to 9 months)
- Raise land productivity for higher earning & sustainable livelihood
- Provide safe drinking water to poor families





Irrigation water used for Makhana (Goron Nut) cultivation

Project Objectives	Project Outcome
Provide Water at affordable price i) Irrigation water - 35 farmers ii) Safe drinking water - 6 HHs or 2 nos. Community outlets	i) Installed a Pump-house with 4" deep-boring (460 feet depth, 60ft water bed) to lift and supply ground water ii) 36 farmers enrolled - to avail irrigation water iii) Potable Drinking water through 2 community outlets
Test villagers' willingness and ability to pay	i) Irrigation water supplied @ Rs.70 / hour - (Rs. 10 less from market price) and farmers satisfied With increased demand the price can be further reduced ii) Potable drinking water within safe limits for poor families (BIS standards) iii) Drinking water provided free to create awareness on its benefits & then test willingness to Pay.
Awareness program on: i) Best Farming Practices ii) Enhance land productivity	Kisan Mitra (community mobilizer) engaged at site for: i) Awareness Campaign and Capacity Building ii) Soil Testing and Experimental Farming iii) Use of low cost Drip-Irrigation techniques
i) Test viability and sustainability of rural water retailing services ii) Develop a sustainable business model for scaling up/replication	- Developed a Sustainable Business Model for scaling up - To use Decentralized Irrigation system with multiple boring sites (6 Nos.) and mobile pumps for scaling up.

Excellence built with better capacity

In Saurath, the rural water initiative undertaken on a pilot scale, has provided smallholder farmer families reliable access to irrigation water at affordable price, and also empowered them on better farming practices to help increase the irrigation period from the current 7 months to 9 months; enabling farmers to raise productivity of their farmland, earn more from it and hence sustained livelihood. The drinking water supply through community taps has brought big relief to the poor families to access safe drinking water.

The appropriateness and success of the project design lies in the high scalability/replication factor of the design-for scaling up in other parts and its ability to empower marginalized farmers. As per the sustainable model, in the next phase of up-scaling, more decentralized boring sites (6 nos.) and movable pumps will be installed with optimal piping network, so as to reach more farmlands and households ; Reaching 750 farm-lands in 5 years for irrigation water, and 100 households for drinking water in 3 years.

Just a beginning – willingness to do more and better.



Piloting Rural BPO Through Telecentres

Creating employment options for rural educated youth by enhancing their skill-base
and accelerating community development



BIHAR CALLING

Urban India has exploited opportunities originating from BPO business in a substantial way and has set-up BPO centres in metros/big cities; now heading towards tier-II and tier-III cities for cost advantage. Will villages be the next outsourcing destination? Can the large talent pool be tapped through existing rural telecentres network? Whether such BPO initiative through telecentres is feasible and sustainable in rural India?

BPO initiatives in India have thus far not realized the potential of rural telecentres as providers of BPO services: the telecentres' power of shared computing has not been considered as a tool for building a decentralized system to provide BPO services. Combining the power of shared computing with BPO opportunities - can create avenues for channeling income, employment opportunities to rural educated youths by enhancing their skill-base, support telecentre owners in achieving sustainability, and help bring technology-induced socio-economic change to rural India.

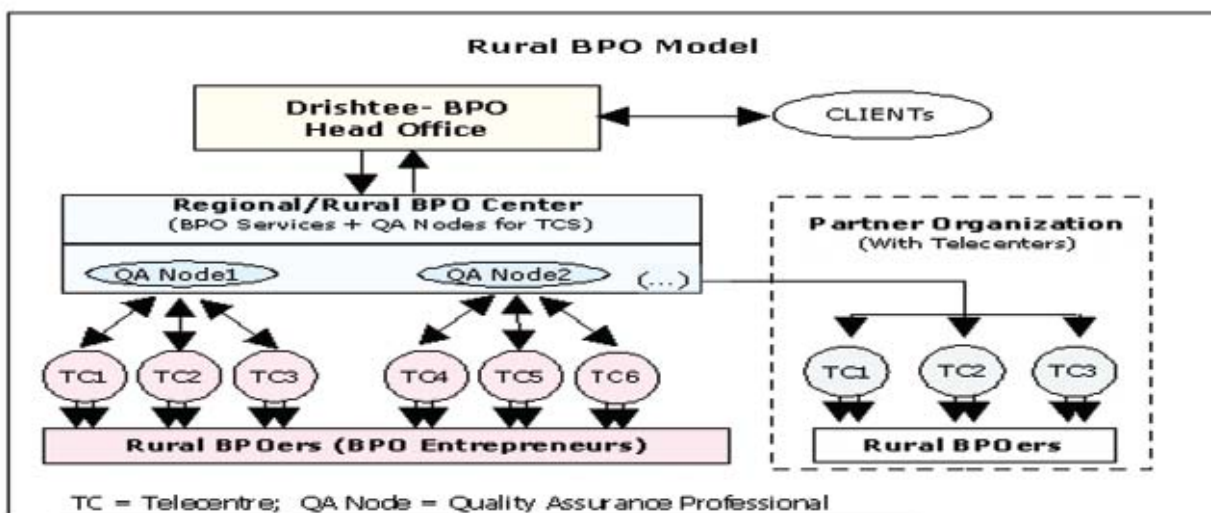
Pilot Initiative

It is in this light that a piloting initiative in Saurath village (Bihar/India) was taken up by Drishtee Foundation with the support of International Development Research Centre (IDRC) - to pilot test the Rural BPO Model involving telecentres with a view to create skill-based employment opportunities for rural educated youth and help develop a sustainable business model for replication in other parts/rural areas.

The Piloting Project was divided in two phases over 12 months period starting April, 2007: Phase I to set-up the Rural BPO Center (RBC) for imparting training and rolling out BPO services; and Phase II to link/integrate three Telecentres to RBC for pilot testing BPO services through telecentres.

Rural BPO Model

The Rural BPO Model conceptualized and tested during piloting follows a three-tier structure ; (1) At the bottom level are Local Telecentres (TCs) – run by village entrepreneurs, who hire and train the BPO Entrepreneurs, engaged on a self-employment basis; (2) At the middle level is the Regional/ Rural BPO Center (RBC) - Drishtee owned and linked to telecentres (TCs) for job allotment and quality assurance of BPO jobs; (3) At the top level is the Head Office/Central Hub at national level linked to the RBCs and responsible for scale-up, overall management of RBCs, liaison with Clients, business development, quality assurance & training policies, monitoring and control functions.



Categories of rural BPO jobs underway

- Data based jobs – Digitization / Data entry, data processing and data editing.
- Voice based jobs – Call-Center services, tele-marketing and account management.



The Rural BPO Piloting project in Saurath village, completed in March, 2008, has accomplished the target set: (i) making operational the Rural BPO Center integrated with 3 nos. Telecentres for delivering BPO services, (ii) channeling economic opportunities to a locality that would not otherwise have access, (iii) gained insights to help develop a sustainable business model for rolling out BPO services through telecentres, and (iv) developed tools/instruments for scaling-up and replication in other parts of rural India.

To set-up and make operational the rural BPO at Saurath and linking it to telecentres was a colossal task, and so were the challenges; each problem needed a timely solution to keep the project on track and the achievement in the short run has been significant. The valuable insights and knowledge acquired from this piloting on business dynamics and challenges faced have been shared through report(s) and workshops so that others can also benefit from it.

Impact and Benefits

The BPO Piloting initiative at Saurath is changing the lives of ambitious rural educated youths by building their skill-base for BPO services and channeling economic opportunities to a locality that would not otherwise have access; an initiative that is contributing to the social and economic

growth. A change process has been initiated in rural community through this piloting, which will escalate further when more telecentres gets linked to this rural BPO Center.

The Rural BPO model piloted proved to be viable technically, financially and socially; with substantial cost advantage over urban part in its overall operations and holding capacity to create employment opportunities for rural youths. While the telecentre based Rural BPO Model offers enormous benefits ranging from low manpower cost and low infrastructural investment to better employment opportunities at village level and also socio-economic growth of rural community, the challenge is to scale this model to a large number of villages and manage sustainability.

To help overcome the challenges and ensure that the integrated system involving rural telecentres is Scalable and Sustainable, certain research and analysis were also undertaken during piloting phase which has resulted into following tools and instruments to help scaling up with sustainability:

- **Rural BPO Model** - for linking urban clients to rural workforce
- **Outreach/Expansion Plan** - for rolling out BPO service through telecentres
- **Viability Evaluation Model** - for capacity assessment of telecentre/demography
- **Starter Kit for Telecentre** - for telecentre to upgrade and start
- **Sustainable Business Model** - for stakeholder's share and earning potential

Today, the 'Rural BPO Model' consists of a Rural BPO Centre and linked to 3 telecentres; envisaged to add 11-15 rural telecentres every year. The tools and instruments developed provides strength to the Drishtee BPO Team to effectively expand the model through existing telecentre network; thus providing a significant business opportunity for the stake-holders and catapulting the pace of rural development in the country under a wholly different paradigm.

Understanding Rural Lighting Needs

"Kerosene used by the poor for lighting is often unaffordable, unavailable, unsafe and unhealthy while the electricity power grid is unreliable. To provide even this little degree of electricity reliability and independence is to empower the poor in ways that can profoundly alter lives for the better,"

**-Timothy E. Wirth, President,
UN Foundation**







In rural India, over 78 million households (or roughly 390 million lives) lack access to electricity, causing life to come to a standstill after dusk. Most of them use kerosene lamps (the open wick type) or candles for their lighting needs which provide very low light intensities - high costs for lighting and undesired emissions.



Inadequate lighting is not only an impediment to progress and development opportunities, but also has a direct impact on the health, environment, and safety of millions of villagers as they are forced to light their homes with kerosene lamps, dung cakes, firewood, and crop residue after sunset.

Recognizing the need to change the existing scenario in rural India, a Research Project was taken up by Drishtee Foundation for D.Light Design (USA), during August 2007 to January 2008, for 'Understanding the rural lighting needs and how solar powered lamps can be a safe and affordable option for the disadvantaged'. D.Light Design is a US based company, designing affordable lighting and power solutions for underserved rural markets.

The research project was undertaken, in rural India, in 2 phases:

Phase 1: Conduct Research through field survey (of households and local markets) to understand the rural lighting needs and map the potential regions (villages with nearby distribution points) in rural India which are suitable for launching d.light's solar lighting products based on end-user needs aligned with the product's value proposition.

Phase 2: Observe and test the suitability of D.Light's lighting product (by providing sample product in 6 rural households) and understand which category of families (in rural India) have the option to buy it if given an opportunity. The understanding from this study helped D.light to launch effectively their solar lighting products in rural India.

The Phase-1 Study was taken up in 6 districts from 3 Indian states (Chhattisgarh, Orissa & Uttar Pradesh), covering a sample size of 360 HHs and 72 Shop-owners in 36 villages, based on the broad factors like (i) Rural lighting needs, (ii) Market Size and (iii) Access and Scalability as-well-as understanding basic price points and percent families using the electrical and kerosene infrastructure in rural areas. The study findings revealed that among the 3 states, Uttar Pradesh has the potential for the D.Light's solar-lighting product as the grid-power situation in the state is poor compared to other states. Kerosene and candles are the two main lighting sources used by villagers for studying and cooking purpose. On average each rural households spends around Rs. 50 – 80 per month on lighting needs and have to trek long distances to buy a few expensive liters of polluting kerosene for lamps.

Across all income groups, the villagers in Uttar Pradesh showed interest for D.Light's solar-powered portable lighting product; Price, Durability and Fast Recharging were the important features that villagers and shop-owners looked for in such lighting product. The phase-1 study helped to narrow down to the region of western Uttar Pradesh for conducting Phase-2 study.

In Phase-2 study, identified 6 rural households from 2 village panchayats (Bhadwas and Jirsmi - with approx. 8% and 25% electrified HHs respectively) in Uttar Pradesh; to put the



Kamla Devi, 28 yrs, lives with her husband and four children in Bhadwas Village, India. Previously working in darkness, Kamla now uses the D.light Solar Portable Lamp for caring and milking the family's three buffalo at 4am as-well-as for household work and children's study in night.



Rama Gupta, 28 yrs, house-wife of Jirsmi village was badly burnt at home while lighting the gas-lamp with a candle.

sample D.light solar-lighting product in defined category of rural households (based on income/ profession/access to electricity), and then study over a period to understand the broad picture of their lighting needs and how best the products fits to their needs as well as to understand which family categories have the option to buy it if given an opportunity.

The outcomes of research findings helped D.light to determine - which communities to target, how much is the demand, and who can purchase it immediately and who needs financing or financial help.



Prem Kumar, 18 yrs, the son of a tailor in Bhadwas Village, India, uses the D.light product for both sewing and studying purpose. Prem is delighted that it eliminates the eye strain his gas lamp was causing while sewing.



राशन की दुकान है पर राशन मिलना मुश्किल है



अस्पताल तो है डॉक्टर मिलता

आपके पैसों से बनता है और चलता है तो यह जानने और समझने के लिए उपयोग करें

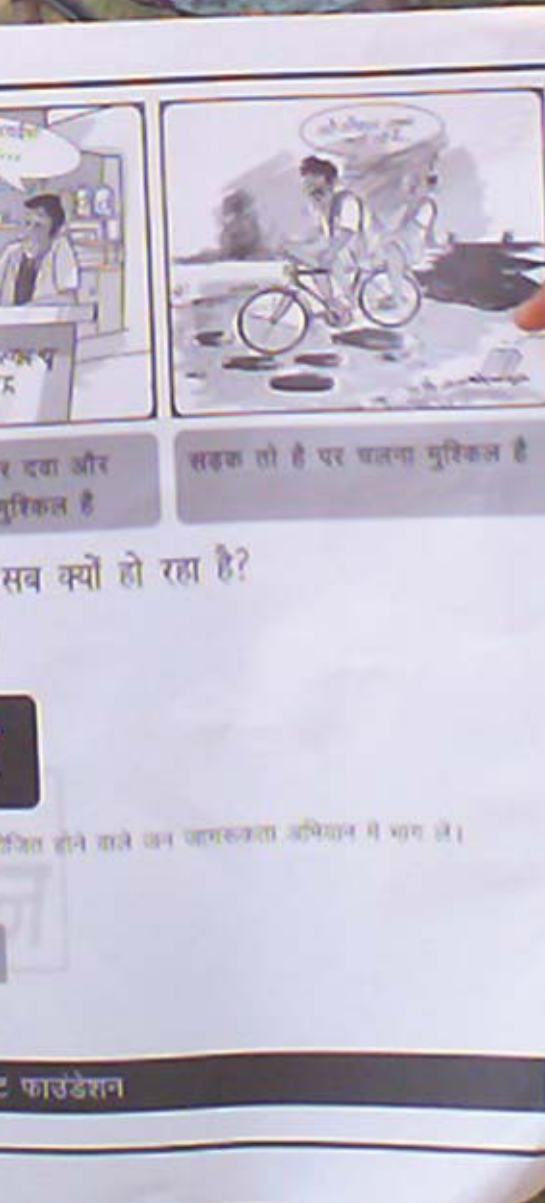
सूचना का अधिकार

जून 2005 के विधय में अधिक जानकारी के लिए आपको लाभ पत्रिका में आपका नाम देने के लिए संपर्क करें

हेल्पलाइन नंबर डायल करें : 08891121648
सोशल नेटवर्क से

पंचायती राज मंत्रालय (भारत सरकार) एवं दूरदर्शन

Empowering Rural India with Right to Information



“Democracy requires an informed citizenry and transparency of information which are vital to its functioning and also to contain corruption and to hold governments and their instrumentalities accountable to it’s governed....” – RTI Act, 2005 (India).



With corruption and in-action in public offices in the rise, the Right To Information Act 2005 has come as a boon for Indian citizens giving them the rights to access information and services they need from public offices. If effectively implemented, RTI can bring in openness and transparency between public authorities and rural people to help enhance informed citizenry and socio-economic development in rural areas; but even after two years of its implementation the awareness level in rural India is still low on the Act.

In the light of above, Drishtee Foundation undertook a pilot initiative on “Assessing and Promoting RTI Act” in rural India at Gram-Panchayat (GP) level, in two identified districts - Fatehabad district in Haryana and Madhubani district in Bihar (India). The pilot project aimed to assess the awareness level gap and then help raise the awareness level of rural people on RTI Act by organizing camps and setting-up helpdesk facilities at village level, including a call-center helpline in target districts.



The pilot initiative was undertaken with a fund support from the Ministry of Panchayati Raj (Govt. of India), and the project duration was of 10 months starting April, 2007.

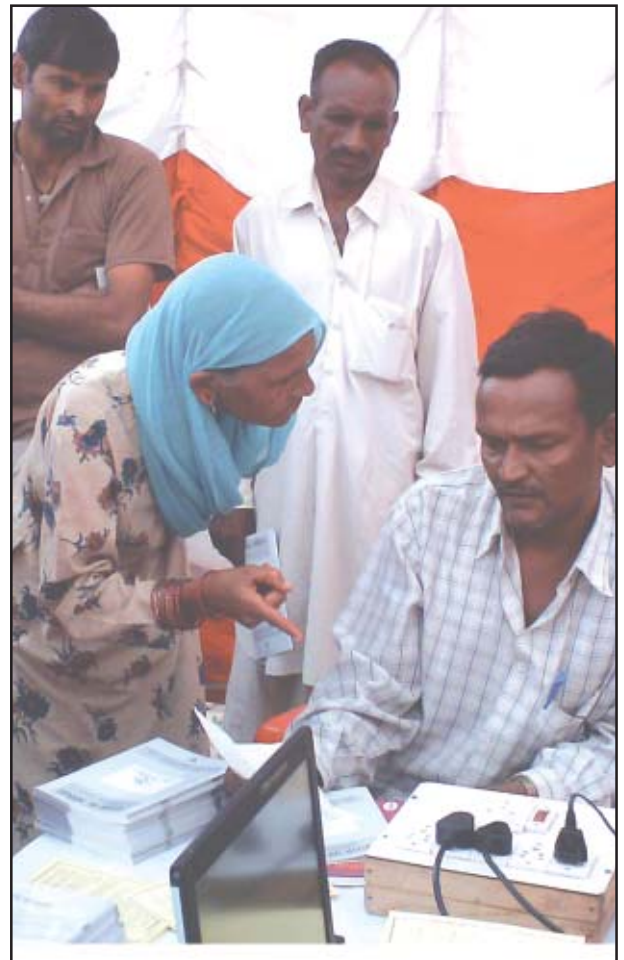
The project work was divided in three main parts: (i) Conduct a Baseline Survey; (ii) Design Tools/ Contents for Awareness campaign; and (iii) Conduct Awareness Campaign in 40 GPs (in two districts) for promoting RTI Act among rural populace and setup RTI help desks.

The baseline survey revealed low awareness on RTI Act in rural areas; only 8% respondents in Madhubani GPs and 8.5% respondents in Fatehabad GPs have heard about RTI, and

meager 2-2.5% villagers were aware of its guidelines and procedures, despite good education level in the surveyed GPs. These rural people due to their ignorance and lack of knowledge were deprived of their rights and incurred huge transactional costs (loss of working days and traveling cost) for making several visits to access info/services from public offices for issues related to their livelihood security and basic needs.

The baseline survey, including FGDs with target groups, helped in developing a road-map for conducting awareness camps on RTI in rural areas and provided inputs to design the promotional materials/contents for sensitizing rural people on “Right to Information”.

Overwhelming response was witnessed in the RTI Awareness Camps in GPs and attracted participants from all walks of life - farmers, teachers, govt./pvt. employees, shopkeepers, village youths, etc. and also panchayat mukhia/members at some places.



Villagers seeking help at RTI helpdesk



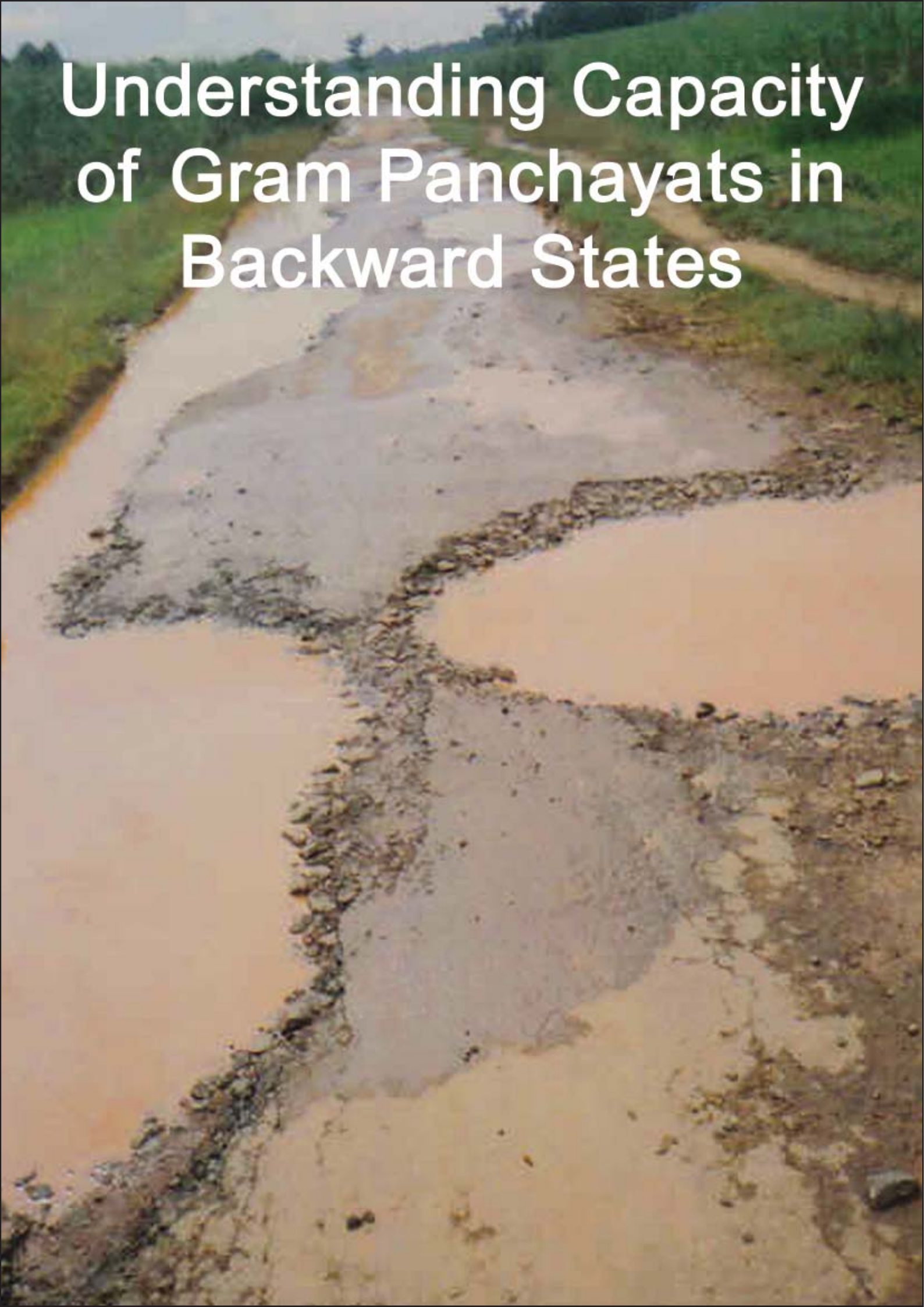
Gathering at an RTI Campaign

Excellence built with better capacity

Apart from on-site helpdesks at awareness camps, permanent RTI Helpdesks were also set-up at Drishtee’s ICT-Kiosks in some villages- to guide and assist villagers on drafting and filing RTI applications, which proved to be a great support to villagers in accessing information through the RTI route; a change process has set in among villagers.

Road Ahead: With the learning and insights gained from this piloting initiative for raising awareness among rural people, Drishtee Foundation plans to spread out the awareness on RTI Act and its usage in other parts of rural India; particularly in backward districts of states like, Assam, Bihar, Orissa and Uttar Pradesh - helping them to access information from public offices using RTI route and to challenge the corruption and bribery they face on a daily basis.

Understanding Capacity of Gram Panchayats in Backward States



Gram Panchayats (grass-roots units of self government) plays a significant role in the democratic decentralization process in rural India; drawing villagers participation in the decision-making process of village development. The functioning of Gram Panchayats has been successful in some parts of the country, but disparities exists in certain regions in terms of effectiveness of implementation and self-generated development initiatives.

State	BRGF Districts covered (nos.)	GPs Planned	GPs Surveyed		Short fall in GPs
			Phase I	Phase II	
1 Bihar	13	2620	2502	216	28
2 Orissa	09	1000	1000	44	-
3 Chhattisgarh	06	500	504	26	-
Total		4320	4006	286	28

In the light of above, a survey was undertaken by Drishtee Foundation in the backward districts of 3 states (Bihar, Orissa and Chhattisgarh), during April, 2007 to January, 2008, with a grant support from the Ministry of Panchayati Raj, Govt. of India. The objectives of the study were (i) to collect, compile and share Gram-Panchayats data on the government's Panchayat Portal, so that it benefits the panchayats and its beneficiaries. (ii) to understand the capacity of the gram-panchayats (GP), so as to help design a comprehensive Training Manual for capacity building of GP members.



The survey was carried out in two phases in the target 28 districts (from 3 states) covering total 4292 GPs: In Phase-I primary data was collected from GPs through field survey of the panchayats; while in Phase-II further visits were made in few good and poor governance GPs, to understand their strengths, weaknesses and best-practices through focused group discussion with GP members.

The findings of the study coupled with SWOT analysis, revealed that there were many issues for the backwardness, which primarily includes weak leadership, low awareness on their roles and responsibilities, ineffective gram-sabhas (villagers meet), low participation from villagers, and caste based politics.

Based on the learning and insights gained from the GP level study and the SWOT Analysis, for effective functioning of gram panchayats in these backward districts, an attempt was made to develop a framework for capacity building of panchayat stakeholders; three broad approaches were suggested to enhance the capacities of the gram-panchayats for their effective functioning towards village level development.

Overall, the study helps the government to plan its support towards implementation of the capacity building measures suggested. Additionally, it provides the GP level data compiled for 4292 GPs to the Ministry for sharing it on Government's Panchayat Portal for beneficiaries.



Financial Inclusion Through Telecentres

Despite the large size and depth of India's financial system, the majority of the rural populace lack access to formal financial services/institutes for small loans. Microfinance, which today reaches about 5% of the population, started in rural India primarily with NGOs delivering microcredit and also through Self Help Groups (SHGs) - to ensure timely repayment of loan.

Existing problems in Financial Services in rural India

- Lack of access to basic financial services and institutions
- High cost of borrowing by villagers
- High default rate on small loans provided by Banks
- High risk and cost of remittance

Keeping the existing gaps in mind, Drishtee Foundation launched a piloting initiative on Micro Credit Services in April 2007, in rural India with a mission 'To provide end-to-end quality financial services fulfilling community need through existing rural kiosks network'.

Drishtee Foundation (DF) observed that in rural India, people start micro-enterprises like tailoring shop, tea stall, vegetable shop, etc., but cannot sustain their operation due to lack of support or insufficient working capital.

DF's Micro-finance model (for individual lending without collateral) is centered around Drishtee's network of rural ICT Kiosks and local entrepreneurs; it selects the micro-entrepreneurs in rural areas needing small loans to start or expand their business for livelihood, by evaluating their creditworthiness and business ideas. As a pilot initiative DF started its micro-finance operation in rural India.

During the pilot project, two categories of loans were disbursed; Category A loans being provided to Drishtee franchisees (since April, 2007) to meet their capital needs for expanding business with loan amount limited to Rs 20,000. While, Category B loans are being provided to SME Owners with smaller amounts that act as capital support to them for their micro-ventures. These SME owners are the individual borrowers routed through the Kiosk Owners and are given small loans amounting Rs 5,000 or Rs 10,000 to each.

Type Of Loan	Borrowers	Tenure	Number of Borrowers	Total Amount disbursed
Type A	Franchisee Owner	1 year with Monthly repayments	300	49,70,000
Type B	SME's in village vetted by KO	1 year with Monthly repayments	60	5,00,000

In the FY 2007, the figures provided above speak the success and impact of Micro-finance initiative undertaken; total amount disbursed to micro entrepreneurs is over Rs. 50,00,000 and repayment was 100% in time. The pilot initiative has impacted the lives of rural populace.

Recently, Drishtee Foundation has entered into a partnership with State Bank of India (India's largest bank) and HDFC banks (India's third largest bank) to offer micro savings services as a banking correspondent, and has registered remarkable uptake in the terms of number of no-frill zero balance accounts opened in the states

of Assam, Uttar Pradesh and Haryana. The hope is that with success from the micro credit business and partnerships with banks and insurance companies, Drishtee Foundation will offer credit, deposits and insurance to have a full integration of financial services in the village.

Looking at the demand for financial products and its impact at the ground level, encourages DF to expand its micro-finance operations in other parts of rural India, that benefits large number of rural micro-entrepreneurs for sustained livelihood. With geographic expansion, DF also plans to add the Education loan and Health loan.





Empowering
Rural Women

Do you have the courage, dedication and will to do something new and meaningful?



Women Power at Drishtee



Poonam Bharadwaj, 38, Years
Kharkhauda, U.P.



Baby Punia, 25 Years
Dalampur, U.P.



Drishtee Sochnalaya - Little investment, expert training, an opportunity for self-employment
Lead the way to success, Lay the foundation for others

The University
of Manchester



There are fundamental changes taking place in the village economy in the developing parts of the country (and the world). As men migrate from villages, the economy of a village is adversely affected.

The most affected by this change are women who are left alone to bear the brunt. Since they are not the bread earners, their position in society has actually deteriorated from the time when they would work as equals with their spruces in the fields.

Given this understanding, Drishtee Foundation has been laying a special focus on women entrepreneurs. The Women Entrepreneurship Development Program of Drishtee Foundation is an outcome of its experience of last more than 4 years while working with Women and ICTs. The effort utilizes the strength of ICTs and builds the capacity of these women for making it as a base of initiating with their livelihood generation and income generation activities. The program is empowering these women in various villages of India, for entrepreneurship in distribution of critical and value added services to the rural communities.

Drishtee Foundation undertook a project with the support of Drishtee, IFC(International Finance Corporation) & Nike Foundation in Uttar Pradesh & Assam to sensitize rural women along with their communities for engaging themselves into capacity building and Entrepreneurship program of Drishtee. This is also a part of IFC's program where Drishtee focused on supporting rural women (age group 18-45) for developing them as Entrepreneurs and scaling up the socio-economic impact through Drishtee in the rural areas. The Nike Foundation supported the effort through its expertise, funds and partnerships.

While enlisting, coaching and training the women entrepreneurs is difficult and expensive, Drishtee Foundation has found that once a woman entrepreneur is inducted, the impact is not only on that one woman entrepreneur but transcends to the family and eventually to the whole community and they have the potential to become role models for younger women and girls. Drishtee Foundation was successful in building capacity and creating 207 women entrepreneurs in rural India in 2007-08. Drishtee Foundation also supported them by providing micro-credit to start their micro enterprise.

Financial Report 2007-08

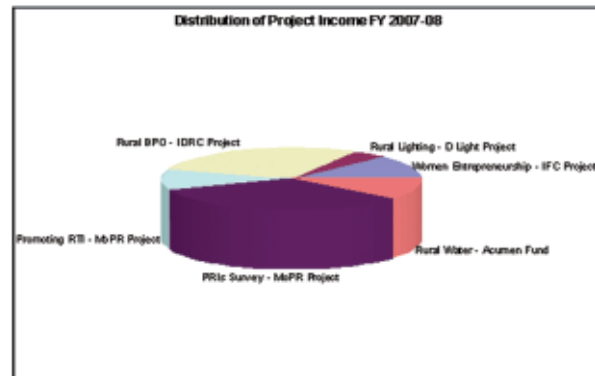
Performance at a glance

Revenue

During the financial year 2007-08 gross revenue/income from its activities was Rs. 12,536,286.44 against Rs. 10,693,731.51 during the last year. This has increased by Rs 1,842,555/- showing an increase of 17.23%. Out of the total income during the year, the society earned Rs 11,044,109/- from various projects it undertook. A statement and a Pie chart giving project wise contribution to the total revenue is given for understanding.

Project Income

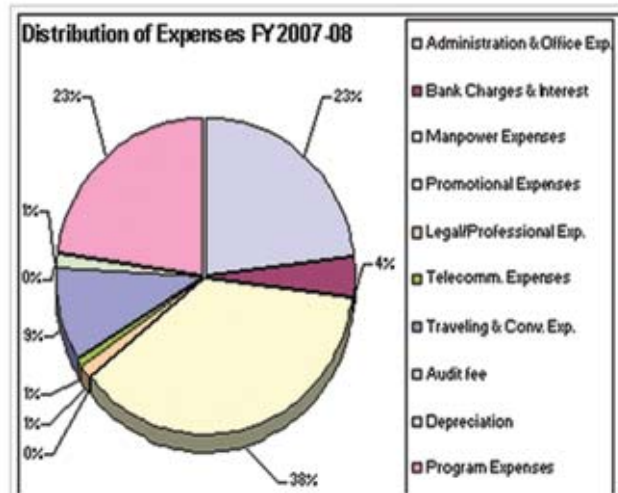
Project Name	INR
Women Entrepreneurship - IFC Project	1,403,954.00
Rural Lighting - D Light Project	480,020.00
Rural BPO - IDRC Project	3,058,135.09
Promoting RTI - MoPR Project	1,230,000.00
PRIs Survey - MoPR Project	3,672,000.00
Rural Water - Acumen Fund	1,200,000.00
Total	11,044,109.09



Expenses

During the year the total operating expenses of the society has been Rs.108,93,535/- against the previous year expenses of Rs. 10,693,732/-. Thus members will appreciate that the society has been able to utilize its resources well. There are no significant addition to the capital assets, (only Rs. 115,992/- has been spent on the purchase of computers, furniture and water purifiers).

Expenses Heads	INR
Administration & Office Exp.	2,521,485
Bank Charges & Interest	413,000
Manpower Expenses	4,040,658
Promotional Expenses	3,600
Legal & Professional Expenses	154,823
Telecommunication Expenses	110,903
Traveling & Conveyance Exp.	1,001,459
Audit fee	16,854
Depreciation	139,587
Program Expenses	2,491,167
Total Expenses	10,893,535



The financial year 2007-08 has seen hectic activities and gratifying progress. Some of the major developmental projects/activities undertaken in 2007-08 for rural communities have been briefed in this report. However, a lot more needs to be achieved. Drishtee Foundation with the support from partner organizations stand committed to address the immediate challenges facing rural community, particularly the disadvantaged and grassroots people.

Volunteers: Considering the societies pioneering work at grass root level, so far 24 volunteers joined the society for the cause of social development. Any person interested in joining Drishtee Foundation may write to mamta@drishteefoundation.org

Our Valued Partners

Microsoft

International Finance Corporation (IFC)

International Development Research Centre (IDRC)

Acumen Fund

Nike Foundation

University of Manchester

Drishtee Development & Communications Ltd. (DDCL)

Quiver Info-Services Ltd.

One World South Asia (OWSA)

BBC World Service

Ministry of Panchayati Raj (Govt. of India)

World Talk (UK)

ASA Foundation

Amaraja Batteries

D.Light Design (USA)

Grameen Foundation (USA)

UT DASP and ISAP

DFID (UK) and

Other partner NGOs, Governmental Organizations and Corporates.

Bankers of Drishtee Foundation

1.HDFC Bank Ltd.,

2.ICICI Bank

3.State Bank of India,

Acknowledgement

We place on record sincere thanks to acknowledge contributions of members, employees, bankers, consultants and all other stakeholders and partner for supporting our work.

Statutory compliance:

The management tries its level best to maintain all statutory compliances in time and as of now there are no significant flaws in compliance which would threaten our existence and functioning.



DRISHTEE FOUNDATION

Communicating ICT 4 Development