



# Annual Report 2009 - 2010



**SAATH**  
Initiatives for  
Equity in Development



The SAATH  
Savings & Credit  
Co-operative Society Ltd.



## About Saath

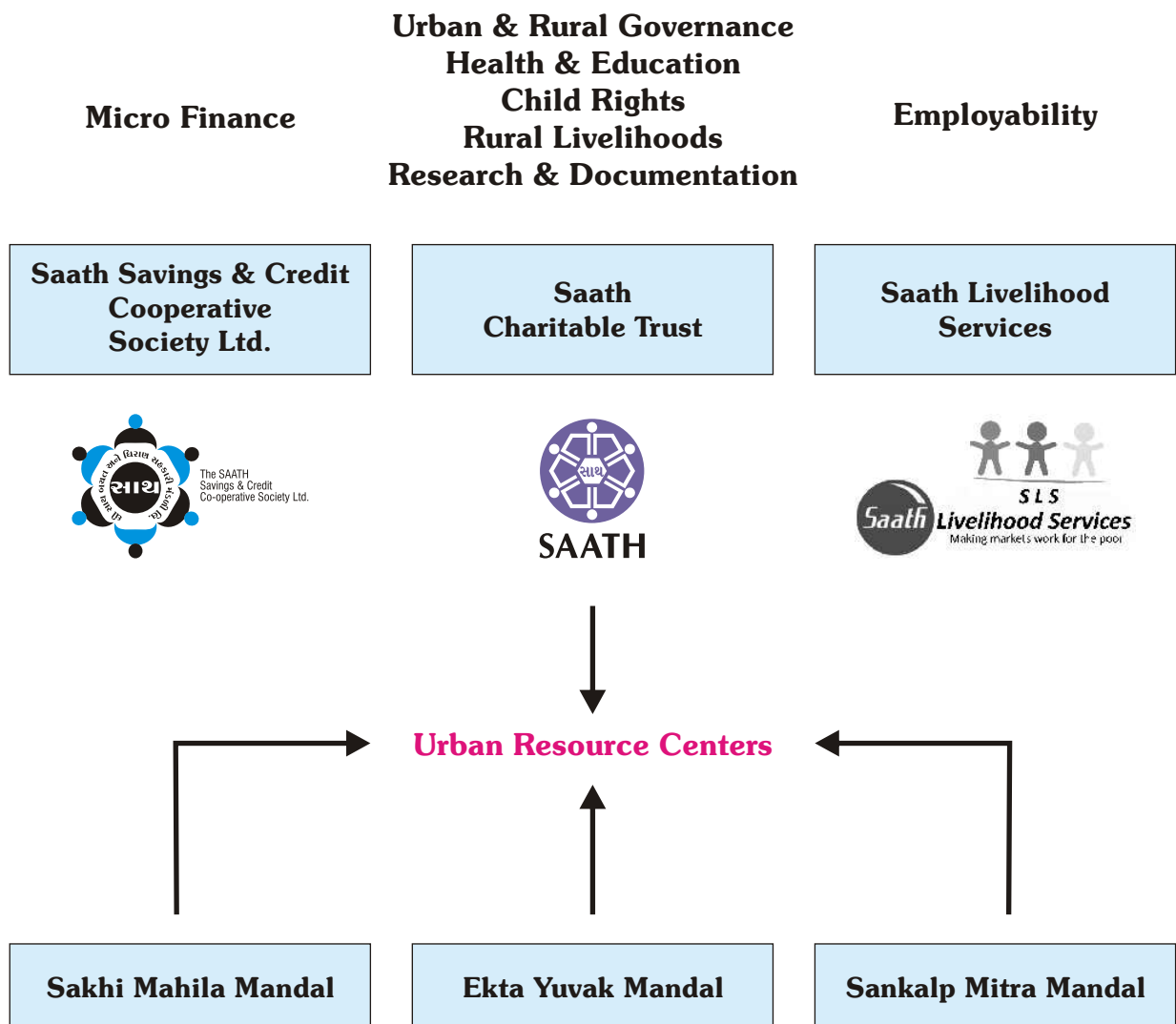
SAATH is a non-governmental organization in Gujarat, India, registered as a Public Charitable Trust since 1989. In Gujarati the word saath means, "Together, co-operation, a collective or support." Saath's one-stop, integrated services reach over 100,000 slum dwellers in Ahmedabad, and many more in the states of Gujarat and Rajasthan in India. Together, we are creating inclusive cities.

### Mission statement

Utilizing market-based strategies to create inclusive societies by empowering India's urban and rural poor.

### Approach

SAATH pioneered the Integrated Slum Development Programme in 1989, an approach that seeks to turn slums into vibrant neighbourhoods. Since the poor often have many needs at once, SAATH has created one-stop centres, through which slum residents have access to services such as health, education, employment, micro finance and affordable housing. We invest in human capacity of persons to manage SAATH programs in their communities. Communities co-invest with SAATH and donors by paying for, deciding, and implementing programs. SAATH engages institutions, corporates and individuals throughout the world as partners and supporters of integrated development in India.



## Preface

India is moving at a faster pace of urbanisation as compared to any other country in the world and by 2030 will house 40.7 percent of its population . Labour markets are shifting to urban areas, bringing with them a large number of agricultural labour who are becoming the urban poor. Their vulnerability increases due to lack of access to shelter, health, education and Climate Change makes them even more so.

Saath's work with this population in Gujarat and Rajasthan has grown leaps and bounds in the past year and with this, learning has been great. It has been a year of opportunities and realised threats to the sustainability of Saath. Our microfinance programme created history with the merger of it's two Cooperatives and its re-christening as The Saath Savings and Credit Cooperative Ltd. and has expanded to 6 branches in Ahmedabad. The Urban Resource Centres, have been working on standardisation of services and preparing to scale up in the coming year.

In the past year Saath initiated a Child Rights programme in 120 villages of Viramgam and Dholka blocks of Ahmedabad with support Save the Children through IKEA. Our Youth Employability Programme in Gujarat faced major challenges due to inconsistency and dependency on government funding. In Rajasthan, a self-sustaining model of the programme has been successfully piloted under the name YUVA.

This year Saath experienced a severe cash flow and a major crisis due to our exposure to Gujarat Government funding. This has reiterated our concern about drying up traditional funding avenues and this is has encouraged us to move up our pre-emptive resource mobilisation strategy. An intensive process of developing a detailed resource mobilisation strategy was undertaken with every programme team in the organisation and the coming year is going to witness its implementation. An additional strategy, Saath has set up an institutional field including a For Profit entity and a Not for Profit company. A part of the profits generated from these will be plied back into the Charitable Trust to support rights based and advocacy related work thus reducing some percentage of our dependence on external revenue streams.

A part of sustainability is ensuring continuance of leadership and senior leadership. Leadership training was initiated with various Programme Coordinators and through this process a Strategic Management Group (SMG) was set up made up of senior leaders in Saath, Programme Coordinators and community partners. Another planned outcome was the appointment of two individuals, Keren Nazareth and Niraj Jani in a leadership role as Co-Directors of Saath. Their appointment was vetted with the SMG and Board of Trustees and the process of orienting them into their new roles has begun with mentorship from senior leaders in Saath, a Strategic Consultant and former Board member – Mr. Gagan Sethi and I.

To close here, I would like to quote the late C.K. Prahlad, a man who turned the view of the world on its head about those at Bottom of the Pyramid, - "Strategy is about stretching limited resources to fit ambitious aspirations".

Inclusively,  
**Rajendra Joshi**  
*Managing Trustee*

## Saath's Partners and Supporters

American India Foundation; Gujarat Urban Development Mission; Ahmedabad Municipal Corporation; Vadodara Municipal Corporation; Confederation of Indian Industry; Deep Foundation; Rajasthan Mission on Livelihoods; Microsoft; Save the Children; Wadhvani Foundation; Quest Alliance; Dasra; YES; Nabha Foundation; British Asian Trust; Asian Foundation for Philanthropy; DBS Affordable Housing Pvt. Ltd.; Knight Foundation; Ashoka; Bharuch Municipality; Nadiad Municipality; Morbi Municipality; Sakhi Mahila Mandal; Sankalp Mitra Mandal; Janvikas; Ekta Yuvak Mandal; Parivartan; Lakshya Foundation; CITD; Shree Charitable Trust; Accenture

### **This is a special mention to individuals who have given their valuable time, resources and skills to Saath and the communities we work with. Thank you, your generosity has changed a life!**

Charlotte Anderson, volunteered through Dasra's support photographed every program in Saath; Manoj Pillai, through Creatives Against Poverty did a photo and story documentation of cases in our Youth Employability Program, Umeed; Kimberley Stephens designed new Umeed, Udaan and URC logos for Saath; Sheetal Joshi, Jayana Oza toys, educational material for children; Bharatiben for slates given to children in the Balghars; and Hardik Devani

### **Give India Donors** (Through the Give India portal, Saath has received Rs. 1, 49, 500 in the past year.)

Ruchika Gupta, Naresh Sepuri, Vaibhav Panchkuvawala, Ullas Mathew, Natarajan Sivashanmugam, Pravin Buhariwala, Mallikarjun Koripadu, Kanchan Jha, Shardul Bhatt, Puneet Batra, Vishvanath Ramani, Randeep Mookharjee, Kishor Samadaria, Pragya Singh, Rohit Kalia, Arjun Majumadar, Jitendra Sharma, Piyush Suhane, Varad Varadraj, Antony Jose, Parvin Ubhare, Aditya Pandse, Anup Chandra, Mahesh Gaikwad, Hemant Keshwani, Satyendra Seth, Mayak Vajpeyee, Abhishek Parwal, Satish Narayanan, Harshita Barke, Amita Swardekar, Shweta Menon, Anshul Chaudhary, James Maibam, Ankit Rathod, Shaikh Irshad, Sunny Singh, Russel Perriera, Themmi Chiphang, Manish Jumani, Simplicio Assumption, John Dewson, Prasanna Shetty, Tushar Gogri, Premkumar Subramanian, Joseph Roy, Rupesh Nair, Amir Bhayani, Rita Amin, Satish Menon, Genadijs Malkins, Ria D'souza, Viral Chhaya, Rishiraj Bhagwat, Dimple Ojha, Mahesh Patil, Allwin Kumar, Sagar Chaudhari, Sharad, Kaushal Parikh, Vinay V, Sumi Gaikwad, Puneet Batra, Jagruti Monis, Vishal Parekh, Hashmat Ali, Pratik Malia, Shamik Chokshi, Puneet Puri, Bhagirath Gopinath, Kedar Prabhavalkar, Arkadipta Ghosh, Subhasree Lakhshminarayanan, Tejal Deshmukh, Ashwini Shingrat, Priya Tadawadi, Debanjan Chaudhry, Anup Menon, Praful Kapse, Vipul Shah, Bharat Chand, Kaushik Bishwas, Gaurav Bhagvat, Pallavi Rao, Jagdish Manipalli, Tejas Lakade, Asmita Daswani, Ritesh Maheshwari, Racheel D'souza, Sandeep Tripathi, Bhupen Ashra and Amit Singla

Through Saath's donation portal Rs. 4,197 was received.

### **Interns and Volunteers at Saath**

35 volunteers from Samoda MSW College, 24 volunteers from Amity Business School, Sangita Vyas, Pramit Shah, Pratik Sajnani, Chitranjan Das, Michelle, Bijal Shah, Kathlyn Pattillo, Jill Merselis, Anna Colom, Silvia Perez, Meghna Shah, Rajeshwari Shrimali, Luciana Hosannah, Forum Thakkar, Priya Lukka, Leena Desai, Hope, Urvashi Sharma, Chetasi Kane, Li Hang, Tiantian Zhu (Judy), Sushma Mulchandani, Yogesh Prajapati, Chetan Prajapati, Ritesh, Kirit, Vishal Acharya, Vishal Dogra, Rohit Mehta, Paresh Gangvani, Pankaj Pareekh, Gareth Iyer, Yatharth Rastogi, Aditya Desai, Parth Soneji, Jinan Shah, Preet Shah, Darshil Jhaveri, Kshitij Tiwari, Makwana Ashwin, Baraiya Budhiyabhai, Patel Mahendra, Kalpesh Gopani

**SAATH THANKS YOU ALL!**

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# AMDAVADI IS COUNTRY'S BEST SOCIAL ENTREPRENEUR

Rajendra Joshi of NGO Saath won India's Social Entrepreneur of the Year award

AKSHAY KAUSHAL

Amдавadi's entrepreneurial spirit has once again brought honour to the city. The managing trustee of an Ahmedabad-based NGO, Rajendra Joshi, was on Monday given the 'India's Social Entrepreneur of the Year' award. Joshi, who founded Saath in 1989, was listed at India Economic Summit in Delhi.

He was among four Indians who were selected for the award by Switzerland-based Schwab Foundation for Social Entrepreneurship and United Nations Development Programme (UNDP). The two organisations described Joshi's Saath and two other social enterprises as welfare groups that had significant impact in India.



Rajendra Joshi

along with my family, shifted to India to pursue higher education," Joshi said. "I stayed back in India because I felt the country offered more challenges and opportunities." Joshi said that he started Saath after completing his graduation. "Initially, I worked with an NGO,

### JOSHI'S JOURNEY TO GLORY

Rajendra Joshi has developed 'Integrated Slum Development Programme' to better lives of slum dwellers. He has written and published several papers on recycling of construction material, pro-poor accountability and slum development. In 2004, he was awarded the 'Nagnikta Puraskar' by the Ahmedabad Management Association (AMA). Three years later, he was shortlisted for 'Social Entrepreneur of the Year' award by UNDP, CII, Schwab and Khemka Foundation. In July 2008, Joshi was ranked among '50 Pioneers of Change' by India Today. A month later, he was awarded the

8,000 slum dwellers companies such as Tata and Kotak Mahindra.

Meanwhile, the other two who were given 'Entrepreneur of the Year' were Brij Kothari, Padmanabha Rama Rao, Kothari is the Mumbai-based welfare group 'Read, while Padmanabha Rama Rao RIVER in Andhra Pradesh. Joshi and others were the basis of innovations by them in the public work and UNDP award.

## માભિયા મીથારામાં ખેડૂતોમાં ઓર્ગેનિઝેશન પેતી માટે જાગૃતતા લાપવા શિબિર યોજા

અમદાવાદ પ્રતિનિધિ મહામિલા (સોશ્યાલ) આયોજીત કરેલ શિબિરમાં ખેડૂતોને જાગૃતતા અપાવવા માટે ઓર્ગેનિઝેશન પેતી માટે જાગૃતતા લાપવા શિબિર યોજા. આ શિબિરમાં ખેડૂતોને જાગૃતતા અપાવવા માટે ઓર્ગેનિઝેશન પેતી માટે જાગૃતતા લાપવા શિબિર યોજા.

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## ધગશનો ધબકાર, સ્વમથી સ્કીન સુધી

મુંડપટ્ટીમાં રહેતી યુવાનોએ કમ્પ્યુટર અને ડાઉનલોડિંગ ટેકનોલોજીના અભિવ્યક્તિ પરિચય છતાં તમાકુની બદી સામે પોતાની જ વિદ્યાર્થિના લોકોને જાગૃત કરવા માટે ૨૦ મિનિટની ડોક્યુમેન્ટરી ફિલ્મ બનાવી



ફિલ્મ તૈયાર કરવામાં આવી છે. આ ફિલ્મના શિક્ષણી લક્ષ્યને તે અંગેની ફિલ્મો કરવું, ટેલેકોમ કારણે પીલાતા લોકોના સાચા કેસ શોષવા, શુદ્ધિ કરવું અને ઓર્ગેનિઝેશન કરવાનું કામ પણ સ્વમ ઓરિયાના યુવાનો દ્વારા કરવામાં આવ્યું છે. ફિલ્મના પ્રયેક્ષક રૂબેર કહે છે કે, "પુનિટ સાથે પુસ્તક સમયની સંકળાવેલાં છું પણ ફિલ્મ ફિલ્મીનું કામ મેં પહેલી વાર કર્યું છે. આ ફિલ્મ તૈયાર કરવા પાછળનો મુખ્ય હેતુ આપણા યુવાનોને જાગૃત કરવાનો છે." અર્થે ફિલ્મના શિક્ષણી લક્ષ્યને તે અંગેની ફિલ્મો કરવું, ટેલેકોમ કારણે પીલાતા લોકોના સાચા કેસ શોષવા, શુદ્ધિ કરવું અને ઓર્ગેનિઝેશન કરવાનું કામ પણ સ્વમ ઓરિયાના યુવાનો દ્વારા કરવામાં આવ્યું છે.

રાજસ્થાન સરકાર જયપુર સાથે લાઈવલીહુડ સર્વિસેજ ડહાન દ્વારા આયોજિત પ્રશિક્ષણ હોટલ મનેજમેન્ટ ડાટા, પુન્દ્રી ઓપરેટર, ડીટીપી કમ્પ્યુટર માર્કેટિંગ મનેજમેન્ટ વ્કા પ્રશિક્ષણ પ્રાપ્ત કરને વાલે પ્રશિક્ષણાર્થિયોં કો બુધવાર કો કાર્યક્રમ મે માઈક્રોસોફ્ટ કમ્પ્યુનિટી

# Slum honore kam

Rajendra Joshi's SAATH provides vocational training to slum dwellers in city to make them job-ready

આજ કાલ નિયમિત રીતે આવે છે. આજ કાલ નિયમિત રીતે આવે છે. આજ કાલ નિયમિત રીતે આવે છે.

Henington James  
 He shifted base Tanzania to A shad 20 years ter majoring i gy, he started medical salesman, reat later that was not wha wanted to do.

## શ્રી રાજેન્દ્ર જોશીને મળેલો ઘનિયા સોશયલ આંગ્રોપ્રોબર્સ ૨૦૦૯ એવોર્ડ

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# Governance



## Urban Resource Centers

Laxmanbhai is 70 and lives in Pravin nagar. Laxmanbhai is a member of the Uday Urban Resource Centre, Vasna. He visited the URC for schemes related to senior citizens. He was eligible for a pension scheme but he didn't have proof of age, so URC first worked to get his age certificate. Then Laxmanbhai applied for the Vayvandana Scheme (Pension scheme for senior citizens) with the help of the URC. The URC also assisted him to get his Senior Citizen Pass.

Laxmanbhai is very happy and satisfied with the services of URC. He says, "It is only because of the URC that I was aware and could avail the benefit of the scheme which the government has made for people like me."



**Laxmanbhai Khuman, URC member**

Location	3 wards in Ahmedabad: Vasna, Juhapura and Behrampura Reach 75,000 households
Partners	Ahmedabad Municipal Corporation (AMC), Center for Micro Finance (CMF),
DBS, CEPT, Staff	15
Interns/volunteers	3

Based on my experience with the URCs, I believe our one stop centres have great potential to function as dynamic hubs, streaming knowledge and services. These urban hubs will offer basic services for the urban poor and exchange knowledge with involved companies, researchers and non-government organizations.



**Niraj Jani, URC**

### Introduction

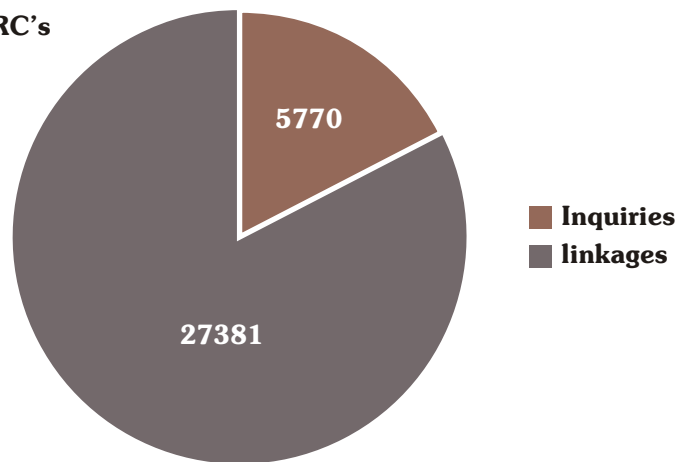
SAATH initiated Urban Resource Centres (URC) in 2007, after two years of discussions and research with the community and CBO partners. SAATH's URCs are one-stop centres in communities. SAATH URCs create awareness of entitlements and rights at a local level, and organize communities to advocate for better products and services. URCs are formed on the guiding principles of inclusion and a rights-based approach to development. Over the two years of the URCs slum residents have found better access to government and private service providers.

### Services Provided

- Basic Services: Health, education, livelihood and micro-credit, housing, infrastructure and certifications.



### Inquiries and linkages through URC's




- Services and Products: Consumer goods/ products, insurance, social security, etc.
- Rights and Entitlements: Government benefits, documents, etc.

Projects in 2009-10 with the Ahmedabad Municipal Corporation (AMC)

Behrampura	A sanitation scheme of AMC for slum dwellers, 60 households benefitted Vasna URC played a significant role in the distribution of the Bio-metric card. This is an identity card for non-registered families and improves access to government schemes. The card is issued to slum dwellers per household. URC worked on awareness and mobilization.
Juhapura	An awareness session was organized on social security schemes at Sankalitnagar Government School. Officials from the Social Welfare Department informed 150 participants about social welfare schemes, like the BPL (Below Poverty Line) Card, Pension for Widows, Balika Samruddhi Scheme, Chiranjivi Scheme etc.



## Activities

<p>Trainings/workshops/seminars/conferences</p>	<p>A total of 37 trainings were conducted (Training in URC's are conducted in 2 levels. Trainings for Trainers for Centre Coordinators and the Coordinators train field workers).</p>	
<p>Health Camp in Juhapura</p>	<p>Health-workers from AMC facilitated by Balghars teachers conducted primary checkups of 193 residents.</p>	
<p>Celebration of Independence Day &amp; Republic Day</p>	<p>National festivals are celebrated regularly, with flag hoisting and games for children that create awareness in the area. There were around 250-300 participants.</p>	
<p>Financial Literacy Programme with CMF</p>	<p>The programme runs in Behrampura and Vasna. URC facilitated research on financial patterns and mobilisation of participants. The programme is now in the second phase, where movies are screened and discussions are held. Solar Product Project with Anveshan Pvt. Ltd. First the URC facilitated research on the demand-side of solar light in the areas. After that URC did the marketing of the product.</p>	

*Zarinaben Vorah is 45 and lives in Behrampura with her husband and 2 daughters. One of her daughters is mentally challenged. The house didn't have a toilet so they had to go to the river. As the girls were grown up, they found it difficult to go outside, but the family could not afford to construct a toilet. Zarinaben learnt about the Ujas Urban Resource Centre through a field worker. She visited the URC and discussed her problem. The URC informed her about the sanitation scheme by AMC. With the help of the URC, she got a loan to construct a toilet. There are 60 families like Zarinaben's in Baherampura, who could construct toilets in their households with the help of URC.*



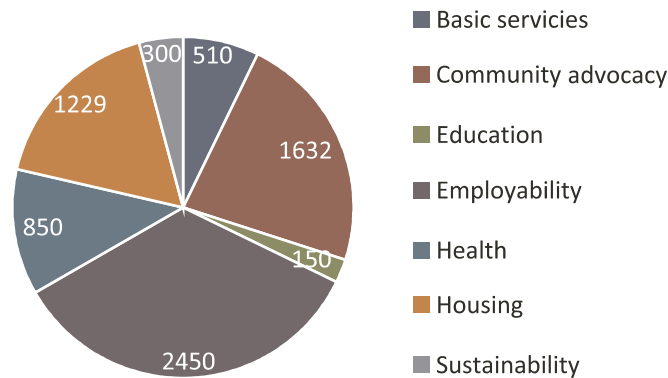
**Zarinaben Vorah, user of URC services**

## URC Membership

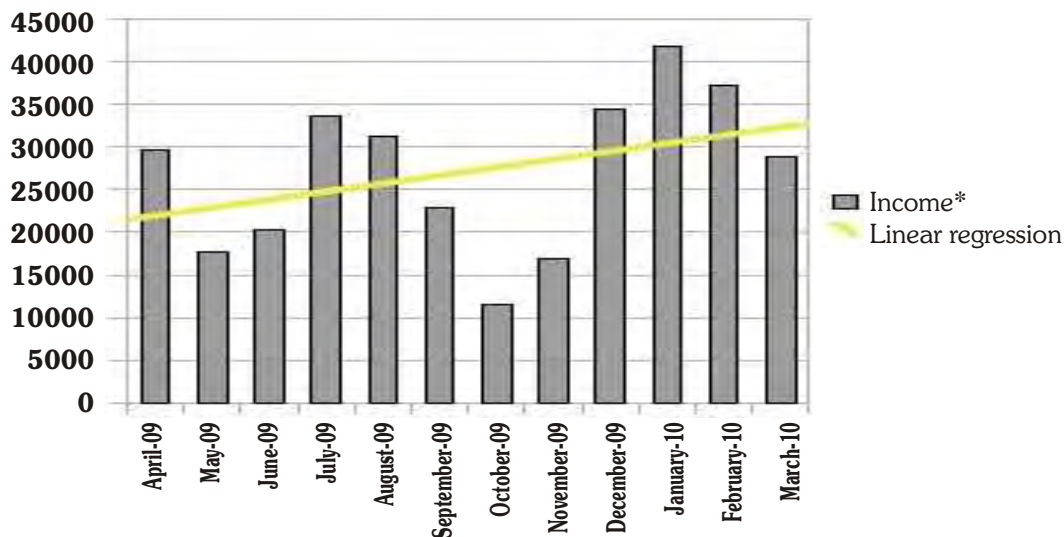
URC membership was launched in the year 2009-10 in which the membership is offered per family. The membership fee is Rs. 120 per family per year. The objective of launching the membership were:

- To make community feel they have ownership of the URC's
- To tap demand of new services In total 450 families subscribed to a URC-membership this year. Because of the membership, the frequency of clients has increased.

### Facilitated research by sector\*



### Income URC



\* Income through linkages and membership fees

## Research

The URC facilitated 18 researches in operational areas. 4 out of 18 researches were for SAATH programmes: Child Labour Classes, Disability, Physiotherapy and BoP Bulk Buying. Some of the other researches were on affordable housing with DBS and on a cleanliness campaign with the Ashoka Foundation. Together the researches involved 7,121 households and 40 focus discussion groups.

## Samvad Video Unit

Location	Located in Ahmedabad
Reach	1,21,728
Partners/supporters	Video Volunteers, Connecting Media Network, Galli Galli Sim Sim (GGSS) Sesame Workshop, Ahmedabad Municipal Corporation, Drishti Media
Staff	9
Interns/volunteers	10

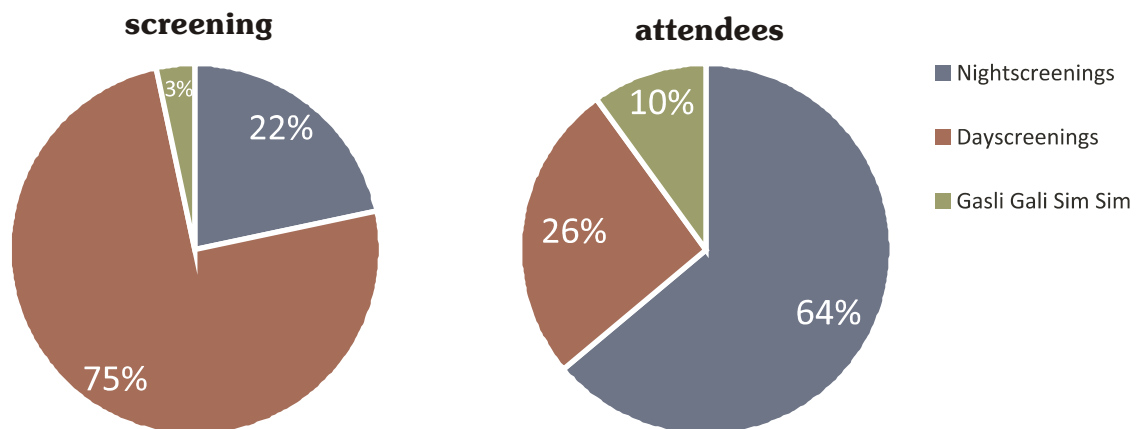
*I used to be a teacher and a field worker in micro credit, but film making gave me confidence, as I was shy while talking to strangers. Now, I do not have trouble addressing an audience of 200.*



**Rehana Pathan,  
Community Producer, CVU**

## Introduction

Since July 2006, Samvad Community Video Unit has been raising awareness among slum residents about government and non government services. Samvad brings about empowerment of residents for social change. It has provided a platform for discussion on topics selected by slum communities across Ahmedabad, irrespective of class, caste, gender or age, promoting inclusiveness and responsibility. Communities at the Bottom of the Pyramid do not have access to traditional media (newspapers, television) to highlight their issues and stories. Through night screenings on wide screen projectors and day screenings by volunteers in groups of 15-20 in the over 90 slums of Ahmedabad, Samvad has effectively reached thousands of residents, from the lowest income groups.



## Video magazines

In 2009, Samvad has increased reach by establishing an external distribution network of 3 teams of 2 distributors each. Day screenings were introduced by field workers with a television and DVD player and thereby strengthening, consolidating and building the capacity of its production team. Five video magazines are completed (See table) and the sixth magazine is in the shooting stage.

### Screenings 2009 – 2010

	Screening	no. of screenings	no. of attendees
Domestic Violence (Ek Aawaz)			
Widow Rehabilitation (Yeh hi Zindagi)			
Tobacco Abuse (Chokdi)	Night screenings	495	77,693
Child Labour	Day screenings	1,716	31,747
Folk Art and Heritage Values	GGSS	73	12,288
	<b>Total</b>	<b>2,284</b>	<b>1,21,728</b>

#### Other activities 2009-2010

Productions of two teaching module documentaries and four scripts written for Centre for Micro Finance

One 10 minute documentary was made for the Save the Children program of Saath

Screening of two health films for Galli Galli Sim Sim (GGSS), the educational arm of Sesame Workshop

## Say No to Tobacco

The Tobacco Abuse film received positive responses from slum communities. The video magazine was also screened in public schools (by the health Department of the Ahmedabad Municipal Corporation) and police residential quarters (by the City Police Commissioner).

*Irshad Shaikh had been using 'gutka' a form of chewing tobacco for the last 20 years. He told Samvad producer Zuber that after he watched Samvad's tobacco abuse film, he decided to quit. He approached Zuber, who lives in the same neighbourhood, and the two went together to talk with the doctor interviewed in "Chokdi." Irshad began taking anti-addiction medication, and was able to stop using tobacco. It has been 3 months, and he is still tobacco-free.*

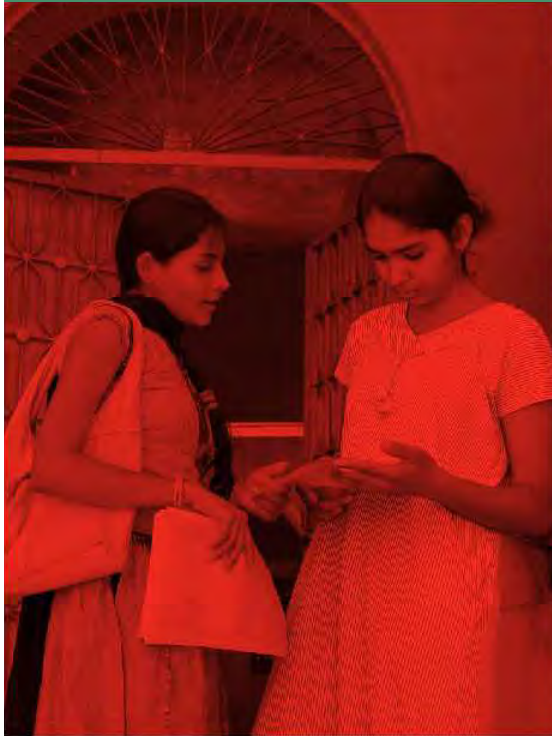
### Story of Irshad Shaikh after watching the 'Tobacco Abuse' video magazine

After Samvad's video magazine "Chokdi" was screened at a Municipal School, the principal was inspired to reach out to a vendor that sold tobacco directly outside of the school's premises. The principal invited the vendor inside to watch the film and see the negative affects of tobacco abuse. The principal then asked the vendor to stop selling tobacco to school children, and the vendor agreed.

Story of the principal of a municipal school after watching the Tobacco Abuse video magazine



# Livelihood



## Youth Employability



## Youth Employability Programme

Programme	Umeed	Udaan	Udaan and YUVA	Umeed Disability
Location	Gujarat (47 centres)	Gujarat (4 centres)	Rajasthan (6 centres)	550
Reach	29,110	1,067	1,989	
Partners	Gujarat Urban Development Mission & Urban Local Bodies, American India Foundation (AIF), Design and Planning Council Pvt. Ltd. (DPC)	Gujarat Industrial Power Corporation (GIPCL), Confederation of Indian industries (CII)	Rajasthan Mission on Skill & Livelihoods, Microsoft Unlimited Potential Community Technology Skills Program	Wadhvani Foundation
Coordinator	Bhuneshwar Choudhary, Kalpesh Mehta		Vivek Wandhile	
Staff	75	34	29	
Interns	16			
Run by	Saath Charitable Trust	Saath Livelihood Services		

Saath's Youth Employability programmes provide vocational training and placement to youth from vulnerable families across Gujarat and Rajasthan. Saath's Youth Employability currently runs two programmes: Umeed and Udaan.

### Achievements

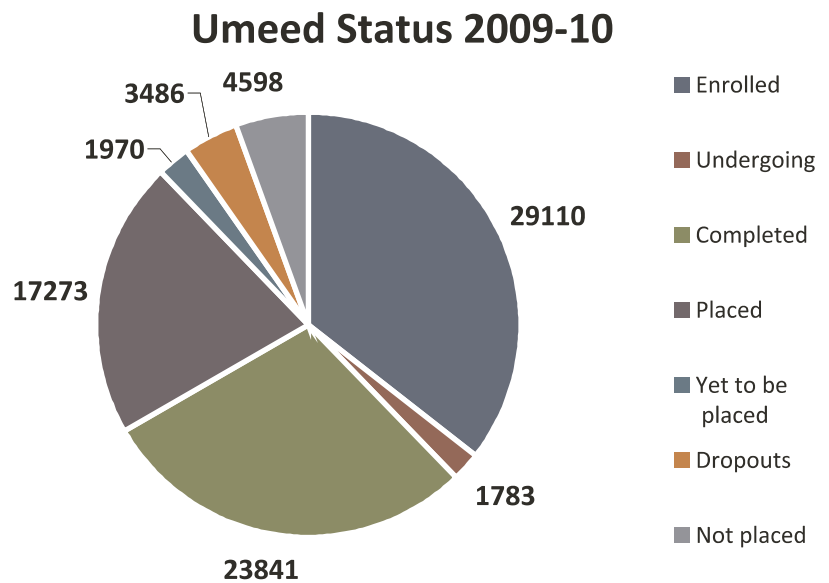
- Udaan supported by Microsoft (India) Corporation Pvt. Ltd. awarded eRajasthan Awards 2009, Digital Learning – Private Sector Initiative of the Year
- Self-sustaining programme YUVA initiated in Rajasthan, successful completion of 421 youth trained 3 new Umeed centres opened in Ahmedabad and Kadi.
- Monitoring and evaluation for 10 centres by Design and Planning Council Pvt. Ltd. (DPC)
- Capacity Building of 2 NGOs in Jarkhand and Chhatisgarh to implement the programme
- 71 participants in 'Trainings of Trainers' for Umeed & Udaan • 1 new job-portal for job-providers and -seekers in collaboration with System Dynamics Pvt. Ltd.

**New tie-ups:** Page Point, Eureka Forbs, Westside, Popular Wheelers, Bharti Airtel, Mc. Donalds, Cafe coffee day, Big Bazaar, Reliance, Pantaloons, Harra Fresh, Valani financial pvt. Ltd.



## Umeed Programme status

The Umeed programme started with one centre in the Behrampura slum area in 2007. Today Umeed has 47 centres in 12 cities and towns across Gujarat. This year 29,110 new students enrolled in the programme. During the year 161 skill development trainings were conducted, in total 64% of the trained youth got employment.



### A new life

Bhavesh and Daksha Sagathiya got married in 2009. Four months after their marriage, a tragedy happened. Bhavesh fell from the fourth floor of a building where he was working as a painter. After the fall, Bhavesh lay in a coma and the doctors were not very positive about the situation. The family and Daksha were devastated. "I thought we'd lost him. The doctors told me he would at the most have two days to live," shares Daksha with tears in her eyes. The coma lasted 2 months and today Bhavesh is back on track to recovery. However, going back to his previous job was completely out of the question. "I still have trouble with walking and any activity that has too much of a physical strain" says Bhavesh looking at Daksha.



"The road show team of Umeed came by our house and my in-laws told us that we both should sign up. I was not sure, but they were very encouraging and said that it would support Bhavesh. So we both signed up for the course." says Daksha. "I am in the ITES course and he is in the hardware course. We come and go together. It's nice."

Bhavesh (22) has studied in college, but failed in his final year. Daksha (20) has passed the ninth standard. They live in Tulsinagar, Wadaj with Bhavesh's parents and younger brother. "We teach each other. Since I learnt in an English medium school and college, I teach her English and she is very good at computers. Sometimes, when I cannot grasp a particular practical or concept, she patiently goes over it with me as many times as I need." says Bhavesh.

"The centre coordinator Sharmistha has been very supportive and the faculty take out extra time when we need it. I have learned how to spell names and type on the computer. It's been a month since we joined the course. I enjoy the life skills activities the most." Daksha says, sharing a private smile with her husband.

For Bhavesh and Daksha it's a new life, a new beginning, "And this programme has given us new hope." adds Bhavesh.

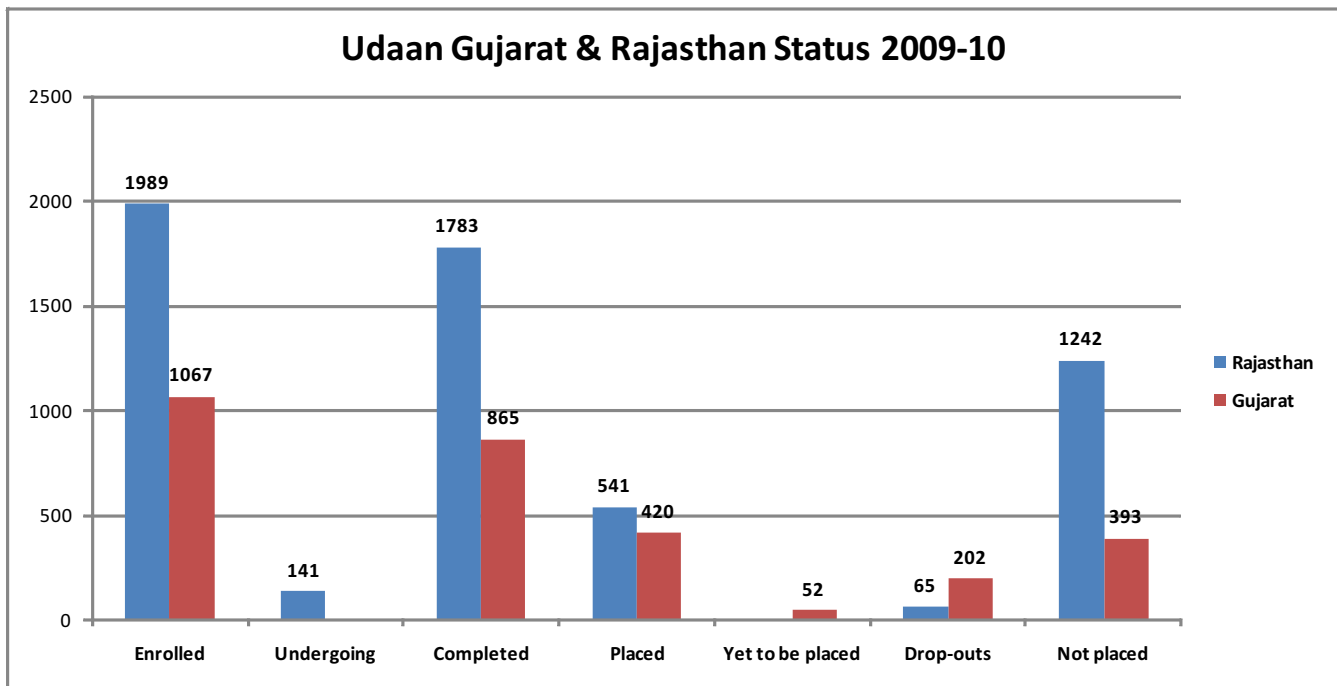
***Bhavesh and Daksha Sagathiya, students of the Umeed Programme***



## Udaan Programme Status

Today, Udaan runs 8 centres in Rajasthan and 4 centres in Gujarat. In the past financial year, Udaan conducted 39 skill training programs for unemployed youth. About 43% of the youth who were trained got employment in the form of a job or through self employment.

The YUVA self-finance initiative in it's first year of implementation is proving to be a sustainable innovation with many youth joining. 421 youth passed through YUVA. It offers courses that cover a higher level of a subject and it has tie-ups with different organisations ,such as Microsoft. The successful pilot in Rajasthan has opened avenues to scale in other States.



**Manish Datta** is resident of Shivanj, Rajasthan. His father is a government employee. He is the eldest one in his family. Manish couldn't pass the examination on std. 10th and he stopped studying. His parents wanted him to study further and they sent him to Sirohi to his grand parents' place. In Sirohi, he studied up to std. 12th. Manish was away from his parents and he had no restrictions, which dragged him to the company of some youth who were indulged into anti-social activities.



Manish came to know about Udaan from his friend. He joined Hotel Management course. He finished his course successfully and he got job in a hotel in Goa soon after finishing the training. He performed very well there. Now he works in a hotel in Delhi and earns Rs. 7000 per month.

Manish says, "Udaan has helped me a lot. It is because of Personality Development classes that I left the company of those friends. At the time of first job, faculties helped me to convince my parents also. Udaan has given meaning, a way to my life. I am very thankful to it."



**Varsha** is a girl of 18. She is from Padiiv village, Rajasthan. Varsha lost her father when she was very young. She has a younger sister and her mother in her family. Women are not allowed to work in Varsha's village so her mother had to face many difficulties after her husband's death. Varsha's sister couldn't study but Varsha decided to study further and she went to Sirohi for her graduation. To study further was not that easier for her.

Varsha heard about Udaan and she found it interesting. When she visited centre for more information, she came to know that for girls, the training is free of cost. She joined Sales Marketing course in Udaan. During the training, she slowly became more and more confident. Soon after finishing her training, she got job in a news paper 'Rajasthan Patrika', where her salary was Rs. 3500. Now Varsha work with a Co-operative bank as computer operator and gets Rs. 4000 per month.

Varsha says, 'Udaan training, especially Personality Development class has given me the courage to overcome difficulties. I now visit my village with confidence. My mother and sister are happy because boys of those people who used to oppose us are unemployed and I being a girl of 18 have started earning.'



Kanu Baraiya is 21 from Vadodara. His father is an agricultural wage labourer. Kanu has studied up to the 12<sup>th</sup> standard.

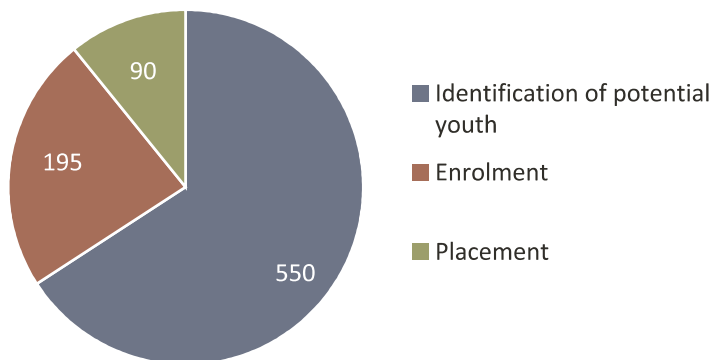
Kanu has 80% disability in his legs. His father has been the only bread winner in his family. In order to help his father, Kanu started searching for a job. But because of his disability and educational qualification, this was more difficult than he'd hoped.

Kanu was introduced to Umeed through a friend. He joined the ITES course and after 3 months' training, he got job in Sir Sayajirav Gayekwad Hospital, Vadodara as Data Entry Operator in Computer Registration Department. Kanu now earns Rs.2500 per month. He is very happy as he contributes to his family's income and helps share the load of his father.

Kanu says, "My life has completely changed because of Umeed. I got to learn so many things in 3 months. I thought I was of no use but my confidence level has increased after the training. My team is also happy with my work."



## Status of Umeed Disability 2009-10



*“Disabled youth are trained and there are a number of institutions for that. But there is no place where they are trained along with other students. This is what is unique about Umeed Disability Initiative. This makes me feel proud and motivated to work with the team and SAATH.”*



**Birva Patel, Asst. Coordinator,  
Umeed Disability Initiative.**

## Umeed Disability Initiative

The Umeed Disability Initiative was started in 2008 with the support of Wadhvani Foundation. Over the past two years the initiative has actively identified potential youth with disabilities from various slums in Ahmedabad and Vadodara. The programme is integrated with the Umeed Youth Employability Programme and works towards mainstreaming youth with disability.

### Challenging Disability

Janak Bharatsinh Vaghela is a girl of 20. She lives in Asarva, Ahmedabad with her mother and brother. She lost both her legs because of polio, when she was only two years old. The severity of her disability is 80%.

Janak’s father had abandoned her mother and children 15 years ago. He never came to meet them again. Her mother was the only bread winner in the family. As she was less educated, she accepted to work in the households nearby. She thus managed to bring her children up. Janak’s uncle who lives in the same chawl, helped during this period. He adopted her one brother.

Due to disability, Janak always faced difficulties in studies but because of her strong will, she could reach up to higher secondary school. She took her secondary education from Apang Manav Mandal, a boarding school at Ahmedabad where she made many friends and then went to Sharda School at Sola Road to take higher secondary education. She wanted to study further but due to severity of the disability, she could not.

Janak’s mother came to know about Umeed training programme and asked Janak if she wanted to join or not. Janak always wanted to be educated. She joined Information Technology Enabled Services (ITES) course in September 2008. It was a different exposure to her as she was attending the classes along with other students. She liked life skill module the most. She appeared for interview twice but both the places were not suitable for her so she could not be placed anywhere. Still she wanted to do something.

A group from Blind People’s Association, Swabhiman distributed sewing machines to PWDs to help them start up their own small enterprises, Janak’s mother was one of those contacted. The beneficiary had to pay Rs.1000/-, which is the 20% of the total cost of the machine. Janak was asked if she was interested in taking the machine or not. Janak knows how to use a machine and immediately signed up for it. In August, 2009, she got the machine. She has started stitching but still she requires support to get more work. Janak wants to become independent in her life by earning. The real journey of her life starts from here.




## Urmila Home Managers Programme

Since 2005, the Urmila Home Manager programme bridges this gap between domestic servants and urban households. The central aim of the programme is to:

- To provide urban households with a reliable, efficient and professional domestic help and
- To empower slum residents with increased opportunities for income generation.

Location	Ahmedabad, Gujarat
Reach	504 households
Partners	Gateway Hotel, Canar Hospital, VS Hospital, st. Johns Ambulance, AMC, Indian Oil.
Staff	3
Interns/volunteers	2

*Quote: "Its an endeavour to try and make the un-organised sector into an organised sector. Through this the women from lower income groups earns a regular monthly income which boosts their self esteem and thus earns them a sense of security."*

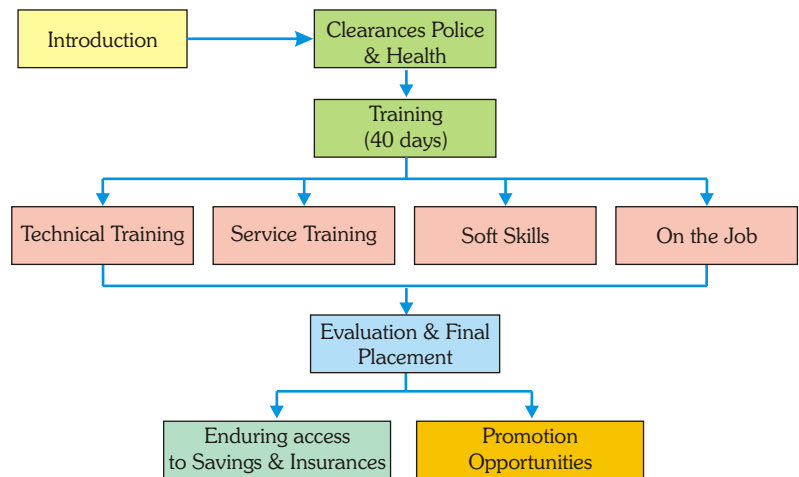


**Bella Joshi - Urmila Co-ordinator**

Today, Urmila services 200 clients in the greater Ahmedabad area. With four active franchises, the programme employs 225 home-managers.

The Urmila Home-manager program is active on different levels:

1. Recruiting and training of home-managers.
2. Placement, client registry, franchising support and quality control.
3. Support for adoption and implementation of the Urmila program.



### Client registry

Potential clients can get more information about registry by contacting the helpline: 98 79607198 or by sending an email to [homemanager@saath.org](mailto:homemanager@saath.org)

### Franchisee Model

Recently the Franchisee Model has been introduced to make the project more market friendly, professional and efficient. The Franchisee Manager is the relationship manager between the client and the Home Manager and is in charge of 40 to 50 Home Managers. They see to the day-to-day work responsibility of the Home Managers as well as replacements. Saath Livelihood Services (SLS) can act as an implementation agent to help other organizations execute the Home-manager Program.

Ms. Deepa Sanghvi is a Professor of Management studies in Ahmedabad and enjoys the services of the Urmila Home Manager Programme. She describes her experience as: "It has been 1 year and 3 months that I am associated with SAATH through the Urmila Programme. My mother-in-law is bed ridden, cannot speak much or even eat by herself. Someone is required to be with her all day. In addition to that, my father-in-law is hard of hearing. It is due to the Home Managers that I can continue my work at ease because they look after the needs and requirement of my in-laws all day."



She briefs the advantages with Home Managers that one cannot seek with other housemaids: "The trust factor directly comes in because of the association of a renowned organization like SAATH. Geetaben plays an important role in the process by constantly being in touch with me. I like the concept of monthly feedback as well. They always arrange a replacement as and when required."

Ms Sanghvi strongly feels about something, she explain: "The work that SAATH has been doing with its Urmila program is really impressive. For example one of my home managers is a widow and has a 17 year old son to look after. It is the Trust Factor here as well that she has on SAATH to employ her in a place where she can work unhesitatingly. She feels secure in the environment and does her work which is helping her earn a living out of it. And the other is especially when we require Home Managers to stay for the nights, the families of the Home Managers do permit them again. Why? It's again because of the belief in the organization. I could go to a vacation on Leh, Ladakh because of the trust I have in my Home Managers that they would take proper care of my in-laws in my absence. So Urmila indeed is doing a great work on both the sides."

**Ms. Deepa Sanghvi, client of Urmila Home Managers Programme**

**Jasuben Jhala** is a Home Manager under the Urmila programme. She's a kind and considerate woman with a soft voice. She shares her experience as: "I have come from a village and today I live in the city because of SAATH's Urmila Programme. I came to the city, got training and then served as a Home Manager for 24 hrs. I had a debt to pay and my husband used to give no money. Now it's time I don't need it anymore, as I am earning myself enough to fulfill the needs. I am now independent. I cleared the debt of around 1 lakh and paid a fee of 60,000 Rs. for my operation. Today people respect me where I work and treat me well. This is because of SAATH, or who will be giving job to a 54 year old lady?"



She further says, "We get very good support from Bellaben and Krutiben whenever required. I was ignorant but today I am trained enough to serve people well and earn my money respectfully. My good wishes will always be with SAATH."

**Jasuben Jhala, Home Manager under the Urmila programme**

# Health & Education



**Balghars**

**Child-friendly spaces**

**TB dots programme**

**RCH programme**



## Health & Education

Programme	Education		Health	
		Balghars (7 centres)	Child-Friendly spaces (3)	TB dots
Location	Juhapura	Juhapura, Vasna, Bremapura	Vasna, Paldi	Juhapura
Reach	245 children	105 children	108 persons	14, 000 households
Partners	Setu, Prabhat Foundation, Gali Gali Sim Sim		TB Control Society, AMC	
Staff	14	3	2	
Interns/volunteers	1			

SAATH Education initiatives brings primary health care and basic education to the most vulnerable young children in slum areas and child labourers. SAATH's Community Health Programme (CHP) works towards making affordable primary health care accessible to the urban poor.

### SAATH Balghars

Balghars are pre-schools in the area of Juhapura, Ahmedabad. They provide basic education, health and nutrition support to children between 3 and 6 years old. The programme started in 1992 and today operates seven pre-schools that reach out to 245 children in slum areas. In 2009, the 7th Balghar has been set up in Ronak Park.

#### What about the parents?

- 160 parents participated in 7 parent meetings and 963 homes were visited by Balghar teachers. In total 189 children were evaluated.

*"I work with SAATH since 2003. I have worked in the first Balghar and in 7 yrs, SAATH has 7 Balghars. The best thing I like about my programme is that here, we focus on overall development of children. Another thing is celebrations of all the festivals. We don't need to teach our children lessons of communal harmony and syncratic culture they themselves learn those Things."*



**Sanjida Shaikh, Coordinator, Balghar**

*"Kankaria Lake has been developed so well. We had to count the children again and again to make sure that all the children were together. However, the children who are with Balghar since last year helped us this time. They took care of new children. Many of the children had their first exposure to go out without their parents. The children enjoyed a lot."*

**- Hamidaben, Balghar Teacher, on the Picnic at Kankaria Lake**

### Activities

Several activities for children were organized during the year 2009 – 2010, varying from a picnic to Kankaria lake to the distribution of toys and slates by a donor and from basic English classes by Teach India to health check-ups performed by Setu. For the teachers exposure visits, trainings in child development and two workshops on story telling and making finger puppets were organized.

“Both of these trainings helped me a lot. Children in my Balghar now listen to the stories carefully, because I use a finger puppet and action to tell the story.” – Raisaben, Balghar Teacher, on the trainings 'Puppet Making' and 'Storytelling with Action' –

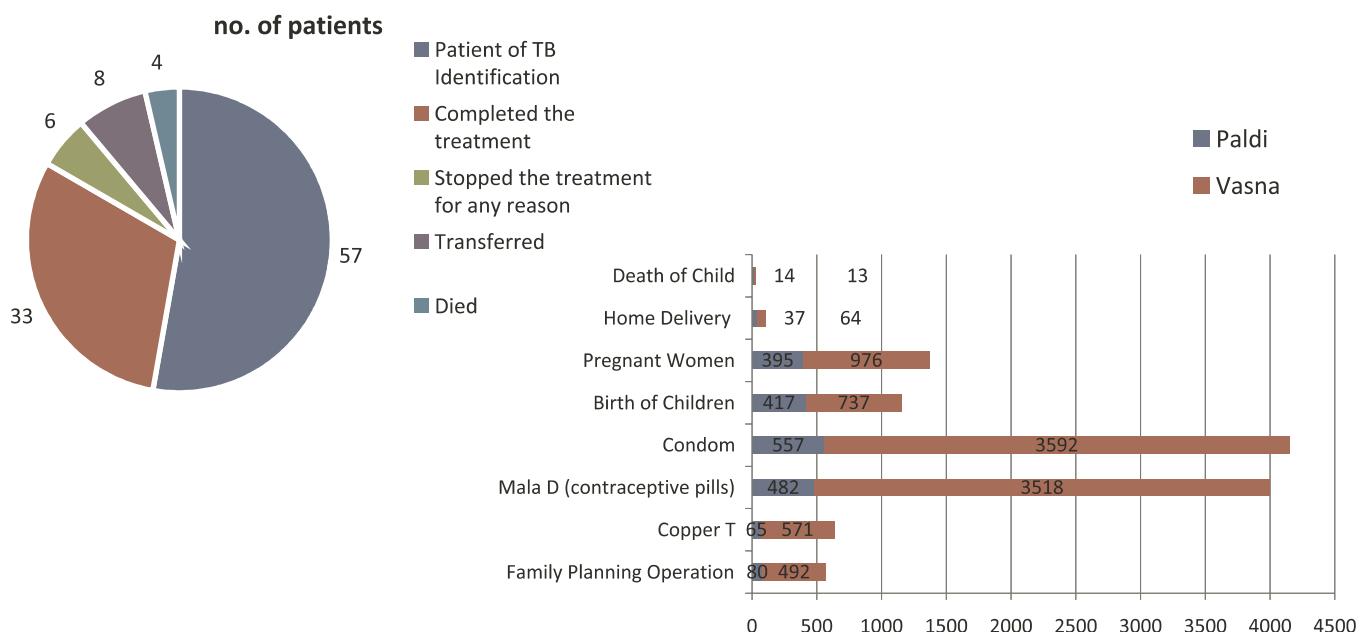
## Child-friendly spaces

In 2009 SAATH has launched a new programme: SAATH Child-Friendly Spaces for Child Labourers: a unique, 4-hour non-formal education course. Today, 3 centers in Ahmedabad slum areas serve about 100 child labourers. TB Dots Programme, Juhapura

With the aid of the TB Control Society, SAATH initiated a TB Direct Observation Treatment Center (DOT Center) in Sankalitinagar slum area to identify and treat patients.

### Reproductive and Child Health (RCH)

The RCH programme is supported by the AMC and is run through centres in Paldi and Vasna. Link workers from the community, create awareness about various illnesses and facilitate the community's access to health services and facilities.



Mohammad Hussain Hanif is the son of Mohammad and Afsana Shaikh. He was born on the 28th of November 2002. As a young child, he used to break things, hit people and would soil his clothes constantly. His parents were worried that something maybe wrong with him, and they took him to Vadilal hospital. The doctors diagnosed him as being mentally challenged. Mohammad could not sit until he was a year old; neither could he walk until he was about two or talk until the age of three. Mohammad’s parents enrolled him in the Balghar when he was 5. He slowly begun paying attention during the teaching, indicating when he wanted to go to the toilet and there were improvements in his motor skills like holding a pencil. His mother shared with the teachers at parent meetings that he has improved tremendously at home as well.

**Mohammad Hussain Hanif – child attending a Balghar**



## Youth Development

Saath's Azaad Youth is a community based youth-led group and was launched in 2008. While working with youth (18 to 30 years) from slums, SAATH realized that these youth need emotional and psychological support as well as a platform to share, innovate, and explore in order to develop their own potential.

The goal of the programme is to create, motivate, train and sustain youth-groups, to affect self-development, leadership, confidence and self-esteem through activities. There are 6 small groups with 126 youths (55 males and 71 females) in Vasna, Juhapura, Behrampur, Vadaj, Shahpur and Dariyapur.

Location	5 slums in Ahmedabad
Reach	126
Partners	The youth groups are seeking financial support for all its activities. Currently Paul Hamlyn Foundation supports the youth group in Sankaltnagar as a part of the Integrated Slum Development Programme Staff1
Interns/volunteers	6

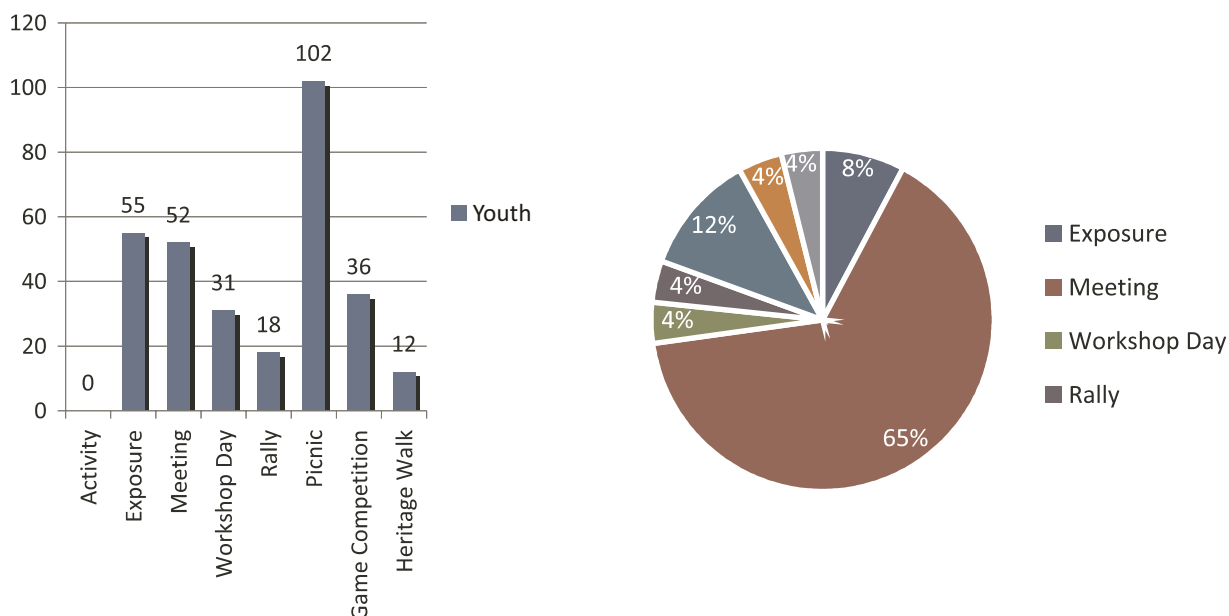
*"Before we started working, there were no places in the area where youth could meet and get together. Now residents of area know Azaad Youth Group and its activities. I think the way the programme works is really unique, one because here, the focus is on youth development and not the development through youth."*



**Paresh Sakariya,  
Coordinator, Youth Group**

## Activities

During the year several meetings were conducted on a regularly basis. Socio-economic issues were discussed like: Why should Women go to Work?, Why go back to school?, What is HIV/AIDS? Exposure visits were organized to Gandhi Ashram, to a Photo Exhibition in the Center for Environment and Education, heritage sites around Ahmedabad, a picnic was organised to Thol Bird Sanctuary. Two workshops were conducted on global warming and HIV/AIDS.



## Overview

Overview In general, the level of self-confidence of the youth has increased. Parents trust the activities of the youth group and they are allowing their girls to go out. 6 girls have started working.

We have 71 young girls with us. Two groups made up of 5 youth female members were considered best entries in Design for Giving Youth Contest by Riverside School & Volunteer Ahmedabad.

A challenge is to sustain the group for a long period of time. This could be attained by working at the youth's pace and visiting parents regularly for support. Girls have started coming out of their homes.

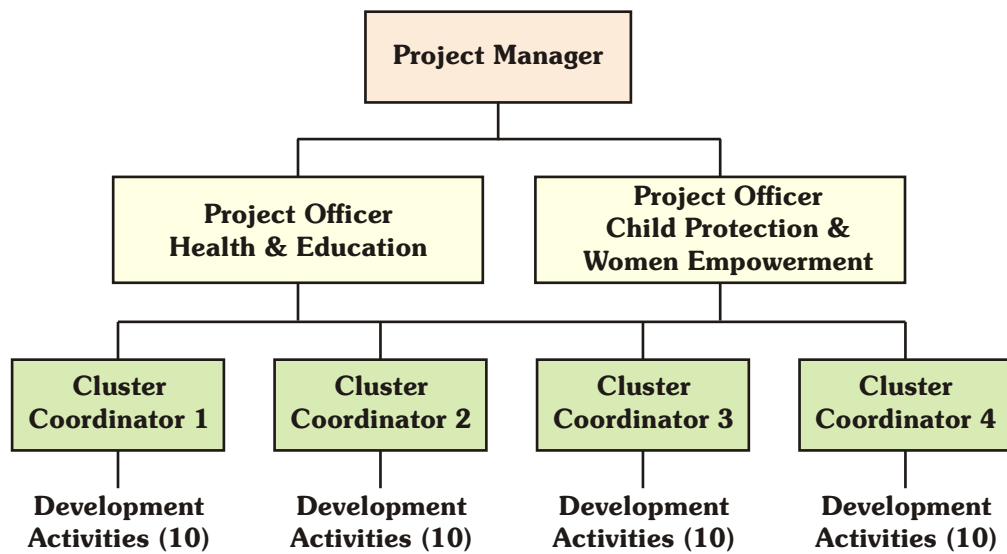


**Shahida Deshwali** is 19 year old. She is a resident of Juhapura and member of Azaad Youth Group. Shahida's family is from Rajasthan and her father has a business of transport here in Ahmedabad. Shahida left her study after taking admission in First Year because of an incident in her family. She was very disturbed because of that incident when she came to know about Azaad Youth Group through a friend who was a member. She was not willing to join in the beginning, but her friend persuaded her to attend one of Azaad's meetings. She went there and the interaction with other group members and coordinator turned out to be so good, that she decided to join the group. After joining the group, she visited Sankalitnagar. "It was the first time I visited Sankalitnagar. I realized how difficult it is to live in an area where people have lots of difficulties. I was very surprised when I saw 8 to 10 people living in a small room. We all have separate rooms in my house and sometimes we feel the house is crowded when we have guests. After this visit, I decided to work in this area." Shahida is now an active member of the youth group. She is very interested in all the activities. She thinks that after joining the group, her self-confidence has increased. She has got a chance to see a different world that she was never exposed to. In time, she wants to work more in Sankalitnagar. Shahida wants to study again and she has started preparing for it.



– **Shahida Deshwali, Azaad Youth Group Member** –

# Human Rights



## Child Rights Programme

Location	120 villages, Dholka and Viramgam, Gujarat
Reach	27,348
Partners	Save the Children
Coordinator	Shyam Prakash Singh
Staff	47
Interns/volunteers	40 students from Samoda college Mashna, conducted fieldwork for 5 day for an assignment.

*“There are many issues related to child rights and child protection in Viramgam and Dholka blocks. SAATH is the first organization that has started working in those areas. The project is different because the aim is overall development of the village through Child Rights. I like to work with the team and SAATH because impact is focused in all the activities.”*



**Shyam Prakash Singh,  
Project Manager,  
Child Rights for Change**

The Child Rights Programme is based on protecting issues of children defined by the Child Rights Act (The UN International Convention on Child Rights accepted by the Indian government in 1989). The focus lies on sensitizing communities in recognizing issues of child rights violation and child labour.

The Scandinavian company IKEA realized that most of the cotton that it purchases from India comes from farms that employ child labour, therefore it has invested in eradicating child labour in cotton farms through Save the Children. The programme is being implemented by various NGOs in India.

The project started in 2009 with a view to ensure child rights in 120 villages of Viramgam and Dholka blocks of Ahmedabad by SAATH. The project has an integrated approach. Below are four components of the project.

- **Child Protection:** ensuring protection to all the children from abuse, harm and neglect
- **Inclusive Education:** ensuring education for all
- **Women Empowerment:** strengthening of SHGs & access to Microfinance as well as raising awareness on social security schemes on livelihoods
- **Preventive Health:** ensuring Access to all services of Aanganwadi Centres to all

### Activities 2009 – 2010

- Formation of 120 Child Protection Committees (CPC) with a total of 1536 members
- Formation of 120 Children Groups (CG) with 2057 members
- Activation of 120 Village Education Committees (VEC) with 490 members
- Activation of 240 Self Help Groups (SHG) with 2,822 women
- Baal Adhikar Yatra: A bicycle rally of 800 km in 30 days, covering 120 villages. 46,064 people were approached during the Yatra.
- Campaign on National Rural Employment Guarantee Act (NREGA): An awareness campaign on NREGA for 5 days covering 120 villages. 14,280 people were approached during the campaign.
- Stay in School Campaign: A drawing competition on “What do I Like in School and What I don't Like in School” in 120 schools. 10,726 children participated in the competition.
- Parents' Orientation 120 villages on Long Term Benefit of Early Childhood Education



**Mahesh** lives in Liya, Viramgam block. He studies in std. 5th in Liya Primary School. He is a member of Children Group (CG) formed in the village. Once when the members of CG met, the Development Activists, Mahadevbhai started discussing about the irregular school attendance of some students and what should be done so that students go to school regularly. Mahesh and members of CG thought that if they would meet their parents, they may encourage them to go to school regularly or at least they would get to know the reason behind their irregularity. Mahesh and his friend visited two students' home and tried to know the problem. They got to know that their friends were irregular because they went to work. Mahesh visited their homes thrice and tried to convince their parents to send him to school regularly. Mahesh says, "I am now so happy because my friends have started coming to school. I love to play with them and study with them."

**Mahesh, happy standard 5<sup>th</sup> student, Liya Primary School, Viramgam**



**Nimesh** is a boy of 12 years, lives with his family in a village called Zezra which falls under Viramgam block. Nimesh studies in standard 5th in Zezra Primary School. Nimesh is an average boy at scoring the marks in the exams. He was always punished and asked to leave the class. When the drawing competition was organized, he also participated. All the participants were asked to draw what they like about school and what they don't like. He drew the school very nicely and the teachers in what he liked about school and he also drew the muddy ground at the time of monsoon that he doesn't like. The presentation was really good and the teachers were surprised to see such a nice drawing by Nimesh. He won the first prize. They also realized that although he was always punished, he liked the teachers. Nimesh's teachers have met his parents and informed them about the talent that was hidden in him. The drawing teacher has taken the responsibility to teach him more.

**Nimesh, naughty standard 5<sup>th</sup> student, Zezra Primary School, Viramgam**



### About the team

The programme is run by the All Child Rights Team and consists of 47 members. Every Development Activist is active in three villages, reaching 120 villages in total

# Rural Development



## Livelihood

Location	Surendranagar, Rajkot, Jamnagar
Reach	4,581
Partners	District Rural Development Agency, WASMO, Care, CSPC.
Staff	6
Interns/volunteers	3

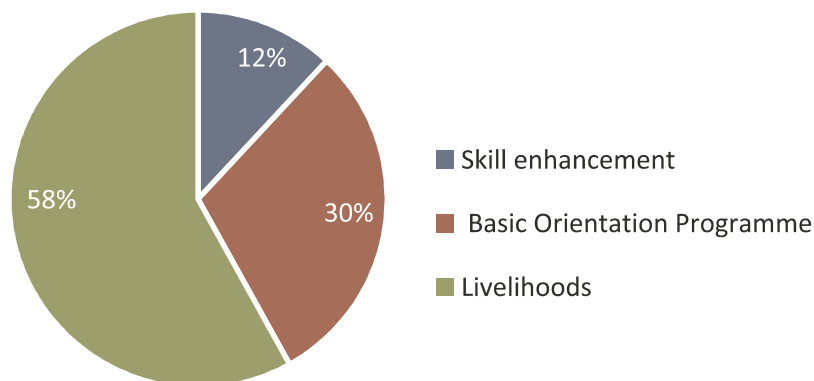
*It has been 5 yrs that I have been working with SAATH. I was born and brought up in the same place but I was not aware about Patola and Tangaliya workers. But I have learned a lot through trainings and exposure visits. The thing I like the most is the work is very much focused that leads to the success.”*



**Kiran Raval, Cluster Coordinator, Surendranagar, SAATH Rural.**

## Livelihood training

In association with the District Rural Development Agency (DRDA), SAATH conducted and facilitated 72 trainings in 66 villages with a total of 2006 participants. Trainings on skill enhancement, Basic Orientation Programme (BOP) and livelihoods were conducted. Trainings include Soap Making, Salt Workers, Patola weaving, Agriculture & Animal Husbandry, Motor Repairing and Automobile Training.



District	Training	No. of Blocks	No. of Villages	No. of Trainings	No. of Participants
Surendranagar	Skill enhancement	3	5	10	250
Surendranagar	Basic Orientation Programme	4	22	22	600
Surendranagar	Livelihoods	5	33	33	970
Rajkot	Livelihoods	1	3	4	121
Jamnagar	Livelihoods	3	3	3	65
Total		16	66	72	2,006

### Marketing

Taking forward the Snehal project, SAATH has been working with SUVAS (Surendranagar Vankar Samiti) to create market linkages. The artisans sold Rs. 90,000 worth of goods at the Dastkar Mela in Bangalore in 2009. It is also in talks with raw silk manufacturer directly in Bangalore.

### Jan Seva Kendra (Rural Resource Centre)

The Jan Seva Kendra was set up as a part of the Snehal project but has successfully developed into a self sustainable unit. It works in Maliya Miyana and facilitates rural government schemes, projects and in the past year has successfully facilitated in the implementation of schemes and advocacy.



SAATH worked on a **rainwater harvesting tank** in association with WASMO and Care. In its first phase, a feasibility survey was conducted. Things like space for the tank and readiness of residents to construct the tank were taken into consideration. A total no. of 150 households benefitted. Each tank has the capacity of 10,000 litres of water.

Rain Water Harvesting Tank (in association with WASMO and Care)	150 HH
Loan of Rs. 1 lakh provided by CSPC for R.O. Plant in the village Khakhreji where everyday 10,000 litres of water is purified. Residents pay 15 paisa per litre of water	2,000 HH
Support for check dam by CSPC for irrigation in Khakhreji	25 farms
Jan Seva Krushi Kendra in Khakhreji and Juna Ghatil are run by SAATH where farmers get agricultural inputs during sowing, harvesting and throughout the crop cycle	400 farms



**Story of Chandubhai**

**Chandubhai Devabhai Vaniya is a 38 yrs old and resident of village Memka. The village is situated in Vadhvan block which falls under Surendranagar district. Chandubhai's family includes 5 daughters, 1 son, his wife and his parents.**

**Chandubhai and his family work in their traditional occupation, weaving. He used to make very simple mats and carpets. He didn't know to make designs even though his work was good, because he could not get enough money and some of his work was not sold. Moreover, he was not aware about the demand of colours and colour combinations, because of which he didn't earn much.**

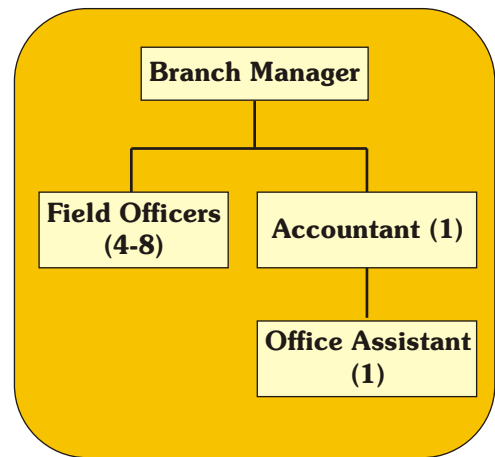
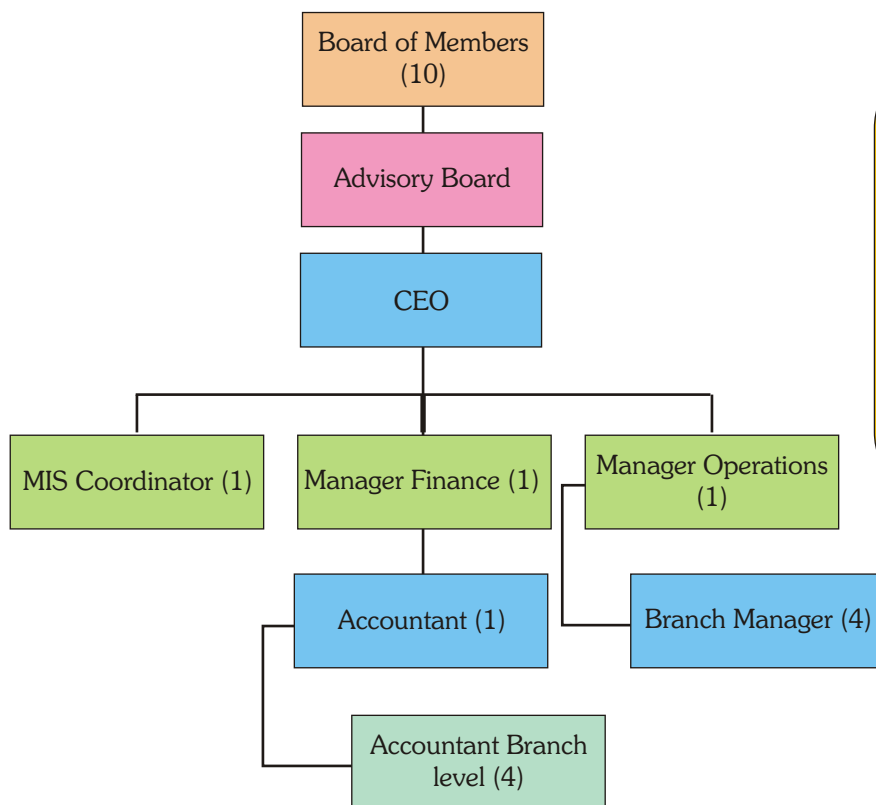
**During those days a worker from SAATH met Chandubhai and asked him to attend the skill enhancement training. The 7 days training was organized in association with district Rural Development Agency. The training contained 5 days of practical and 2 days of theory classes in which participants were taught to make designs, to die and colour combinations.**

**After receiving this training, Chandubhai has started applying what he learned. He gets many orders for making mats and his income has increased.**

**He says, "I am grateful to SAATH to give me this opportunity to be a part of the training. I feel motivated because people now admire my work and buy my products."**



# Micro-finance



*Human Resource Structure MFI*

Fixed Deposit	1 yr deposit – 7.5% interest
	2 yr deposit – 8.5% interest
Nu-Power	New loan to purchase Solar Lights, to save energy- costs.

*“I have been working with SAATH for past 18 yrs. I love to work with MFI because it aims at motivating residents of slum areas to have habit of saving. And because of this habit, people think before they spend. I feel proud to work with SAATH because it is SAATH which directed me towards a very good life.”*



**Madhuben Parmar**  
Operation Manager, MFI

### Achievements

This year the MFI altered into an expansion mode, with the opening of two new branches in Vadaj and Fatehwadi. A major achievement has been the implementation of Joint Liability Groups, which increased the repayment rate to 98.5%. Researchers from Harvard University and the World Bank have studied the impact of shifting from individual lending to joint liability groups among Saath MFI clients.

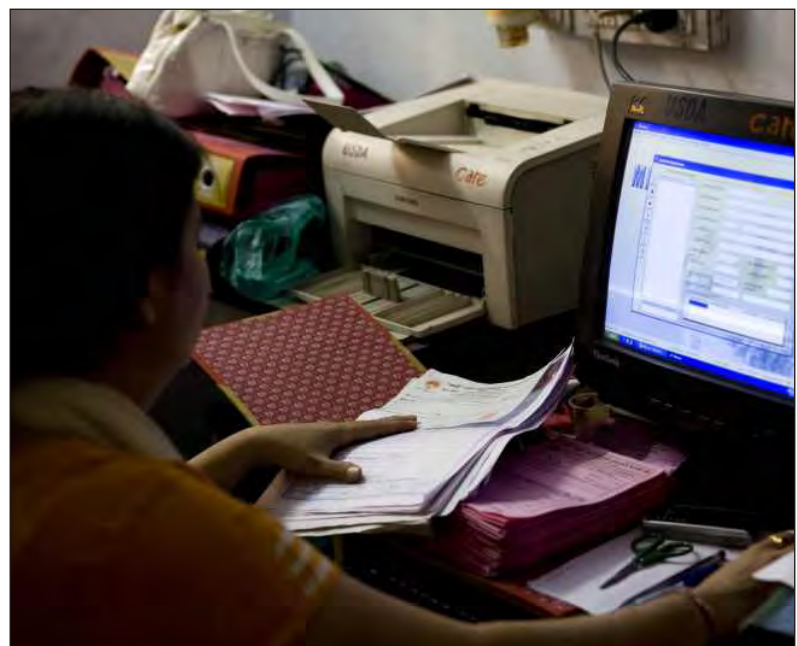
### About the team

The Saath MFI consists of 48 members in total. The MFI head-office counts 6 staff-members. The 6 MFI centers, located in 6 wards in the city of Ahmedabad, consists of 6 Branch Managers, 6 Accountants, 25 Field Officers and 5 Officer Assistants.

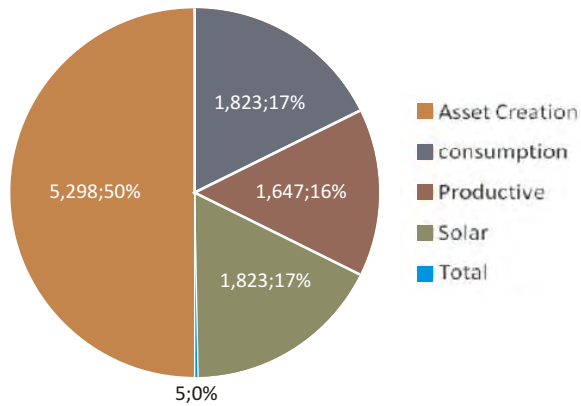
The training Field Officers has led to a substantial rise in the clientèle of the MFI from 7,296 members in 2008-2009 to 9,743 members in 2009-2010. The Field officers are trained on conducting meetings in new areas in order to create awareness about the benefits of savings and to make them aware about MFI.

*“We conducted a non-experimental study of the recent shift in liability structure of SAATH MFI loans. Focusing only on JLG clients who previously held individual loans, we find that joint liability helped increase loan repayment and compulsory savings for these borrowers. These findings suggest that JLG is effective in reducing default and increasing savings discipline among Saath MFI clients”*

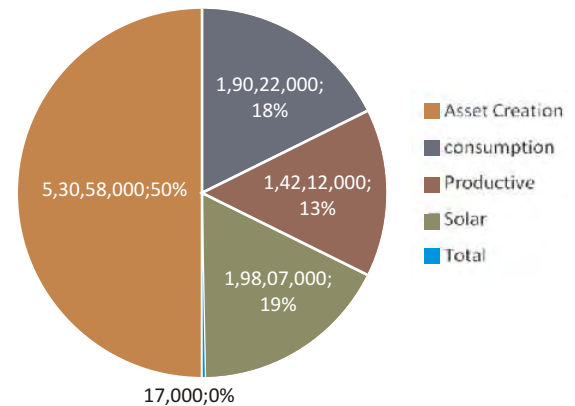
**Bilal H. Zia, Development Economics Research Group, The World Bank**



## Type and number of Loans disbursed 2009-10



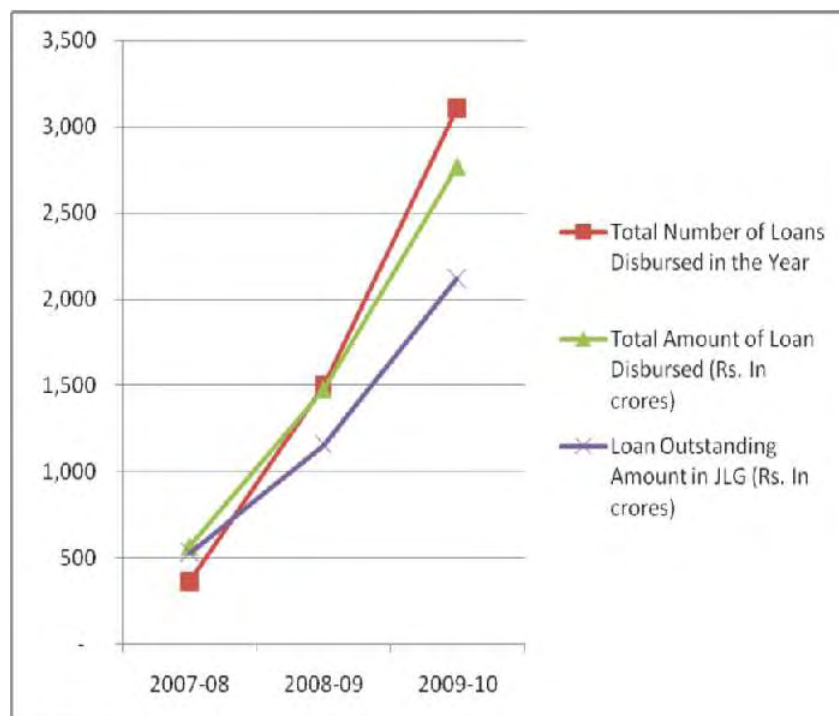
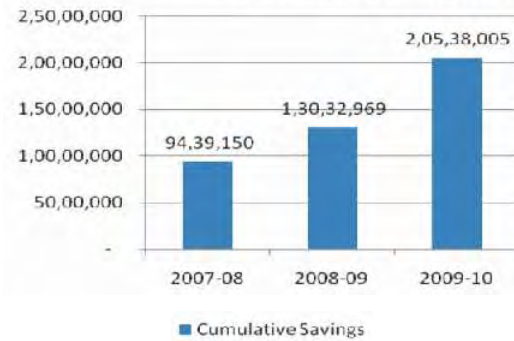
## Amount of Loans disbursed 2009-10 (in crores, Rs.)



## Members and Groups in MFI 2007-2010



## Cumulative Savings



Vasantiben is 42 and lives in Vasna, Ahmedabad with her husband and 4 children (2 sons and 2 daughters). Vasantiben's younger children are school going and her older daughter helps manage the home. Her older son is in first year of college. He also passed out of Umeed in 2008.

The household's main and steady source of income of the house is Vasantiben's small business of readymade cloths. She purchases ready made clothes from the wholesaler and sells them in Vasna and areas nearby. Her husband has a daily wage of a labourer and older son works the evening shifts at Domino's Pizza, as a delivery boy.

Vasantiben found it difficult to manage her finances for the home and shop. She had to make steady payments to the wholesaler without the assurance of any steady profit from her business. She learned about MFI and joined it in 2002.

Vasantiben has taken five loans. Her first loan was for Rs. 5000, for her children's fees. The consecutive loans she took were for her business ranging from Rs. 10,000-30,000. The business related loans she took, were within the Joint Liability Group (JLG) system of the MFI. Her experience in the JLG system is like many others. There is a period of adjustment because they are used to paying back as and when they have a lump sum. "All the staff members are very supportive and my installments and savings are collected on time. I no longer am tense about the money that I have to pay to the wholesaler." She recalls an experience when she needed to pay the wholesaler and did not have enough money, the MFI came through for her. The Branch Manager checked her account and told her not to worry as she had enough money in her account. She says, "It was a great relief. Thanks to the MFI for helping me save and ensuring I get my money when I need it." Vasantiben and her elder daughter now, both have accounts with MFI.

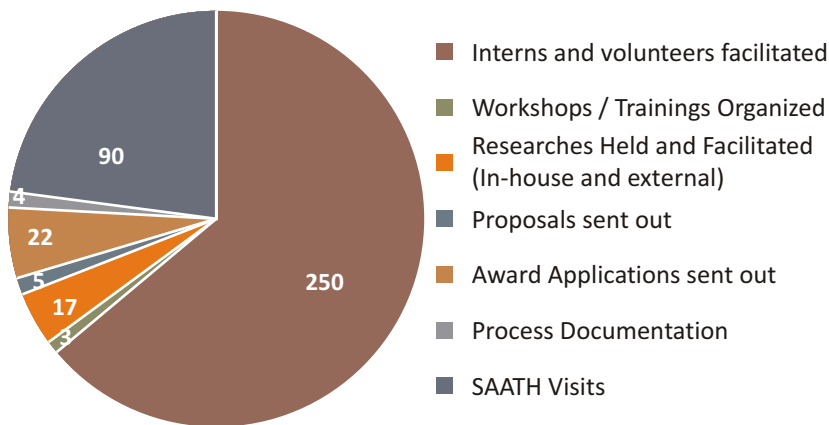
**Vasantiben Himmatlal Borana – client MFI**



## Research & Documentation Cell

The Research and Documentation Cell works on compiling and developing reports, communication materials, research data, carrying out studies, publishing information about Saath's programmes, networking and facilitating visitors, interns, volunteers to Saath. The RDC has also begun taking on external projects for content development and translations.

This year RDC focused on Strategic Fund Raising and Brand Building for Saath. An intensive analysis of Saath's funding was carried out by Meghna Shah, an AIF-Clinton fellow. Following her findings, which indicated heavy dependence on government funding, a Resource Mobilisation taskforce was set up in Saath and a vetting process was initiated which included all programme teams. Saath also participated in the Joy of Giving week organized by Give India, with a small campaign to raise in-kind support from individuals in Ahmedabad in the form of toys and educational material for children in the Balghars. 11 individual donors came forward.



### Building Saath's Online Presence

To increase Saath's reach to individuals with an increasingly online world, RDC strategically has been building Saath's online presence through websites, Saath's donation site, social networking sites and a blog.

[www.saath.org](http://www.saath.org) [www.saathumeed.org](http://www.saathumeed.org) [www.saathurc.org](http://www.saathurc.org)  
[www.saathdonation.org](http://www.saathdonation.org)

Face book – Saath Charitable Trust, Twitter – Saath Blog – [www.saath.wordpress.com](http://www.saath.wordpress.com)



*“After working in the corporate sector for four years as a strategy consultant, I decided to switch gears*

*and apply my business background in the development sector. Before coming to India I was specifical-*

*ly interested in exploring the social enterprise space, and SAATH has given me the runaway to explore and implement innovative business models to help create a more sustainable organization. The staff at SAATH has been unbelievably supportive and helpful throughout the duration of my fellowship. The beauty of SAATH is in its ability to create a knowledge sharing platform between slum residents and the middle-class Ahmedabad community. Through my experience at SAATH I have not only grown professionally, I have also had the opportunity to build lasting relationships with people I probably*

*would not have gotten to know to such depth without SAATH's platform. SAATH' desire to constantly innovate, as well as its deep relationship with the community it serves makes it the ideal organization in which to make a lasting impact and simultaneously indulge in a grassroots level experience.”*

**Bijal Shah, Intern**

## Visitors

In year 2009-2010, SAATH had around 250 visitors from different organizations as well as individuals. The visiting organizations were, Sahaj (Vadodara, Gujarat), Indian Institute of Management Ahmedabad, Centre for Environment Education (Jammu & Kashmir), Mahatma Gandhi International School (Ahmedabad) and Lycee School (France), to name a few.

### **Aqulim Jajorea - MBA-PGP from IIM Ahmedabad**

Good initiative, nice experience to visit clients, volunteers etc. The approach towards issues faced and cater new objectives was highly commendable. Keep up the good work.

### **B. Saranya - PGPM from IIM Ahmedabad**

It was the first of its kind. The minutest details of the working of MFIS were taken care of doubts were patiently answers. Moreover, interaction with actual loan takers was very insightful. It shows the impact that such organizations have on the life of people.

### **Deepak Desai - Socio-cultural environment of business, IIM Ahmedabad**

The experience was overwhelming and eye opening. The impact that SAATH has on the community was impressive after meeting the people in the slums. Its effectiveness and positive influence and changes it brings in people's lives is commendable. I would like it if it could have a wider spread in future reaching out to people in the other parts of the country.

### **Kashish Kacheriya - Student**

I can tell SAATH has done commendable work for the Juhapura community & it would be a privilege to work with them.

### **Hari Subhash - Livelihood Consultant**

I had a great time. I was impressed by the Community Vedio Programme and the pre-school education programme. Thank you.

### **Bhanu Pratap Singh - Project Associate**

We have wonderful experience with SAATH as we came to know how they are mobilizing community towards development. All their programmes are developed according to the need of the poor and needy people. I thank to SAATH for providing us opportunity of a wonderful learning experience. Mubashir Sultan - Employee, CEE

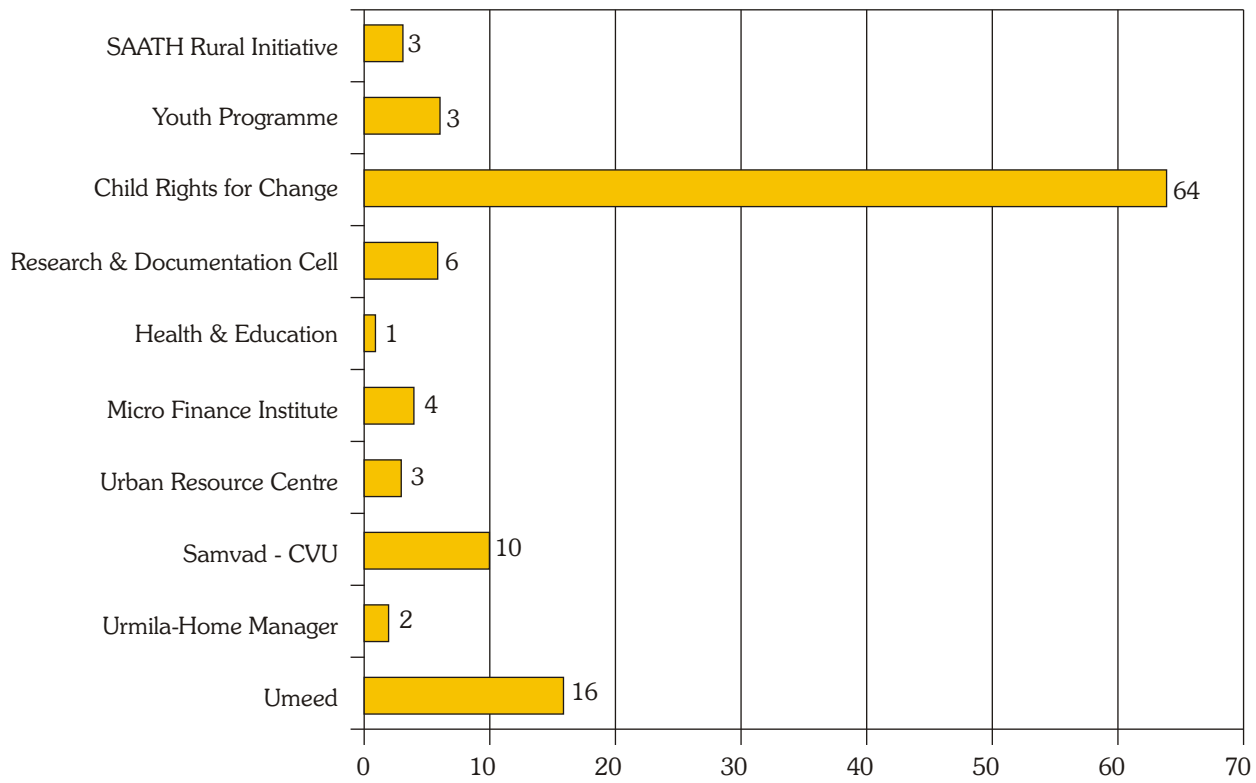
SAATH is really working in an exceptional manner by developing creativeness and awareness in the urban slum area through its various centre that we visited. We wish them all the best for their mission and hope they will initiate the same mission in Kashmir.

### **Antoine Fortier - Student**

It was amazing being able to go to the slums and see what life is like for these people, but also how little actions like microfinance or teaching some kids for a few hours can make such a big difference.



### No. of interns & volunteers



**Out of 115 interns, 14 interns were international and 101 were local and national.**



## People at Saath

<b>Chairperson</b>		<b>RDC</b>		<b>Umeed</b>	
Sara Ahmed	5	Lipi Joshi	E-1	Girish Parmar	C-
<b>Managing Trustee</b>		<b>Community Video Unit</b>		Harshat Shrimali	C
Rajendra Joshi	E-21	Rehana Pathan	C9	Hemangini Patel	C2
<b>Trustees</b>		Tarun Parmar	C2	Himanshu Bane	C-1
Dinesh Mehta	3	Vishal Acharya	C-	Hiral Doshi	C-
Navdeep Mathur	1	Zuber Shaikh	C7	Janki Ahlyaru	C-
(Retd) Justice R.Mehta	6	Retainers		Jaydev Joshi	C-1
<b>Co-Directors</b>		Anil Parikh	R5	Jayesh Bhadane	C-1
Keren Nazareth	E-1	Bella Joshi	R3	Jayesh Mackwan	C-1
Niraj Jani	E2	Hitesh Pariekh	R	Jigar Panchal	C-1
<b>Urban Program Manager</b>		Kanu Bharti	R1	Jignesh Analkat	C-1
Chinmayi Desai	E15	Mayak Joshi	R	Jignesh Patel	C
<b>Finance /Admn</b>		Pk.Das	R4	Jitendra Parmar	C
Amjat Hussain Shamma	E -1	Yasmin Rehmani	R6	Jiten Shukla	C-1
Hemali shah	E3	Microfinance		Kalpesh Agarwal	C2
Jayana Oza	E-1	Alka Makwana	E3	Kalpesh Mehta	E3
Kartik Koshti	E -	Arunaben Shrimali	E14	Kanjibhai	C5
Manish Trivedi	E4	Chandrikaben Shriamli	E15	Khushali Jardosh	C
Pratapsinh Solanki	E19	Divyang Bhatnagar	E2	Kinchit Thakkar	C-1
Shailesh Adikane	E -1	Geetaben Padhiyar	E14	Komal Patni	C-1
Vandana Patel	E - 1	Jayshree Patel	E6	Lalit Chouhan	C
<b>Health &amp; Education</b>		Kamlaben Sargara	E14	Lata Motaval	C
Ajmeri Suhana	C-1	Madhuben Parmar	E17	Mausami Dharmadhikari	C-2
Hamidaben	C7	Purshottam Chauhan	E14	Mohammad Y.A. Faruki	C-1
Hoorbanu Pathan	C3	Rekhaben Gohil	E7	Mohan Sahani	C-1
Irshad Shaikh	C-1	Rukmaniben Saragra	E14	Mehul Lakhkhan	C-1
Jitendra Sargara	E8	<b>Urban Resource Centre</b>		Mukesh Pancholi	C-1
Minnat Shaikh	C-1	Afroz	C-	Nanamiya Faruki	C-1
Mumtaz Sheikh	C-1	Devuben Parmar	E17	Narsinh Choudhary	C-
Nasreenben Mansuri	C4	Dina Solanki	C-	Nikunj Charoliya	C-1
Raisa Chhipa	C4	Gauriben Chauhan	E11	Nilesh A Parekh	C3
Sanjidaben	C8	Gopal Chauhan	E5	Nilesh Ladwa	C2
Sarfunisha Pathan	C8	Jignesh Parmar	C-	Nirali Pancholi	E - 1
Sheikh Shakila	C2	Kiran Parmar	E14	Nishant Dave	C-1
Sherbanu Maniyar	C-	Padmaben Khuman	E9	Nitendra Solanki	C
Zarina Mansuri	C-2	Ramilaben Shrimali	E17	Nitesh Oza	E8
<b>Livelihood</b>		Ramilaben Vaniya	E8	Padmini Puwar	C-1
Barkat Salmaniya	E8	Rehana Shaikh	C6	Pankaj Palia	C3
Kishore Ghelot	E11	Tabassum	C-	Parul Rajjada	C2
Paresh Sakariya	E3	Yakub Pathan	E7	Pinakin Goswami	C
Slum Networking Prog.		<b>Umeed</b>		Pooja Mehta	E3
Bharat Chauhan	E20	Amit Kumar Paliya		Priyanka Macwan	C-1
Devang Patel	E5	Ankit Modi	C-1	R.M.Chauhan	C-1
Mansingh Maurya	E20	Anurag Khatri	C-1	Rajnikant Ladva	C-1
<b>Rural Team</b>		Arvind Singh Tomar	C2	Ramdev Sinh Vala	C3
Chaitali Joshi	C	Attarali N. Saiyed	C-1	Ranjeet Sinh Mahida	C2
Dilip Zala	E6	Bhavin Vala	C-2	Rekha Hairay	E4
Kiran Raval	E3	Bhavini Yadav	C-1	Riketa Parmar	C-1
Yasin Bhornia	E5	Birwa Patel	C-1	Roopali Srivastava	C-1
<b>Child Rights Programme</b>		Chaitali Lakkad	C2	Sanjay Ganeshe	C-1
Shyam Prakash Singh	E 1	Sunil Chauhan	C2	Sanjay Gupta	C-1
Ashraf Chauhan	E 1	Dhananjay Joshi	C-	Shamim Ahmed Momin	C-1
Foram Shah	E 1	Dhaval Kiritbhai Trivedi	C-1	Sharmista Roy Chowdhary	C3
Shailesh Parmar	E	Divyesh Vaghela	C-1	Sruti Nagar	C
Melabhai Dadukiya	E	Gordhan B. Vala	E3	Sumit kakar	C
Malkesh Prajapati	E			Tamizzuddin	C2
				Trushita Shah	C2
				Umang Panchal	C-1
				Vaishali Shah	C-1
				Vijaykumar Parmar	C-1
				Vishnu Chavda	C-

**Legend:** C = Contractual;  
E=Employee; No. Of years

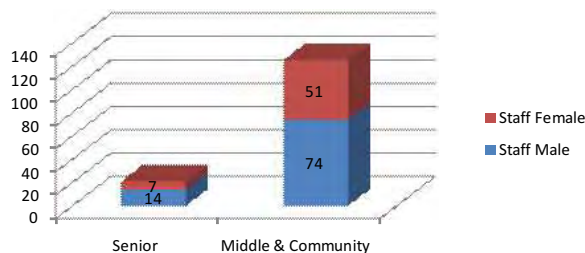


Hindu Dalits				Hindu Non Dalits			
	Male	Female	Total		Male	Female	Total
Senior	1	3	4	Senior	9	2	11
Middle	30	20	50	Middle	32	19	51
Total	31	23	54	Total	41	21	62
		<b>Minority</b>				<b>All Staff</b>	
	Male	Female	Total		Male	Female	Total
Senior	4	2	6	Senior	14	7	21
Middle	12	12	24	Middle & Community	74	51	125
Total	16	14	30	Total	88	58	146

Slab (Rs.INR)	Male	Female	Total
Less than 5000	16	28	44
Between 5000 to 10000	59	25	84
Between 10001 to 25000	11	5	16
Between 25001 to 50000	1	0	1
Between 50001 to 100000	1	0	1
> 100000	0	0	0
<b>TOTAL</b>	<b>88</b>	<b>58</b>	<b>146</b>

Sr.No.	Name of Person/s	Designation	Purpose of visit	Gross Expenditure (Inclusive of lodging, boarding, other work expenses during travel)	Sponsored by
<b>A</b>	<b>International Travel</b>				
1	Rajendra Joshi	Managing Trustee	To Attend YES Conference	1,24,500	Takhberg Foundation, Sweden
<b>B</b>	<b>Domestic Travel</b>				
1	Kalpesh Mehta	Project Coordinator, Um eed	Project Evaluation, Carried out project activities, Field Visit etc	91,234	AIF and GUDM
2	Hitesh Pariekh	Project Manager, Um eed	Project Evaluation and Field Visit	1,23,900	AIF
3	Hitesh Pariekh	Project Manager, Um eed	Market Survey	1,34,500	AIF
4	Ajay Mishra	Project Coordinator, Rural	Market Survey	55,790	DRDA
5	Nitesh Oza	System Manager, Saath	Market Survey	32,460	AIF
6	Rajendra Joshi	Managing Trustee	Project Meeting	16,780	PHF
7	Mayank Joshi	Consultant	for Project Start up	23,400	Microsoft
8	Dhaval Trivedi	Cluster Coordinator, Um eed	For giving Training	8,000	AIF
9	Bhuneshwar Choudhary	Project Manager	For Conducting Project Activity	2,50,780	Microsoft
10	Vivek Wandhile	Project Coordinator	Project Evaluation, Carried out project activities, Field Visit etc	97,650	Microsoft
11	Divyang Bhatnagar	Project Coordinator, MFI	For Training	7,400	Saath
<b>C</b>	<b>Domestic Air Travel</b>				
	Mayank Joshi	Consultant	For Project Start up	34,780	AIF
	Rajendra Joshi	Managing Trustee	To attain meeting, Project evaluation	87,650	AIF, Saath
	Hitesh Pariekh	Project Manager, Um eed	Market Survey, For Giving Training, Project Activities	79,800	Microsoft and Saath
	Chinmayi Desai	Programme Director, Urban Programmes	Market Survey, For Giving Training, Project Activities	67,800	Paul Hamlyn Foundation
	Kalpesh Mehta	Project Coordinator	For training	23,450	Microsoft

**Saath Staff Male:Female, Senior and Middle, Community levels**

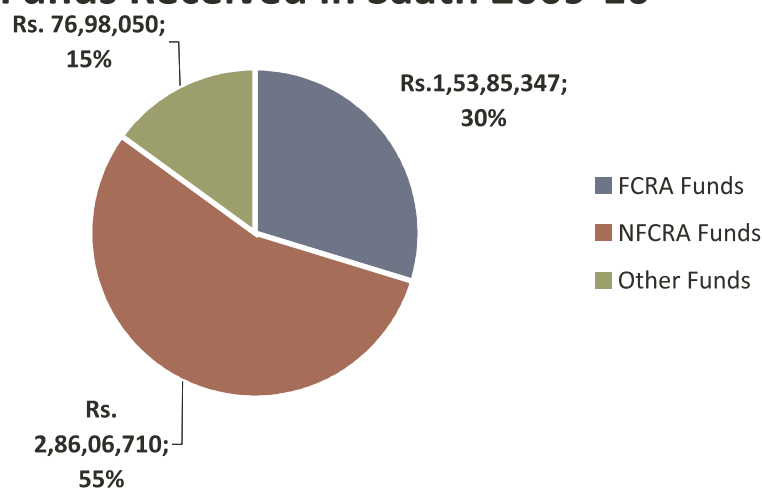


Particulars	Amount
Highest Paid	6,87,921
Lowest Paid	39,432
NGO Head	6,87,921

## Account Details

SAATH CHARITABLE TRUST			
Income & Expenditure for the year ending on 31st March 2010			
Particulars	Amount in ₹	Particulars	Amount in ₹
INCOME		EXPENDITURE	
GRANTS & DONATIONS	5,14,46,132	ESTABLISHMENT EXPENSES	8,32,673
INTEREST INCOME	8,85,500	REMUNERATION TO TRUSTEES	6,87,921
OTHER INCOME	37,88,203	AUDIT FEES	1,94,850
TRANSFER TO SPECIFIC FUNDS	5,90,416	CHARITY COMMISSIONER CONTRIBUTION	50,000
PROFIT ON SALE OF ASSETS	42,496	DEPRECIATION	15,93,113
EXPENDITURE ON OBJECTS OF THE TRUST	5,19,73,272	EXCESS OF INCOME OVER EXPENDITURE	14,20,917
<b>TOTAL</b>	<b>5,67,52,746</b>	<b>TOTAL</b>	<b>5,67,52,746</b>
Balance Sheet as at 31st March 2010			
Particulars	Amount in ₹	Particulars	Amount in ₹
FUNDS & LIABILITIES		ASSETS & PROPERTIES	
TRUST FUNDS	48,11,752	GROSS BLOCK OF FIXED ASSETS	1,29,28,579
DEPRECIATION FUND	81,16,826	NET CURRENT ASSETS	1,07,32,917
GENERAL FUNDS	82,45,443	INCOME & EXPENDITURE ACCOUNT	24,87,473
<b>TOTAL</b>	<b>2,36,61,496</b>	<b>TOTAL</b>	<b>2,36,61,496</b>

### Funds Received in Saath 2009-10



## SAATH CHARITABLE TRUST

### ABRIDGED RECEIPT & PAYMENT STATEMENT FOR THE YEAR 2009 - 2010

Sr. No.	Project Name	Opening Balance	Total Receipt	Total Utilization	Transfer	Net Balance
A	<b>FCRA</b>					
	Resource Centre Development in Gujarat	63,310		6,450		56,860
	Child Survival - " Jeevan Daan" Programme	5,60,214	3,31,222	8,91,491	55	0
	Care Snehal Maliya	-2,27,515	1,20,870	944	1,07,588	0
	AIF Livelihood -2,09,529		-		-2,09,529	
	Livelihood Promotion (Umeed)	-15,61,945	73,70,061	54,76,766	-2,51,824	79,526
	Care Livelihood URC	-2,10,928	2,11,624	173	-523	0
	IAG - Gujarat 1,40,584	40	64,826		75,798	
	Care Snehal Fc-4,77,905	3,01,161	53	1,76,797	0	
	Umeed Disabled	13,99,668		3,29,615		10,70,053
	Integrated Slum Development Programme- Jamnagar	1,53,100		1,29,338		23,762
	Integrated Slum Development of Sanklitnagar-2	-40,629	22,26,510	20,55,433		1,30,448
	Rehabilitation & Integrated Development of Khadir Region-Kutch	6,802	589	-		7,391
	Microsoft UP-CTSP	51,81,475	300	21,33,917		30,47,858
	Integrated Slum Development of Sanklitnagar-1	7,479		-		7,479
	Save the Children	-	48,22,970	44,39,569		3,83,401
	<b>SUB TOTAL ( A )</b>	<b>47,84,182</b>	<b>1,53,85,347</b>	<b>1,55,28,575</b>	<b>32,093</b>	<b>46,73,047</b>
B	<b>NFCRA</b>					
	Road Project Bihar	5,46,096	18,02,852	15,06,371	-	8,42,577
	ICDS Project -9,20,638	1,34,815	6,27,418	-	-14,13,241	
	D.O.T. Programme	17,615	25,000	25,920	-	16,695
	Road Project Gujarat	15,39,777	1,28,606	5,51,805	-	11,16,578
	SNP Project -8,33,688	456	-	-	-8,33,232	
	RCH Project 6,142	2,68,631	2,68,460	-	6,313	
	RDC Cell 2,34,687	-	-	-	2,34,687	
	KVS NFC 18,795	321	-	-	19,116	
	Urban Resource Centre	-	7,62,000	1,43,226	-	6,18,774
	CSPC 3,000	-	-	-	3,000	
	Umeed -Phase II	-21,802	2,54,84,029	3,03,99,290	-	-49,37,063
	<b>SUB TOTAL ( B )</b>	<b>6,11,786</b>	<b>2,86,06,710</b>	<b>3,35,22,490</b>	<b>0</b>	<b>6,11,267</b>
C	<b>SAATH GENERAL FUNDS</b>					
	Innovation Fund FC	1,84,808	-	-	-	1,84,808
	Innovation Fund NFC	72,814	-	-	-	72,814
	Saath Nfc General	13,38,268	45,16,016	44,57,416	0	13,96,868
	Disaster Mitigation Fund - FC	36,47,865	-	-	-	36,47,865
	Saath Fc General	2,03,589	12,08,851	2,89,741	-32,093	10,90,605
	Disaster Mitigation Fund NFC	27,41,554	7,030	-	0	27,48,584
	Corpus Fund Fc	5,708	-	-	-	5,708
	Corpus Fund Nfc	2,276	-	-	-	2,276
	Saath Admin Fund*	12,92,769	12,52,525	13,11,544		12,33,750
	Saath Vehicle Fund*	-65,881	7,13,628	2,98,109		3,49,638
	<b>SUB TOTAL ( C )</b>	<b>94,23,770</b>	<b>76,98,050</b>	<b>63,56,810</b>	<b>-32,093</b>	<b>1,07,32,916</b>
	<b>TOTAL ( A+B+C )</b>	<b>1,48,19,737</b>	<b>5,16,90,106</b>	<b>5,54,07,875</b>	<b>0</b>	<b>1,60,17,230</b>

\* CONTRIBUTION RECEIVED FROM OTHER PROJECTS

\*\*\*Figures in ₹

## Responsibility Statement by Management

- 1.The total funds mobilized during the year amounted to 56.75 million rupees of which self-generated and internal accruals amounted to 3.79 million rupees. The organization is dependent of external support to the extent of 93%
- 2.The total application of funds amounted to 55.33 million rupees out of which the administrative components were 0.83 million rupees which is 1.5%
- 3.There were no complaints received from employees, stakeholders or members during the year.
- 4.The Total remuneration, fees or other payments to board members and trustees amounted to 0.69 million rupees, which is 1.4%. All such expenses were approved by the Board.
- 5.The Annual Accounts have been prepared on the basis of the Accounting policies adopted by the organization with compliance to Accounting Standards where ever necessary.
- 6.Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 1976.
- 7.The Statutory Auditors have performed their task in an independent manner and the management letter submitted by the Statutory Auditors has been considered by the management.
- 8.Internal Audit has been conducted for the organization by an external audit firm.
- 9.During day to day operation of the organization, ethical accountability, value of money and environmental concerns has been given highest priority.
- 10.The staff service rules were followed and all the social security measures were complied with.
- 11.None of the Trustees are related to each other.
- 12.Only Mr. Rajendra Joshi, Managing Trustee who functions as a CEO is a paid trustee.
- 13.Managing Trustee remuneration is decided and approved by the Board of Trustees in the Annual General Meeting

Details of Saath Board of Trustees					
Name	Age	Gender	Qualification	Occupation	Contact Details
Rajendra Joshi <b>Managing Trustee</b>	52	M	B.Sc.	Development Specialist	19 Dev Kutir Bunglows, Ambali Bopal Road , Bopal, Ahmedabad - 380 058 <a href="mailto:rajendra@saath.org">rajendra@saath.org</a> ; Phone: 91 79 26919827; Fax: 26929821 www.saath.org
Navdeep Mathur Ph.D	36	M	Ph.D. Public Policy and Administration	Assistant Professor, Public Systems Group, IIM Ahmedabad	Public Systems Group Indian Institute of Management Ahmedabad Vastrapur, Ahmedabad 380 015, India; <a href="mailto:navdeep@iimahd.ernet.in">navdeep@iimahd.ernet.in</a> Phone: +91-79-6632 4406; Fax:2630-6896
Justice Ramesh A Mehta (Retd.)	72	M	B.A., LLb.	Retd. High Court Judge	Email: <a href="mailto:justicemehta@gmail.com">justicemehta@gmail.com</a>
Sara Ahmed <b>Chairperson</b>	41	F	M.Phil, Ph.D	Senior Program Specialist Agriculture and Environment	IDRC Regional Office for South Asia and China 208, Jor Bagh, New Delhi 110003; <a href="mailto:sahmed@idrc.org.in">sahmed@idrc.org.in</a> Tel: 91 11 2461 9411 # 7403 Fax:2462 2707 URL: <a href="http://www.idrc.ca">www.idrc.ca</a>
Dinesh Mehta	52	M	B.Tech. Ph.D.	Advisor School of Planning, CEPT University Ahmedabad	Email: <a href="mailto:dineshmehta@cept.ac.in">dineshmehta@cept.ac.in</a>

## **Saath Recognised**

Member of the Credibility Alliance

Member of Give India, World Charity Alliance

Selected as Accenture South Asian Network's Charity of the Year 2010-11

Udaan supported by Microsoft (India) Corporation Pvt. Ltd. awarded eRajasthan Awards 2009, Digital Learning – Private Sector Initiative of the Year

Recipient of the Indian Social Entrepreneur 2009 by Schwab Foundation, UNDP and CII

Recognised and Profiled in 2009 by CII as one of the 50 best NGOs in Gujarat to collaborate with

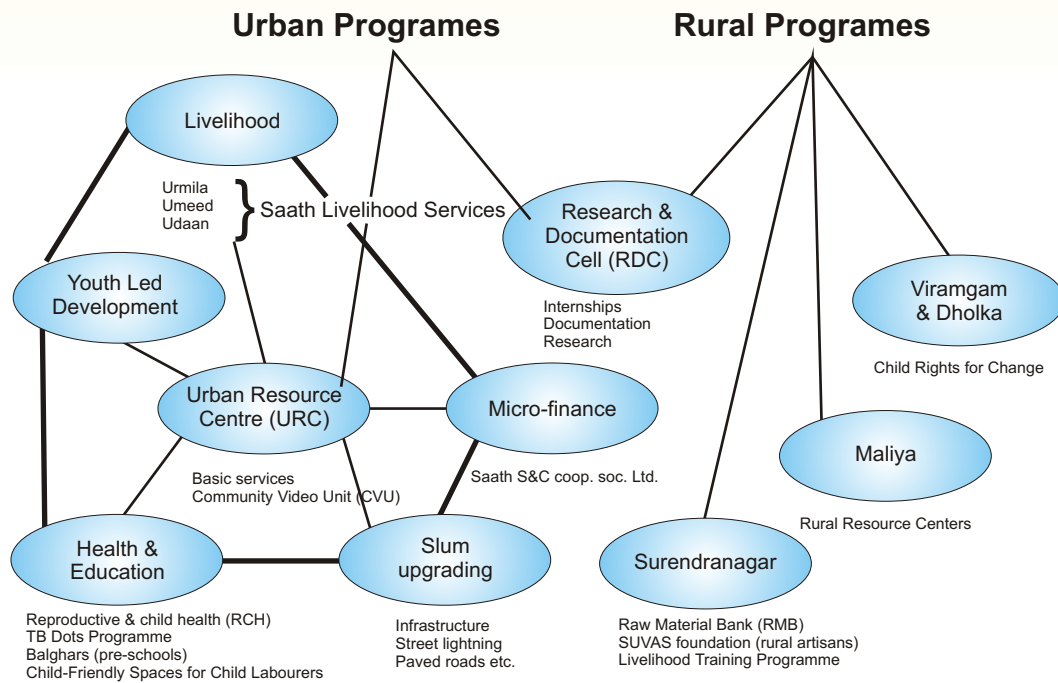
Registration No. E- 7257; FCRA No. : 041910159

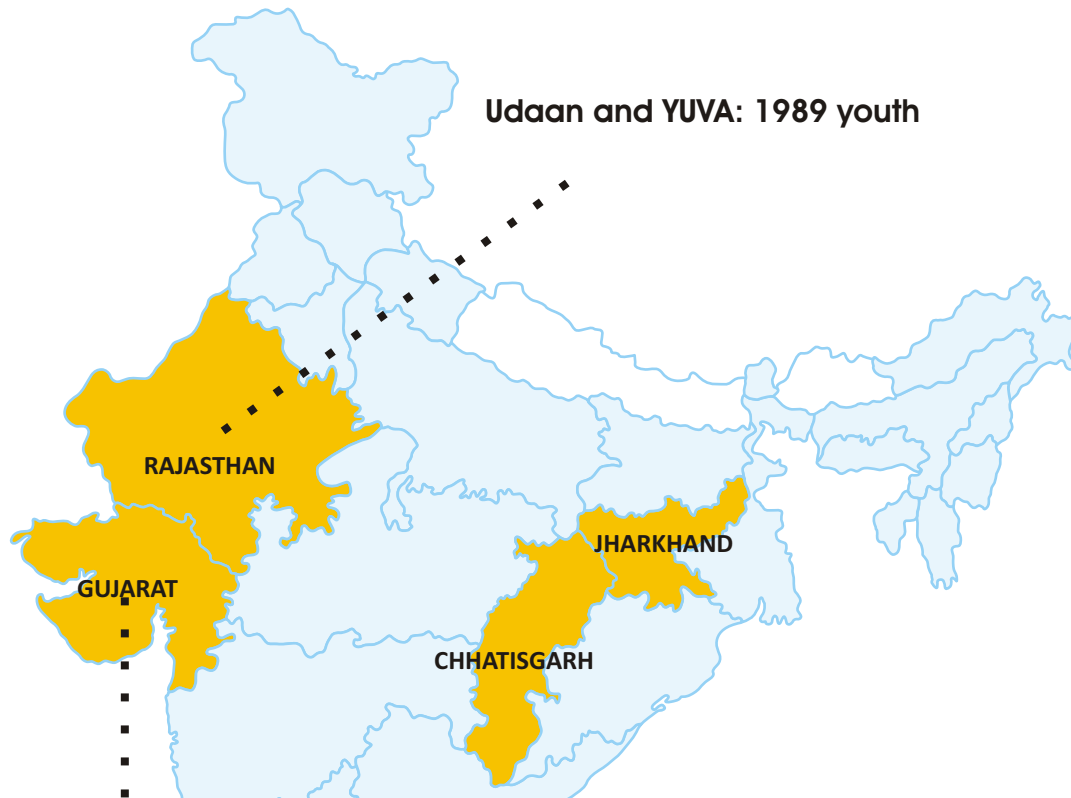
# The Saath Family



## Programs & Reach

In the financial year 2009 2010, Saath was active in two states, Gujarat and Rajasthan. Saath's programmes cover 17+ cities/towns and 160 villages over 7 districts in Gujarat and 6 districts in Rajasthan. Besides, Saath delivered support for implementing programmes in two states: Jarkhand and Chhattisgarh.





Udaan and YUVA: 1989 youth

RAJASTHAN

GUJARAT

JHARKHAND

CHHATISGARH

Urban Resource Centres: 15,000 HH  
 Community Video Unit: 1, 21, 728 individuals  
 Umeed: 29,110 youth  
 Udaan: 1067 youth  
 Umeed Disability: 550 youth with disabilities  
 Urmila Home Manager: 504 HH Clients and home managers  
 Health & Education: 14,000 HH, 458 individuals  
 Youth Development: 126 youth  
 Child Rights for Change: 27, 348 HH  
 Rural Development: 4, 581 individuals  
 Microfinance: 13,772 members  
 Internships & Volunteers: 115  
 Visitors: 250

Member of Credibility Alliance || Founding Member of iCONGO  
 Awarded "Indian Social Entrepreneur 2009", by Schwab, UNDP, CII

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*To support a cause visit:*  
[www.saathdonation.org](http://www.saathdonation.org)

<http://www.giveindia.org/m-18-Saath-Initiatives-for-Equity-in-Development.aspx>