



Annual Report 2010 - 2011



The SAATH
Savings & Credit
Co-operative Society Ltd



SAATH

Creating Inclusive Societies



SLS

Saath Livelihood Services
Making markets work for the poor

About SAATH

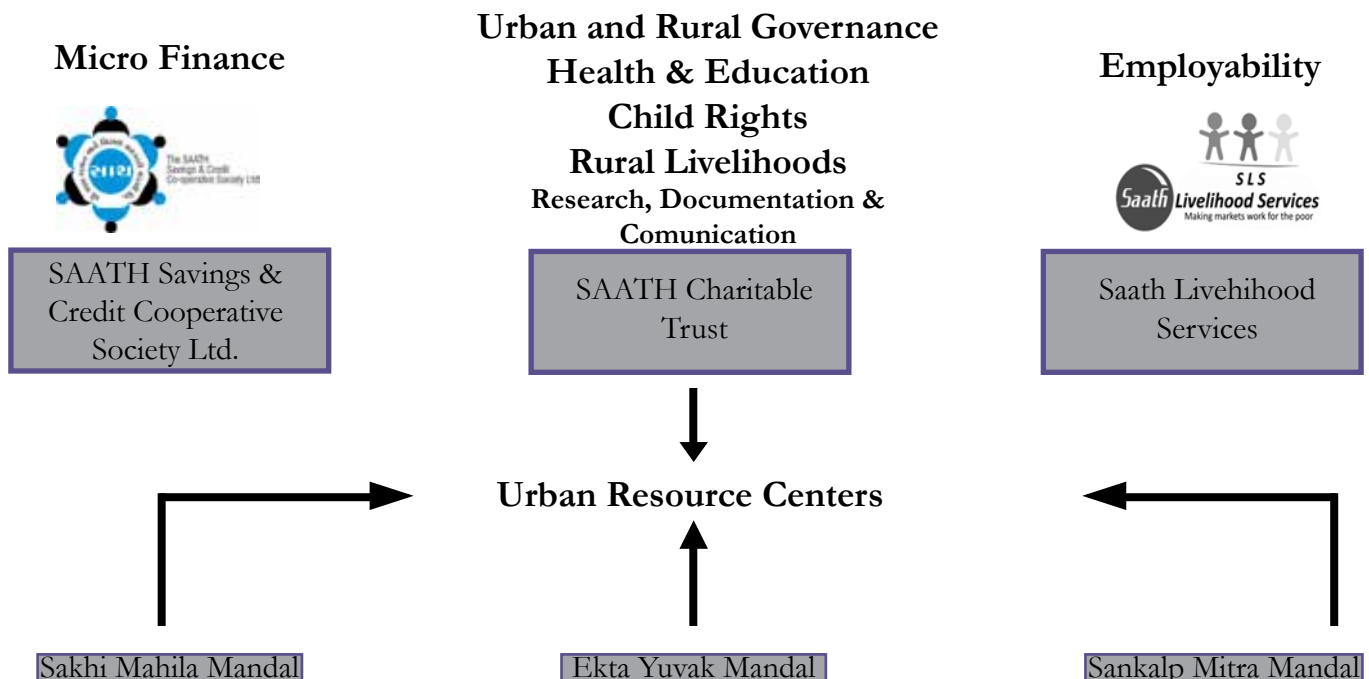
SAATH is a non-governmental organization in Gujarat, India, registered as a Public Charitable Trust since 1989. In Gujarati the word saath means, "together, co-operation, a collective or support." Saath's one-stop, integrated services reach over 100,000 slum dwellers in Ahmedabad, and many more in the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

Mission Statement

To make human settlements equitable living environments, where all residents and vulnerable people have access to health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.

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.



Letter from the Director

This year has been a turning point in a 22 year long road for Saath and me. Rapid urbanization in India has thrown up development challenges that require NGOs like Saath to revisit their mission and vision. Two years ago, we decided that a change in leadership at Saath would contribute to meeting emerging challenges. This led to a planned leadership change. From April 2011, Ms. Keren Nazareth and Mr. Niraj Jani have taken over the roles of Executive Director and Associate Director respectively. I continue as a mentor and Managing Trustee to Saath.

Over the last 22 years, the urban scenario in India has witnessed tremendous changes, as have the lives of the urban poor, mostly for the better. Opportunities for livelihoods have increased and continue to increase. Saath- while maintaining its vision of urban equity, has changed to meet the demands of the changing context for the urban poor and the opportunities thrown. Saath's journey has included piloting and scaling up of innovative Slum Networking and Slum Electrification Projects, the Umeed and the Urmila programme as well as the Urban Resource Centers. Promoting the Ekta and Sakhi Credit and Savings Coop. Soc. Ltd and then merging them into a single entity has been an unprecedented event in the history of cooperative societies in Gujarat. Upto 2009, Saath operated about 120 ICDS Anganwadis in Ahmedabad. Through these initiatives and by working with CBOs and communities, Saath reached out to more than 50,000 slum households. In times of distress such as during the Kutch earthquake in 2001 and Gujarat Riots in 2002, Saath responded with a comprehensive relief and rehabilitation initiatives. In Kutch, Saath worked in the remote Rapar and Khadir region while in Ahmedabad, we worked with 7 riot affected slums.

The key to success of Saath's approach has been the ability to build constructive partnerships with communities, civil societies, academia, donors, the government and the private sector. Through partnerships, Saath leveraged much larger resources with the funds provided by donors.

Saath has drawn strength and inspiration from many stakeholders. The less privileged communities welcomed and provided unstinted trust and support. The commitment of the Saath team of workers, who have often given much more than what was expected, shows how ordinary people can do extraordinary work. The faith of grantees and donors who provided the resources for sustenance and growth of the various initiatives has been inspiring. The conviction of academic institutions, government agencies and private sector in Saath's ability to engage constructively for the benefit of the urban poor. Dedicated individuals who joined as trustees and contributed immensely to make Saath a well governed NGO. The co-founders, Robert David and Pradeep Seth whose inputs helped create the strong foundations of Saath. On a personal note, my parents, siblings and my wife have provided assurance and understanding during times of hope and despair.

The past year for Saath has been defining as it signed an MoU with Empower Pragati to adopt and scale up two of its flagship programs- Youth Employability and Urmila Home Manager that it piloted and replicated since 2005 and 2004 respectively. This brings in a new era of partnerships not only in Saath but at the larger level, of NGOs engaging actively with corporate entities for scale up and reach of social entrepreneurial programmes. Further, Saath stepped into the boundaries of Affordable Housing in partnership with DBS Communities and ASHOKA Foundation, and launched Rweaves to market hand-woven, rare and exclusive crafts from the artisans from Surendranagar.

Some of the achievements for year have been Urmila winning the runner up for the Social Innovation Honours 2011 from EdelGive Foundation. Saath was named the regional awardee (west) at the Indian NGO Awards for 2010.

Maintaining transparency and being accountable are two of Saath's core values. Saath has been a member of Credibility Alliance, and taking a step forward, Saath has been Accredited on Desirable Norms from 2011-2016. Saath is also now registered under section 35 AC of the Income Tax Act, which will aid tremendously in growth of programmes and strengthening our financial foundation.

Saath's strength has been in its ability to take risks for growth, its ability to cope with changes associated with growth and emerge with great vigour. I am confident that the new leadership will continue in making Saath a relevant civil society actor responding to newer challenges and changes.

Rajendra Joshi

Co- Founder and Trustee

The SAATH family would like to thank you all for helping us grow and give our best to the community.

Our Partners and Supporters

AMC; American India Foundation; Apollo Tyres; Ashoka; Asian Foundation for Philanthropy; British Asian Trust; Budhrani Trust; CAF India; CITD; Coca Cola; Confederation of Indian Industry; DBS Affordable Housing Pvt. Ltd.; Deep Foundation; Drishti Media; Ekta Yuvak Mandal; Empower Pragati; Gujarat Urban Development Mission; Janvikas; Lakshya Foundation; Microsoft; Parivartan; Paul Hamlyn Foundation; Quest Alliance; Rajasthan Mission on Livelihoods; Saath Livelihood Services; Saath Savings & Credit Cooperative Society Ltd.; Sakhi Mahila Mandal; Sankalp Mitra Mandal; Save the Children; Shanti Microfinance; Shree Charitable Trust; Shivia Microfinance; Shubham Housing; Urban Local Bodies- Ahmedabad, Vadodara, Patan, Rajkot, Nadiad; VMC; Video Volunteers

Interns and Volunteers

Ashish Pancholi, Ashok Vatukiya, Catherine, Dhruv Joshi, Dhruval Modi, Dr. Kunal, Hiren Bhatt, Hiren Prajapati, Hiteshree, Ishani Desai, Jasmijn Wiebenga, Jayesh Chauhan, Lalita Mondkar, Mariza Cooray, Mahesh Parmar, Melanie, Narendra Parmar, Nirav Patel, Nitesh, Piyushpuri Goswami, Prajay Patel, Priya Lukka, Puneet Murarka, Rutvi, S. Yashasvi Meka, Sagar Patel, Tejal Shah, Tejas Joshi, Valeria Rojas Infantas, Vanraj Parmar, Xu Ding, Yogesh Pawar

We would like to specially thank **Simea Knip** for going beyond her role of a researcher to help the organization grow.

Global Giving Donors

A C Barron, Ameer Nagaria, Anish Patel, Bernadette Preece, Bhavneeta Patel, Deepti Pelluri, Eileen Green, Gurneen Chadha, Hannah McDonnell, Heena Chaudhri, Hetal Patel, Hinal Amin, Jayanti Durai, Joti Chana, Kamalpreet Badasha, Katherine Plant, Kiran Jatania, Krishna Chekuri, Mary Jo Nash, Mayhul Gondhea, Menka Parekh, Monal Chande, M Sethi, Oujala Motala, Payal Patel, Pratiksha Patel, Rachel Smith, Sagar Patel, Shalin Jethi, Rebecca Davies, Roberta Gluck Levine Seema Sukhwal, Sheena Vyas, Shreeti Shah, Urbela Patel, Zoe Davis and many other who chose to be anonymous

Give India Donors

Training Fees for a Youth for a 3 Month Livelihood Training Course

Amit Mukherjee, Amit Palrecha, Anjan Dani, Anurag Saxena, Arun Kaul, Arun Kumar Sharma, Aruna Bhat, Arundhati Sarkar, Ashika Sharma, Ashish Mahajan, Baqar Zaidi, Bhavna Bali, Biswaroop Ghosh, Chandrahas Sharma, Deepak Pillai, Deepti Batra, Deepti Bisht, Devika Choudhury, Dheeraj Chug, Edward Chettiar, Gaurav Singh, George Akhade, Hemany Peyyeti, Jyoti Chopra, Kamaljit Sharma, Kaushal Sachdev, Kunal Sethi, Madan L G D, Mukesh Malani, Muralidharan Anantaram, Nikita Vicchi, Niyati Hemani, Om Bhatia, Param Trivedi, Parichehr Kanga, Pradeep Pattamatta, Prakash M C, Prashant Mali, Priyanka Nagpal, Puneet Batra, Rajaram Dhabholkar, Raju Malyala, R Nagaraj, Sachet Singh, Sandhya R, Samia Sayed, Sanket Dalvi, Sanyam Dave, Sanoj Mathew, Satyendra Seth, Shana Varghese, Srinath S, Sudhkar Reddy, Sujay Marthi, Thelston Almeida, Vikas Thakur, Vikas Vishwakarma, VikramSingh, VimalBellamkonda, Vineet Rai, UmayalLakshman, Vikas Agarwal, Vikas Arora

Support a Child Labourer at Saath's Child Friendly Spaces

Abhay Sarate, Abhijit Thosar, Amit Rai, Aparna Vaidya, Asha Kumara, Ashish Singhal, Binay Gupta, Dhritiman Borthakur, Edward Chettiar, Gundapa Reddy, Harsh Toprani, Kamalika Das, K Kadhar Ibrahim, Krishnakumar K S, Krishna Shettigar Mathew K V, Naveen Niraj, Neeraj Singh, Pankaj Arora, Pankaj Saraf, Pradeep Acharya, Pramod Gurung, Pratik Tribhuvan, Prasad Chikhale, Raju Madduri, Ravi Chandran, Sachin Mathur, Sainath Sapa, Sandip Pugliya, Sangeeta Salma, Sharad Savant, Shilpa Sharma, Shraddha Khare, Sneha Puthuvana, Soumitra Saha, S Vairavan, Vikas Gupta

Nutrition Support for a Child Labourer for a Month

Abhijit Moghe, Ajeet Kumar, Amit Vaidya, B. Suryanarayan, Dharmesh Gandhi, Gaurang Pancholi, Harshita Verma, Jaydeep Chaudhury, Jignesh Bhojani, Kedarnath Toru, Malleswara Reddy, Meghna Govil, Naresh Nayak, Prithviraj Sarkar, Rajeev Balakrishnan, Sampada Pradhan, Sattiek Chatterjee, Satyendra Seth, Sayani Chakravarty, Shantanu Gupta, Urmila Rane, Vamsi Anjeri, Vivek Sharma

Educational Toys

Amitesh Singh, Millind Pawar, Prakash Deshpande, Pranav Shas, Rajeev Saraswat, Satish Kumar Tunga

Give a Child, from a Remote Village in Gujarat, a Chance to Study

Anil Khopkar, Ankit Bhavsar, Rahul Godse, Sandeep Gandhi, Shailesh Sukhthankar, Taral Kansara

Subsidize the Cost of a 40 Day Livelihood Training for a Woman to become a Professional Home Manager

Kanupriya Kumar

Index

Highlights of the Year Gone By... ..1
Urban Resource Centers... ..2
Youth Employability... ..4
Youth Platform... ..6
Women's Platform... ..6
MicroFinance Initiative... ..7
Balghars and Child Friendly Spaces... ..8
Urmila... ..9
RWeaves... ..10
Child Rights for Change... ..11
Research, Documentation and Communication Cell... ..12
Transparency and Accounts... ..13 onwards

Highlights of the Year Gone By

Challenges Faced and Lessons Learnt

With the government funding having been stopped for Saath's largest flagship program and with only 50% of its funds being released after a stop gap of 2 years, our biggest challenge last year and still remains financial instability, which has caused ripple effects on our work, staff members and our ability to bring in new talent from the field or professional spheres of experience.

We are now in the process of developing a clear policy on exposure of Saath to government funding and looking at reducing our exposure to such high risks in the future.

Future Plans

Affordable Housing is now a growing sector and with our foray into this with DBS, we are looking at expanding this through Gruh Pravesh with other developers and linking them to families from slum areas who want to own a home. Other strategic interventions that we are looking to expand our work in are, Child Labour in the urban area, youth development, and environment. Saath is also undergoing a re-visioning through which a long-term strategy will be developed to move ahead.

Awards and Recognitions

Won the EdelGive Social Innovation Award 2010 for our program, Urmila-Home Managers.

We are now accredited by Credibility Alliance on Desirable Norms. Our certification registration number is CA/12/2011-12. This certificate is valid until 2016.

We now have 35 AC for Rs. 12.77 crores for the next three years

Certificate of Recognition was awarded to The Saath Savings & Credit Cooperative Society Ltd. for being a global pioneer in the Micro Finance industry by MicroFinance Transparency.

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

Udaan awarded eRajasthan Award, 2009 for Digital Learning- Private Sector Initiative of the Year

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

Urban Resource Center



An Urban Resource Centre is an information hub for people living in slums. The outcome of this programme has been very positive. **25 people every month join the MFI programme** through URC. People who couldn't go to government offices due to lack of knowledge and information have access to all legal certificates now. Children have joined schools and women have been placed as Home Managers through the efforts of the URC. Solar Lights have also been provided to few people living in rural areas through the URCs. Also, many households now have a personal toilet, electrical connection and access to clean drinking water. **150 election cards, 150 pan cards, 125 birth certificates, 50 to 60 handicap passes, 15 senior citizen passes, LIC policies for 8 people have been processed** in the last year. **Accounts have been open for 5 people in the state bank, widow pension to 5 women and water connection to the 10 to 15 household has been provided.** They have spread awareness about the Chiranjeev Policy that can be used by those who have a BPL Card. Many people have now benefitted because of this intervention.



Aramanbibi Abdulkadar Shekh lives in the Jamana Das ni Chali in the Behrampura area of the city of Ahmedabad. Her family comprises of 11 members-7 females, 2 males and 2 children. They faced many problems due to lack of proper sanitation facility in their own house. The use of public toilets proved to be a hindrance because it was a paid service and not a hygienic facility. She says, *'We got loan for the construction of toilets with help of URC. Now we have a toilet block here in our household. Due to this our lifestyle has changed a lot and we don't face any sanitation problems at all. Now we are free from monthly charges of the public toilets and we can use our toilet block whenever we want- either in the day or at night.'*



RCH and TB Dots

Saath's TB Dots Program was running in the Juhapura area and in last year **identified 22 patients with Tuberculosis**. These patients were given appropriate treatment through the TB Dots program. In the second half of the year SAATH decided to close down the center. The change in the State Government's Policy now allows even private medicine practitioners to administer the TB Dots. The identified patients were transferred to the new DOTs center to carry on further treatment. Instead of administering the treatment, Saath now **gives nutrition support to needy patients** through the URCs. Last year, Reproduction and Child Health (RCH) centers at Vasna and Paldi (Ahmedabad) **administered 779 Copper Ts, performed 182 Operations and distributed 3701 Mala D tablets and 3208 condoms**. There were 1054 pregnancies recorded out, 943 births recorded, out of which 11 were home births. 5 infants died during delivery.

Supported By: DBS, Shubham, Saath | Staff:3 | Reach: 500 households | Area: Ahmedabad
|Sector: Infrastructure Development

Slum dwellers who are members of the Urban Resource Center began expressing a desire to either own a house or renovate the existing ones. Saath set up a Housing Facilitation Cell, Gruh Pravesh and started its Affordable Housing Program. To take this program forward, Gruh Pravesh works with DBS Affordable Housing who provide low cost housing solutions to the urban poor. Gruh Pravesh identifies the slum dwellers that require affordable housing and connect them with DBS. Saath also promotes DBS in the slums. Saath has tied up with Shubham, a financial company to provide loans at a lower interest rate for the slum dwellers. Nationalized Banks have given loans to people for a period of 10 years so Gruh Pravesh also collects EMI on behalf of Vadodara Municipal Corporation and the nationalized bank. Eventually 16,000 houses will be constructed, out of which 50% are already constructed.

Affordable Housing

Youth Employability



Youth in slums face not only a lack of basic services, but also have to deal with the issue of creating their identity, shouldering responsibility and making it on their own. The Umeed Programme started with one centre in Behrampura slum area in 2007. Today Umeed has **47 centers in 12 cities and towns** across Gujarat. The technical and soft skills training provided through Umeed has attempted to match this industry need and aspiration among the potential work-force. Last year, through the Umeed program, **30,179 students were trained and 23,963 were successfully placed** in the industry. The placement percentage was 74%. In the past year, we have built partnerships with companies for recruitments. The Umeed disability initiative, started in 2008, has actively **identified potential youth with disabilities** from various slums in Ahmedabad and Vadodara over the last two years. In the past year, Umeed faced some major challenges due to the irregular release of funds from the funding agency. Insufficient funds throughout the year lead to ill functioning of the program and proved to be a big hurdle.



Rekha Pravinbhai Makwana, a 20 year old, lives in Vejalpur, Ahmedabad with her parents, two elder and one younger sibling. Rekha is a student of Second Year (Bachelor of Arts) but in order to be self reliant, she decided to join Umeed. Rekha found out about Umeed through her friend. Rekha got enrolled in the DTP (Desktop Publishing) course. She says, *“Here all the faculties are very supportive and always encourage and motivate us to learn new things. I did not even know how to operate computer but now I can easily and confidently operate it.”* Rekha has been placed in a Reliance call centre for a part time job. Her salary is Rs. 3500 per month. Rekha says, *“I want to finish my studies and get a permanent job and also become self reliant.”*



In the state of Rajasthan, Saath initiated its Employability Skill Training program by the name of Saath Udaan with the financial support from Rajasthan Mission on Livelihoods (RMoL), in 2008. The Saath Udaan project is also supported by Microsoft to promote IT literacy. Last year, to reach out to the rural areas, a **Mobile Van Program was initiated** in August 2010 after RMoL's approval in Jodhpur district. Saath **offered two courses through the Mobile Van- Computer Hardware and Two Wheeler Servicing and Repairing**. This year, SAATH has scaled up and **started 8 self financed centers by the name of YUVA in all 6 districts** to decrease dependency on external funding. Through these YUVA centers, students have been trained. Last year, through the two programs, **1,595 students were trained and 762 successfully placed. The placement percentage was 48%**. YUVA is a project in collaboration with American India Foundation's MAST initiative. The project targets to train 3600 & providing placement to 2100 unemployed youth for the FY 2011-12. In the coming year, Udaan and Yuva are looking forward to more tie ups.



(Where Learning Transforms Into Earnings...)



Chandani, a resident of Jodhpur, Rajasthan lives with her family of five. Her father is the sole bread-winner of the family and his income was not enough. Her father could not afford to educate her after Class 8. But Chandani's fire to do something more was always alive. She heard of the Udaan center run in Jodhpur. She much preferred to join the Udaan center because the course fee was much lower than that of other institutes. She took up a course in Frontdesk Assistance and English Speaking. She currently works as a counselor in an institute and draws a salary of Rs. 3,500. She says, "I am very proud to be a student of YUVA training Academy. I feel happy that I can now financially contribute in my family."

Youth Platform

This programme helps youth in the community to get together and discuss social issues and make them better citizens. **10 meetings were held last year.** Issues like, change in education system, challenges faced by youth were discussed during these meetings. **Exposure visits to Sanskar Kendra and Science City** were also organized. Heritage Walk of the old Ahmedabad city was also organized in the morning. **One day workshop on Vision and Mission building** was organized for members. **An interaction session with Krishna Patil** (youngest girl to claim Mt. Everest) was organized in order to motivate the group members. She shared her experience with youth and gave her Success Mantra to the youth. The outcome of this initiative has been quite positive. The level of self confidence of the youth has increased. **5 girls have started now started working.** Parents have now started trusting the group and allow their children to attend all the activities in order to develop themselves.

Last year, Saath initiated the Community Women's Platform. The objective of the women platform is to **provide women a space to express themselves** without hesitation. As a part of the process, Saath decided to train women in Sankaltnagar, Juhapura on different legal issues. SAATH **invited Centre for Social Justice**, an Ahmedabad based organization to train women in the community. The training started on 17th January, 2011. During the 5 day training, the participants were **trained on different topics like, Indian Constitution, Women, Violence and Police, Muslim Personal Law and Provisions for Women for Divorce, Judiciary System etc.** Different techniques like group activity, presentations, screening of films, power point presentations were adopted for the training. Balghar teachers, URC staff and teachers at Child Friendly Space participated in the training along with other residents. Women's Community Platform has proved to be a highly effective platform.

Women Platform

The SSCCS offers **Savings (Voluntary and Compulsory), Life Insurance** and Loans programs through **Joint Liability Groups** for easy repayment of loans. A **new funding association with Shivia Microfinance**, a UK based organization was established last year. Shivia is **supporting the clients of SSCCS for the productive purposes loans**. **Credit term life insurance** was initiated with **Kotak Mahindra Old Mutual Life** in April 2010. **New projects in rural Ahmedabad** and in urban areas of **Vadodara** have been **initiated**. SSCCS was recognized by the **MF Transparency in December 2010**. **A One day Workshop** had been conducted with all staff members of SSCCS **on Gender with an organization named Gender@work** New Delhi. Through Gender@work, we also did a detailed study which helped analyze gaps in the program. Last year, our team also introduced Fixed Deposits for our clients for the tenure of one and two years with the interest rate of 8 to 9%. As of March 31st, 2011, the **total loan members were 5725** and the **outstanding loan amount was Rs. 3,76,00,000**. The **total savings amount was Rs. 2,97,00,000**.

The Saath Savings
and Credit
Cooperative Society
Ltd
(SSCCS)



Hansaben lives in Saraspur, Ahmedabad and is a housewife. Her husband is the breadwinner of this family of six. Hansaben was member with a local *mandal* and used to save money there when she came to know about *Saath*, an MFI initiative from a field worker. When she joined *Saath* in 2007, she had borrowed money for her brother-in-law's marriage from her uncle that she had to pay him back. She first took loan of Rs. 5,000 and then she took loan of Rs. 10,000 through *Saath*. Hansaben's experience with the MFI has been very good. She has encouraged other 4-5 women to join the cooperative. She says, "The fact that I can get loan on my saving is very much beneficial to me." She adds, "Because of Saath, I could repay my debt on time."

Balghars & Child Friendly Spaces

Balghars is Saath's education program started in 1992 in Juhapura (Ahmedabad). There are seven pre-schools running in Juhapura which provided **education, health and nutrition support to 223 children** between the age group of 3 and 6 this year. During 2010-11, the teachers **made 2075 home visits, celebrated 8 festivals, held 5 parent teacher meetings where 197 parents participated.** The children went on **3 field trips- Polio foundation, Kankariya Lake and Law Garden.** The students also **planted 50 saplings with the help of Give India volunteers.** The teachers also went through extensive trainings on Child Development, Right to Education Act, Pre Natal and Post Natal Care. Initiated in 2009, CFS, the program to educate child labourers also had an eventful year. The total **children enrolled in 2010-11 were 105.** The children had an **exposure visits to Science City and Kankaria Lake. French Students from Lycee International School spent two afternoons with these children** and took part in many activities. The students also celebrated Republic Day by having a small sports day. Next year, CFS centers will be opened on construction sites.



Vasanti is a 15-year-old girl who from an early age had to start earning in order to help pay her household expenses. Her family's economic situation has been rather poor for a long time. Vasanti and her other brother are the only bread-winners in the family. She earns RS. 120 per month working in the catering business. Vasanti studied until 4th standard in a formal school, but could not handle earning money with school. Seven months ago she joined a CFS Center. CFS helped Vasanti develop social skills, self-confidence and leadership aptitude, which will be helpful in her life. Vasanti is now able to manage and enjoy both her work and her studies. Her teacher even says that she has reach the level required to attend a formal school.



Urmila



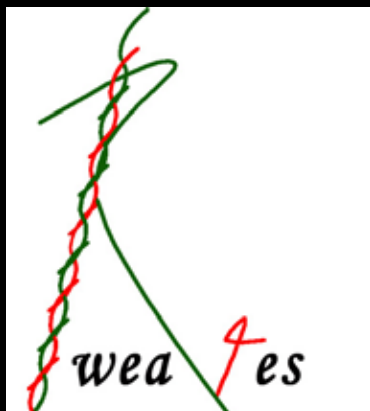
Saath's women's livelihoods program, Urmila, underwent some changes due to which there were no trainings for six months. The old home managers continued to work with their clients. At the end of March 2011, they had **160 Home Managers and 117 Clients**. From the current financial year, Urmila will **now operate under Empower Pragati**. They are currently under the process of revamping their entire program and changing the business model. Last year, Urmila was 80% self sustainable. In the future we plan to scale up and offer our services in other cities around Ahmedabad and other Indian States through our tie up with Empower Pragati.

Last year, Saath's community video unit (CVU), Samvad had a lean year. Due to internal management challenges and lack of human resources, the CVU was temporarily closed in January, 2011. From April 2010 till its closure, the two remaining team members did immense amount of work. **3 films were shot**- a short film on Umeed (Saath's Youth Employability Program), a festival film- *Ame Amdavadi* and a film on Folk Art and Heritage. The two team members **attended workshops and training** with Community Media Network, New Delhi and Drishti Media, Ahmedabad. The CVU also held **20 night screenings of their successful film, Chokdi** (a film on Tobacco Abuse). This year, we plan to restart our CVU with new strategies and continue our work with empowerment through media. This program is currently in need of funding for restarting.

Samvad



Rweaves



RWeaves is a branding and marketing programme which was started by Saath in July 2007. RWeaves is a **co-operation between Saath and rural weavers** from the Surendranagar district. The weavers fix their own prices and Saath adds a small percentage for management costs. Saath **supports the artisans by supplying small loans, weaving workshops and development of new designs and products.** Shanti MicroFinance has given funds as a revolving loan fund to help weavers improve their product. So far, 8 artisans have one loan each. Program's aim is to provide traditional artisans with opportunities at fair trading, so that the maximum benefit of trade reaches the producer. The weavers too are enthusiastic about the initiative. Since 2010, the weavers have **diversified from their traditional product line** of saris, shawls and dress material to products such as bed sheets, pillow cases, purses, handbags and trinkets such as mobile covers. Saath also held **two exhibitions in August and March** in Ahmedabad for a period of 3 days each. The weavers made a **total sale of 1,48,440** from the two exhibitions. Well wishers of Saath highly appreciated this initiative.



Narsinhbhai Dulera is a traditional Patola Silk artisan based in the Katariya, Surendranagar. He belongs to a traditional family of *patola* weavers, an art that is dying slowly. He learned the art of Patola weaving from his family. Narsinhbhai first heard of Saath through a local “kala mandal” organised in Limbadi 6 years ago, in 2005. At this *mandal*, he met Mohanbhai and Geetaben, who advised him to join Saath and its initiative. Since then, he has been associated with Rweaves. He says, *“After being associated with Saath, getting raw material and selling the products has become much easier. My profits have also risen. With Saath, I can also get smaller loans easily. Saath has helped me give my family a better lifestyle.”*



Child Rights for Change project is an ambitious venture undertaken by Save the Children/ Bal Raksha Bharat (SC) from April 2009 with support from IKEA Social Initiatives in the states of Maharashtra and Gujarat. The project's main goal is to **strengthen child rights to prevent child labour** in the cotton growing area of these states and altogether it covers more than 1,800 villages. Under Child Rights for Change Programme, **1914 children were identified** who were working in cotton fields; they were given orientation and **training on health hazards** and how to protect themselves from them by Saath. Also, **11051 women and young girls were oriented** and made aware **about anemia** and how to improve nutrition to avoid it. The primary focus this year was on **strengthening and empowering the community based institutions** like **Children's Groups (CG)** and **Child Protection Committees (CPC's)**. Two campaigns have been undertaken in the past year. Meetings were organised with farmers who employ child labour. **462 agreed farmers agreed not to not employ child labour** out of 962 farmers. **Birth Certificates were issued to 853 children** that were identified from different schools in that area.

Child Rights for Change



Ashok is a 12 year old from Ghoda village, Viramgam block. Ashok had only studied up to Std. 5th. Due of parental pressure, he started working on cotton farms. No one in the family convinced him to go to school. Nareshbhai, our representative found out about Ashok and approached his parents to understand the reason for dropping out. After meeting his parents, he realized that it was Ashok who was not willing to go to school. Nareshbhai met Ashok and encouraged him to attend the Child Group meetings. Here, Ashok got new friend who always went to school. The new friend encouraged as well as inspired Ashok to rejoin school. With help of Nareshbhai, Ashok's new friend got him enrolled in the school again.

Research, Documentation & Communication Cell

Last year for the Research, Documentation and Communication Cell was extremely busy. To make the Cell a sustainable model, the Cell now **provides certain research and documentation related services to the other organizations.** In February 2011, the Cell took up a research project from Lions Club of India- **Impact Analysis of Lions Quest Skill for Adolescent Program- a six month project** which will be completed in August 2011. Apart from that, the Cell **sent multiple award applications** on behalf of Saath and its other programs. Applications were sent to Samhita, UN Habitat, Google, Indian NGO Award, CAF India, EdelGive Social Innovation Award and more. Through the year, **proposals were also sent** to associate Saath with other organizations. Saath is now associated with Global Giving, Give India and Support My School Campaign. Last year we had a **record visitors- 170**, who came and spent time with our field workers and went back with more knowledge about our work. The Cell also **facilitated 34 internships** who contributed greatly to Saath. This year, the cell plans on building a strong brand presence



Simea, from the Dutch University, was a researcher at Saath last year. She has contributed to Saath in more than one way.

I joined Saath in April 2010 to work on my graduation project; a research on housing for the urban poor and land tenure-ship. Due to my special interest is with housing development for the urban poor, I first visited the Urban Resource Centers in Juhapura and Vasna. The projects and the people made a big impression on me. Everybody was really enthusiastic about their work. Saath's power lies in addressing the needs of the poor in an integrated manner. During my research, I realized that the people in the slums were incredibly flexible and creative. With the right information and access to affordable services, they are very much able to create a sustainable, honorable and valuable livelihood of their own.



Our Staff

Chairperson	
Sara Ahmed	6
Managing Trustee	
Rajendra Joshi	E22
Trustees	
Darshini Mahadevia	
Dinesh Mehta	4
Navdeep Mathur	2
P.K.Ghosh	
Co - Directors	
Keren Nazareth	E2
Niraj Jani	E3
Urban Program Manager	
Chinmayi Desai	E16
Finance /Admin	
Hemali shah	E4
Jayana Oza	E2
Kartik Koshti	E1
Manish Trivedi	E5
Pratapsinh Solanki	E20
Vandana Patel	E2
Yogesh Makwana	C
Health & Education	
Ajmeri Suhana	C2
Dinesh Bohra	C
Firdos Shaikh	C
Hamidaben	C8
Hoorbanu Pathan	C4
Irshad Shaikh	C2
Jayshree Parmar	C
Jitendra Sargara	E9
Mumtaz Sheikh	C2
Nasreenben Mansuri	C5
Raisa Chhipa	C5
Ruksana Shaikh	C
Sanjidaben	C8
Sarfunisha Pathan	C8
Sheikh Shakila	C3
Sherbanu Maniyar	C1
Urmila Parmar	C
Zarina Mansuri	C3
Zinnant Tanveer	C
Child Rights for Change	
Ashraf Chauhan	E2
Bharti Parmar	C2
Foram Shah	E2
Karsan Algotar	C2
Mahesh Maheriya	E2
Malkesh Prajapati	E1
Melabhai Dadukiya	E1
Rajeshwari Shrimali	C
Shailesh Parmar	E1
Shyam Prakash Singh	E2

Umeed	
Amit Kumar Paliya	C2
Anil Jadav	C
Arunaben	C
Ashwin Prajapati	C
Attarali N. Saiyed	C3
Bhavini Yadav	C1
Birwa Patel	C3
Chaitali Lakkad	C1
Deepak Panchal	C
Dhaval Bhatt	C
Dilip Zala	E6
Gordhan B. Vala	E3
Harkesh Verma	C
Harshat Shrimali	C1
Hemangini Patel	C3
Janki Ahyaru	C1
Jignesh Patel	C1
Jyoti Shah	C
Kalpesh Agarwal	C3
Kamini Nayak	C
Kamini Shrimali	C
Lalit Chouhan	C1
Mehul Lakhkhan	C2
Mita Patel	C
Mukesh Pancholi	C2
Nanamiya Faruki	C-2
Naresh Solanki	C
Narsinh Choudhary	C1
Nikunj Charoliya	C2
Nilesh A Parekh	C4
Niraj Parmar	C
Nirali Pancholi	E2
Nishant Dave	C2
Nitesh Mecwan	C
Nitesh Oza	E9
Pankaj Palia	C4
Paresh Sakariya	E4
Parul Rajjada	C3
Pooja Mehta	E4
Priti Gajjar	C
R.M.Chauhan	C2
Rajnikant Ladva	C2
Ramdev Sinh Vala	C4
Ranjeet Sinh Mahida	C3
Rekha Hairay	E4
Ronak Amin	C
Sunil Chauhan	C3
Surbhi Chauhan	C
Tamizzuddin	C3
Vijaykumar Parmar	C2
Vivesh Tomar	C
Yasin Bhornia	E5
Yasin Faruki	C

E- Employed **C- Consultant**
R- Retainer **No of Years**

RDC	
Lipi Joshi	E2
Retainers	
Anil Parikh	R6
P.K.Das	R5
Yuva MAST	
Kanjibhai	C5
Khushbu Pancholi	
Kinchit Thakkar	C1
Rajendra Prajapati	
Santosh Rangwala	
Tarun Parmar	
Zuber Shaikh	C7
Microfinance	
Alka Makwana	E3
Arunaben Shrimali	E14
Chandrikaben Shriamli	E15
Divyang Bhatnagar	E2
Geetaben Padhiyar	E14
Jayshree Patel	E6
Kamlaben Sargara	E14
Madhuben Parmar	E17
Padmaben Khuman	E10
Purshottam Chauhan	E14
Rekhaben Gohil	E7
Rukmaniben Saragra	E14
Urban Resource Centre	
Afroz	C1
Devuben Parmar	E18
Dina Solanki	C1
Gauriben Chauhan	E12
Gopal Chauhan	E6
Karnavati	
Kiran Parmar	E15
Kishore Ghelot	E11
Ramilaben Shrimali	E18
Ramilaben Vaniya	E9
Rehana Shaikh	C7
Shamshad Shaikh	
Tabassum	C1
Wahiddunisa	
Yakub Pathan	E8
R Weaves	
Kiran Raval	E3
Livelihood	
Barkat Salmaniya	E8
Housing	
Bharat Chauhan	E21
Devang Patel	E6
Mansingh Maurya	E21

SAATH CHARITABLE TRUST
Income & Expenditure for the year ending on 31st March, 2011

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
INCOME		EXPENDITURE	
GRANTS & DONATIONS	37,072,799	ESTABLISHMENT EXPENSES	777,838
INTEREST INCOME	262,973	REMUNERATION TO TRUSTEES	524,190
OTHER INCOME	1,362,845	AUDIT FEES	264,752
TRANSFER TO SPECIFIC FUNDS	1,265,838	CHARITY COMMISSIONER CONTRIBUTION	50,000
PROFIT ON SALE OF ASSETS	42,458	DEPRECIATION	1,028,244
		EXPENDITURE ON OBJECTS OF THE TRUST	37,949,620
EXCESS OF EXPENDITURE OVER INCOME	587,732		
TOTAL	40,594,645	TOTAL	40,594,644

Balance Sheet as at 31st March, 2011

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
FUNDS & LIABILITIES		ASSETS & PROPERTIES	
TRUST FUNDS	4,156,842	GROSS BLOCK OF FIXED ASSETS	4,156,841
DEPRECIATION FUND		-INVESTMENT-GENERAL	5,000,000
GENERAL FUNDS	7,634,516	NET CURRENT ASSETS	4,534,258
INCOME & EXPENDITURE ACCOUNT	1,899,741		
TOTAL	13,691,099	TOTAL	13,691,099

Travelling Detail for the year 2010-11

Sr.No.	Name of Person/s	Designation	Purpose of visit	Gross Expenditure	Sponsored by
A	Domestic Air Travel				
1	Rajendra Joshi	Managing Trustee	Project Evaluation, Funder meets, Carried out project activities, etc	64,500	AIF
2	Keren Nazareth	Co-Director	Project Evaluation, Carried out project activities, etc	16,780	AIF
3	Bella Joshi	Consultant	Market Scan	12,802	Saath
4	Hitesh Pareikh	Consultant	Project Evaluation, Carried out project activities, Field Visit etc	36,790	Badhate Kadam/AIF
5	Divyang Bhatnagar	Project Coordinator	For Training	9,820	Paul Hamyln
6	Mayank Joshi	Consultant	Project Evaluation, Carried out project activities, Field Visit etc	114,006	NSDC
B	Domestic Travel				
7	Mayank Joshi	Consultant	Project Evaluation, Carried out project activities, Field Visit etc	17,618	IRC
8	Shyam Prakash Singh	Project Coordinator	Project Evaluation, Carried out project activities, Field Visit etc	16,620	SAVE the Children
9	Ramdevsinh Vala	Project Coordinator	Project Evaluation, Carried out project activities, Field Visit etc	80,477	AIF
10	Keren Nazareth	Co-Director	Project Evaluation, Carried out project activities, etc	12,780	AIF
11	Nitesh Oza	System Manager	For Training	12,340	AIF
12	Kinchit Thakkar	Consultant -Faculty	For Training	9,780	AIF
13	Tarun Parmar	Field Officer	For Training	5,460	Saath
14	Divyang Bhatnagar	Project Coordinator	For Training	6,820	Paul Hamyln

SAATH CHARITABLE TRUST
Abridged Receipt and Payment Statement for the year 2010-2011

	Project Name	Opening Balance	Total Receipt	Total Utilization	Transfer	Net Balance
A	FCRA					
	Resource Centre Development in Gujarat	56,860	258,321	133,281	-	181,900
	Badhte Kadam-	-	150,000	105,000	-	45,000
	AIF Umeed Disabled	-	101,115	69,634	-	31,481
	AIF Livelihood	209,529	-	-	209,529	-
	Livelihood Promotion (Umeed)	79,526	5,923,766	5,972,009	- 209,529	-178,247
	LAG - Gujarat	75,798	40	-	-	75,838
	Umeed Disabled	1,070,053	-	1,061,025	- 9,028	-
	Integrated Slum Development Programme- Jamnagar	23,762	-	28,695	4,933	-
	Integrated Slum Development of Sanklitnagar-2	130,448	2,370,631	2,166,747	7,479	341,811
	Rehabilitation & Integrated Development of Khadir Region - Kutch	7,391	109	7,447	- 54	-
	Microsoft UP-CTSP	3,047,858	2,872	373,647	-	2,677,083
	Integrated Slum Development of Sanklitnagar-1	7,479	-	-	- 7,479	-
	Save the Children	383,401	8,796,215	9,353,071	-	-173,455
	Shanti Micro-Finance	-	354,985	-	-	354,985
	SUB TOTAL (A)	4,673,047	17,958,054	19,270,556	-4,149	3,356,396
B	NFCRA					
	Road Project Bihar	842,577	802,351	702,315	-	942,613
	ICDS Project	- 1,413,241	- 564,390	-	1,977,631	-
	D.O.T. Programe	16,695	-	-	- 16,695	-
	Road Project Gujarat	1,116,578	-	110	-	1,116,468
	SNP Project	- 833,232	- 528,186	-	-	-1,361,418
	RCH Project	6,313	448,503	447,116	-	7,700
	RDC Cell	234,687	101,504	40,783	-	295,408
	KVS NFC	19,116	993	140	-	19,969
	Urban Resource Centre	618,774	-	392,322	-	226,452
	Shiva Foundation	-	-	106,462	-	-106,462
	CSPC	3,000	-	-	- 3,000	0
	Umeed -Phase II	- 4,937,063	15,435,127	15,990,610	-	-5,492,546
	Rural Development	-	687,617	962,214	274,597	0
	SUB TOTAL (B)	-4,325,796	16,383,519	18,642,072	2,232,533	-4,351,816
C	SAATH GENERAL FUNDS					
	Innovation Fund FC	184,808	-	-	-	184,808
	Innovation Fund NFC	72,814	-	-	-	72,814
	Saath Nfc General	1,396,868	2,182,524	1,393,104	-2,232,533	-46,246
	Disaster Mitigation Fund - FC	3,647,865	-	-	-	3,647,865
	Saath Fc General	1,090,605	938,541	87,305	4,149	1,945,990
	Disaster Mitigation Fund NFC	2,748,584	664	84	0	2,749,164
	Corpus Fund Fc	5,708	-	-	-	5,708
	Corpus Fund Nfc	2,276	100,000	-	0	102,276
	Saath Admin Fund*	1,233,750	345,395	777,838	0	801,307
	Saath Vehicle Fund*	349,638	-	279,064	0	70,574
	SUB TOTAL (C)	10,732,916	3,567,124	2,537,395	-2,228,384	9,534,260
	TOTAL (A+B+C)	11,080,167	37,908,697	40,450,024	0	8,538,840
*	CONTRIBUTION RECEIVED FROM OTHER PROJECTS					

	Hindu Dalits			Hindu Non Dalits		
	Male	Female	Total	Male	Female	Total
Senior	1	3	4	9	2	11
Middle	30	20	50	32	19	51
Total	31	23	54	41	21	62

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
	88	58	146

	Minority			All Staff		
	Male	Female	Total	Male	Female	Total
Senior	4	2	6	14	7	21
Middle	12	12	24	74	51	125
Total	16	14	30	88	58	146

Responsibility Statement by Management

- 1.The total funds mobilized during the year amounted to 40.59 million rupees of which self-generated and internal accruals amounted to 1.36 million rupees. The organization is dependent of external support to the extent of 97%
- 2.The total application of funds amounted to 38.54 million rupees out of which the administrative components were 0.78 million rupees which is 2%
- 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 0.52 million rupees, which is 1.3%. 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
14. In 2010-11, the organization got exemption under 35AC for Rs. 12.77 crore for 3 years which includes a corpus fund of Rs. 3 crore.

Detail of Saath Board Trustees					
Name	Age	Gender	Qualification	Occupation	Contact Details
Rajendra Joshi (Managing Trustee)	52	M	B.Sc.	Development Specialist	19, Dev Kutir Bunglows, Ambali Bopal Road, Bopal, Ahmedabad- 380058 Ph: +91 9825005198 Email: rajendra@saath.org
Dr. Dinesh Mehta	61	M	B.Tech, Ph.D	Advisor, CEPT	6B, Shyam Gokul Apts, Nr. Vijay Char Rasta, Ahmedabad- 380015 Ph: +91 9898200148 Email: dineshmehta100@yahoo.co.uk
Dr. Sara Ahmed (Chairperson)	48	F	M.Phil, Ph.D	Freelance Consultant	320, IIM A Campus, Vastapur, Ahmedabad- 380015 Ph: +91 9998034731 Email: sahmed@idrc.org.in
Dr. Navdeep Mathur	36	M	Ph.D	Assistant Professor, IIM-A	Faculty Cabin 6, Faculty Block, New Campus, IIM, Vastrapur, Ahmedabad- 380015 Ph: +91 987955044 Email:navdeep@iimahd.ernet.in
Dr. Darshini Mahadevia	60	F	Ph.D	Professor, CEPT	Faculty of Planning and Public Policy CEPT University Kasturbhal Lalbhai Campus, University Road, Navrangpura, Ahmedabad-380009 Ph: +91 9879503736 Email:d_mahadevia@yahoo.com
Dr. P K Ghosh	68	M	Ph.D	Development Specialist, CERC	B- 203 Bageshree Apts, Opp. Fun Republic, Sateleite Road, Ahmedabad- 380015 Ph: +91 9898007474 Email:ghosh.prabhat@gmail.com

PROFILE

Saathi activities

સાથી Profile 1

Saath: Uprising the urban slums

An NGO that is working to devise a cutting edge upliftment metho

By Pratiksha Sarda

RABINDRA Joshi, Managing Trustee, Saath has been working for just 25 years towards the development of the urban poor at the grassroots level. He is also the member of Advisory Committee to the Gujarat Government on Urban Poverty Issues. He has been listed amongst the 50 "Pioneers of Change" by India Today. He was also honored by the Karmaveer Puraskar by ICGNGO in the "Real Wealth Creators for the Communities" category in November 2008.

Mr. Joshi established Saath as an NGO in Ahmedabad on 28 February, 1988. Under his guidance, Saath has matured as an organisation which is now operational in 8 towns, two districts in Gujarat and six in Rajasthan. There are approximately 180



micro finance facilities. In the wake of it in 2001, it ventured into rural areas of K initiated work in the town of Rajpur and communal riots in Gujarat in 2002.

સાથી સ્પષ્ટ

જગતના પરંપરાગત કલાને બચાવવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે. ૧૯૮૮ માં સ્થાપના કરેલી સાથ આપશે આ કાર્યને આગળ વધારવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે. ૧૯૮૮ માં સ્થાપના કરેલી સાથ આપશે આ કાર્યને આગળ વધારવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે. ૧૯૮૮ માં સ્થાપના કરેલી સાથ આપશે આ કાર્યને આગળ વધારવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે.



સાથ આપશે આ કાર્યને આગળ વધારવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે.

સાથ આપશે આ કાર્યને આગળ વધારવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે.

સાથી હાટ.

રાજ્યની લોકકલા જાગૃત થશે ડોક્યુમેન્ટરી દ્વારા



સાથ આપશે આ કાર્યને આગળ વધારવા માટે સંસ્થાનો અનોખો પ્રયાસ કર્યો છે.

THE AUDACITY OF F

How one NGO is giving women with few prospects the chance

Umeed: soft skills for the urban poor

The three-month course consists of 300 hours of training, devoted to technical and soft skills

Cordelia Jenkins

Ahmedabad: My parents-in-law don't know I come here, smiling at her own nerve. "They say I shouldn't because I'm a woman, but I hide it from them and come anyway." The 23-year-old is sitting in the computer lab of the Umeed training centre in Ahmedabad, where Meena and her friends, Virna Makwana Pathan, 19, are attending a three-month course in information technology (IT) skills. For a fee of Rs500, the course boasts a 75% success rate in placing students in entry-level jobs in the city that pay an average of Rs3,500 per month.



Lasting effect: Virna Makwana (left) with classmates at the Umeed training centre at Vasna, Ahmedabad. Sachin Soni (American India Foundation confidence).

Although they didn't know one another before starting the course, Virna and Ruksar now regularly visit each other at home. Their fathers, a tailor and a driver, respectively, are proud to have daughters enrolled in the Umeed programme, which is well known in the slum districts. Their mothers are pleased too, and a little envious of the opportunities they've been offered. "My mother and sister say to me, 'You're doing what we weren't able to do,'" says Virna, as she straightens the black dupatta and white kurta that both she and Ruksar wear to class.

Meena does not wear the uniform; she has been at the local hospital getting a vaccination. "I'm pregnant too," she explains. "So that makes it even harder. But it's worth it. I feel like I've wasted three years just sitting at home."

અભ્યાસ કરવાના દ્વારા લાવે અને મધ્યમ વર્ગના લોકોને પાસપાસ તવા રહેણાંક મકાનોની સ્કીમ 'હાઉસિંગ ફોર ઓલ' રજૂ કરવામાં આવી છે. હિલ્ટી ફાઉન્ડેશનના સહયોગ તથા ફાઉન્ડેશનની સુવિધા સાથે આ સ્કીમ ઉભું કરવામાં આવે છે. આ પ્રોજેક્ટ ડીબીએસ એફોર્ડેબલ હોમ સ્ટ્રેટીજી લિ. અને સાથ ચેરિટીબલ ટ્રસ્ટ સાથે સહયોગ કરવામાં આવ્યો છે તેમ જ શ્રીકાના વાઇસ પ્રેસિડેન્ટ વલેરિયા બુદિનીચે તથા ડીબીએમના સીઈઓ સનીષ શંકરેશીને સહયોગ મળ્યો છે.

Amrita Pandit | The

Ahmedabad: When Fatima Chhipa leaves home, in the congested-by-lanes of the Boman Market area, she carries her work trousers and shirt in a plastic bag. She is discretion personified. Her family has never seen her in anything but a salwar kameez. But the sassy Chhipa turns into a gutsy salesperson almost as soon as she enters the plush environs of a famous retail chain every morning.

How does that happen? The 31-year-old's first job was the start of her journey towards empowerment. She lives with her parents and has a teenage son. The job, she says, has literally and metaphorically changed her life. She earns Rs 2,100 every month but the bigger bonus is in self-esteem. She is one of those lucky enough to be helped by the Umeed centre in Behrampur. Here, she enrolled for a 300-hour course in customer relations and retail.

The centre in Behrampur is one of the 47 in Gujarat, which are run by local NGO SAATH in association with the Market Allied Skills Training (MAST) Programme of the American India Foundation. The programme focuses on teaching "soft skills" (how to dress for the job, be punctual and courteous, speak and stand with confidence).



SWIFT WASTE OF EMPOWERMENT: Home manager Ratan Ben (L) with her employer

binisation of technical and soft skills. But the centres also offer courses in hospitality, information technology, data entry, and patient care training. Candidates from the economically backward sections of society have to pay Rs 500 to train.

માનવો પ્રારંભ કરવામાં આવ્યા છે. કાર્યશાલામાં પતંજલિ યોગ સમિતિ યોજક બીકસિંહ ભાટીને બતાવ્યાં કે સ્વામી રામદેવ કા યુવા પીઢી દેશ કી રીઢ છે. યહ જબ સ્વસ્થ, સમર્થ ઓર તમ્હી દેશ સંપત્ર હોગા. શિક્ષા કે સાથ-સાથ યોગ કા જ્ઞાન મિલને સે સાત્વિક વિચાર ઓર સંકલ્પ શક્તિ કા વિકાસ લા સંસ્થા પ્રધાન વિક્રમ ચૌહાન તથા સંસ્થા પ્રશિક્ષક યોગેશ જી મેહતા વ બસંતી ઁંડેલવાલ કે નિરીક્ષણ મેં આયોજિત કરવા મેં બતાવ્યાં કે કાર્યશાલા મેં યોગ કે વિભિન્ન અંગો પર ચર્ચા કરવા મેં બતાવ્યાં કે પ્રત્યાહાર, ધારણા, સમાધિ મેં સે યમ-નિયમ, પ્રાણાયામ ઓર ધ્યાન કા અભ્યાસ યુવા શક્તિ કો સહી દિશા કરવા મેં બતાવ્યાં કે પ્રશિક્ષણાર્થીયોં કો ભારત સ્વાધિમાન ટ્રસ્ટ કે ઉદ્દેશ્યોં મેં બતાવ્યાં કે કઈ પ્રશિક્ષણાર્થીયોં કો ભારત સ્વાધિમાન ટ્રસ્ટ

"The job has literally and metaphorically changed my life. I earn Rs 2,100 every month but the bigger bonus is self-esteem" - Fatima Chhipa, 31, salesperson

To donate to Saath or any of its specific programmes, you can visit Give India or Global Giving You can:

- Educate a child labourer for one month
- Pay tuition of a youth for a three month course
- Pay tuition of a disabled youth for a three month course
- Provide Nutrition Support to a child for one month
- Empower a woman by financing her livelihood training

These are just some of the ways that you can help Saath grow. If you want to make a donation in kind, give your time as a volunteer or do something special, please get in touch with us on the address below or email us on rdc@saath.org. Your support is always welcomed.

You can also and know more about our ongoing activities by following us through Facebook, Twitter and our Blog.



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