

Saath Charitable Trust

Accelerating Pathways to
Thriving and Inclusive Futures

 Working Since 1989
A Journey of 37 Years



Empowering
Communities



Sustainable
Solutions



Inclusive
Growth



Building a Better
Tomorrow



Table of Contents



From the Founder's Desk 04



About Us 05



Executive Summary 09



Urban Interventions 11

- Livelihoods and Entrepreneurship 12
- Education 17
- Healthcare 20
- Livable Spaces and Neighbourhoods 24
- Financial Literacy 28
- Climate Resilience 31



Rural and Peri-Urban Interventions 35

- Holistic Village Development 36
- Environmental Sustainability & Climate Resilience 40
- Artisans, Entrepreneurship & Livelihoods 43
- Women Farmers, Nutrition & Well-being 46



Catalysing Systems Change 49



Governance, Compliance & Finances 56

- Annexure 1 Income & Expenditure Account 59
- Annexure 2 Balance Sheet 60



Partners in Impact 61



Stories of Change 63



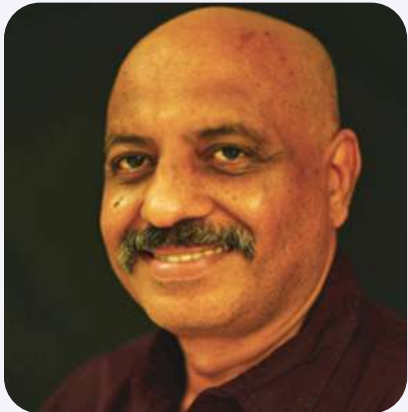
Board of Trustees



DR. DINESH AWASTHI

Chairperson, Saath Charitable Trust
Hon. Vice Chancellor, Lok Jagruti (LJ) University

An economist with over four decades of experience in academia, research, and policy advisory, he specializes in entrepreneurship development and SMEs. He currently serves as Vice Chancellor of L. J. University and has previously held leadership roles at Indian Institute of Management Lucknow and Entrepreneurship Development Institute of India.



RAJENDRA JOSHI

Founder and Managing Trustee,
Saath Charitable Trust

With over 37 years of experience working with underserved communities across urban and rural India, he has led pioneering initiatives in slum development and sustainable livelihoods, impacting over 10 lakh individuals. His work focuses on building integrated, community-led solutions across livelihoods, education, healthcare, climate resilience, and financial inclusion.



KEREN NAZARETH

Senior Director, Companion Animals & Engagement
Humane World for Animals India

She has led large teams and programs focused on humane and scientific dog population management and community engagement. She brings over 15 years of experience in development practice, with work spanning community mobilization, youth development, livelihoods, and social inclusion, including pioneering efforts in non-traditional livelihoods for women and rural artisan market platforms.



DR. PALLAVI VYAS

Associate Professor,
BITS School of Management, Mumbai

Pallavi brings extensive experience spanning academia and consulting. Prior, she has served as an Associate Professor at Ahmedabad University. She has also worked as a consultant with the World Bank, contributing to projects on poverty measurement, labour and health economics and governance. Her current research focuses on labour economics, public health, human capital, and gender.



From the Founder's Desk

As SAATH completes 37 years of its journey, I find myself reflecting on a simple truth that has shaped our work from the very beginning: people experiencing poverty do not lack potential; they often lack access to opportunities, resources, and systems that enable them to thrive.

Over the years, we have worked alongside communities across diverse geographies and contexts, witnessing both the challenges they face and the extraordinary resilience they demonstrate. While the barriers may differ, the aspiration for a better future remains universal. At SAATH, our commitment has always been to bridge the gap between people and opportunity by strengthening institutions, enabling access, and creating pathways towards dignity, resilience, and economic inclusion.

This year reinforced the value of community-led and institution-based approaches. We are particularly encouraged by the recognition received for two of SAATH's flagship models during the year. Our Community Resource Centre (CRC) and Business Gym models were recognized by the National Institute of Urban Affairs (NIUA) and featured on the National Urban Learning Platform (NULP) as best practices. This recognition validates years of collaboration with communities while demonstrating the potential of locally rooted solutions to influence broader systems.

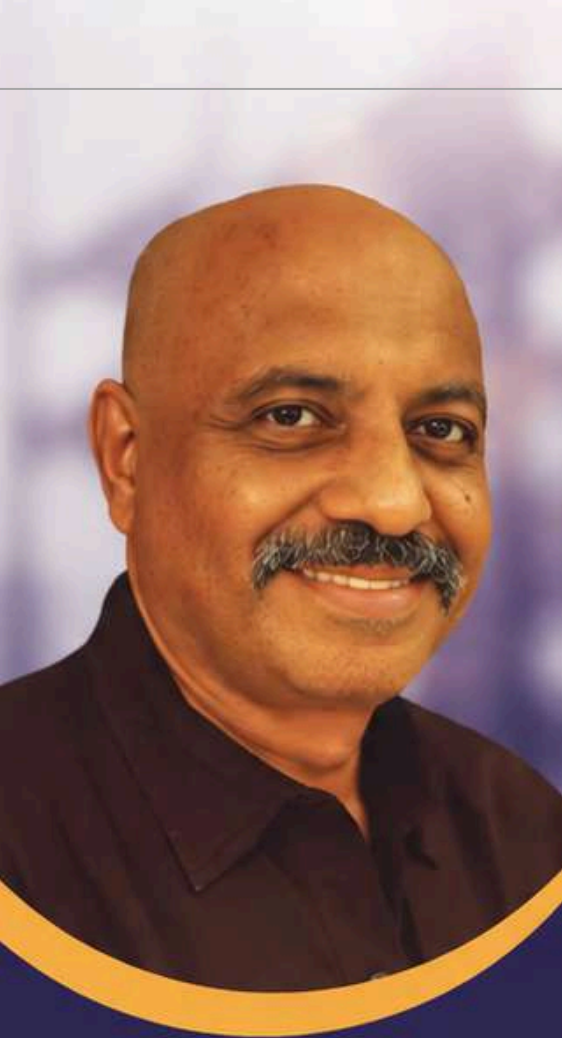
The year also witnessed growing momentum through the Urban Resilience Collaborative for Informal Sector (URC-IS), fostering collaboration among communities, practitioners, institutions, and policymakers. Such partnerships are essential as we collectively address complex challenges and work towards more inclusive and resilient communities.

I extend my sincere gratitude to our community members, partners, donors, government agencies, academic institutions, volunteers, and dedicated team members who continue to make this journey possible.

As we look ahead, SAATH remains committed to creating opportunities, strengthening community institutions, and advancing solutions that enable individuals, families, and communities to build better futures.

RAJENDRA JOSHI

Founder & Managing Trustee
Saath Charitable Trust



“

Our commitment has always been to bridge the gap between people and opportunity.

About Us

SAATH — meaning “together” in Hindi and Gujarati — reflects our belief in the power of collective action and shared responsibility.



Founded in 1989, SAATH was born from a belief that every individual deserves the opportunity to live with dignity and shape their own future.

For over three decades, we have worked alongside communities across urban, peri-urban and rural India, creating pathways to livelihoods, education, health, financial inclusion, climate resilience and community leadership.

We believe that lasting change happens when people, institutions and systems work together.

By strengthening community institutions and expanding access to opportunities, SAATH helps individuals and families build better futures for themselves and future generations.



The Informal Sector

India's Workforce Reality

The informal sector is the backbone of India's economy — yet remains invisible in policy, planning, and protection.

500M+

Informal Workers

The majority of India's workforce is informal and unprotected.



92%

Urban Informal

Most informal workers are concentrated in urban areas.



≈ 50%

GDP Share

Their contribution to India's GDP is nearly half.



Rs. 23.93/hr

Average Wage

Low and volatile wages reflect income insecurity and lack of stability.



“They build our cities, power our economy, yet remain the most invisible workforce.”

Over 92% of India's workforce is informal — yet informal workers, urban migrants, women, and children in underserved communities remain systematically excluded from economic opportunity, basic services, social protection, and decision-making.

This exclusion is not accidental — it is structural, and it compounds across generations.

Vulnerability in one dimension (livelihood) deepens vulnerability in others (health, housing, education). Health. Housing. Education. Financial Security.

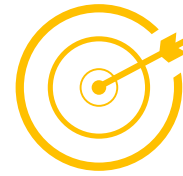
No single sector solution is sufficient.

Addressing these interconnected challenges requires integrated, community-led solutions that place people at the centre of development.



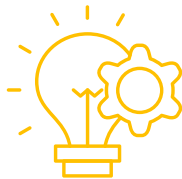
Our Vision

SAATH envisions thriving communities across India, enabled by people, markets, and public systems.



Our Mission

To reimagine human settlements as equitable living environments where all residents—especially informal sector and vulnerable communities—have access to health, education, essential infrastructure, and sustainable livelihood opportunities



Approach

SAATH adopts an integrated and community-centered approach that combines capability building, livelihood development, climate resilience, and institutional partnerships to address the interconnected challenges faced by underserved communities.

Working alongside informal workers, women, youth, and migrant families, SAATH strengthens access to education, skilling, healthcare, financial and digital inclusion, entrepreneurship opportunities, and community leadership, while collaborating with governments, markets, and civil society to create more inclusive and sustainable systems.

Through participatory and ecosystem-based interventions, SAATH enables communities to build resilience, improve quality of life, and drive their own long-term development.



Saath's Presence

Across India

Rooted in communities.
Driven by impact.
Empowering lives
every day.

CURRENT & PAST INTERVENTIONS

DISTRICTS, CITIES & VILLAGES COVERED

DISTRICT	KEY CITIES / VILLAGES
Ahmedabad	Ahmedabad, Bavla, Dholka, Sanand
Bhavnagar	Bhavnagar, Paltana
Banaskantha	Palanpur, Danta
Kheda	Nadiad, Mehmedabad
Bharuch	Bharuch, Vagra
Vadodara	Vadodara
Surat	Surat
Jaipur	Jaipur
Varanasi	Varanasi

WHERE SAATH HAS WORKED IN THE PAST

- Agra
- Ajmer
- Ambiknagar
- Banswara
- Barmer
- Bhuj
- Bikaner
- Dehradun
- Dhrangadhra
- Gandhinagar
- Jaisalmer
- Jambusar
- Jodhpur
- Kadi
- Kalol
- Kalyan / Murbad
- Kota
- Makligarh
- Mansa
- Mehsana
- Morbi
- Mundra
- Nagaur
- Patan
- Prbatsar
- Rajkot
- Raipur
- Ranchi
- SabalKantha
- Sawai Madhopur
- Sirohi
- Surendranagar
- Udaipur

OUR IMPACT, OUR PROMISE

9

STATES

51+

CITIES

60+

VILLAGES



SUSTAINABLE
CHANGE



ONE
MISSION

Executive

Summary

FY 2025–26 was a year of scale, innovation, and national recognition for SAATH Charitable Trust. Working across 16 cities and 9 districts in Gujarat, Rajasthan, and Uttar Pradesh, SAATH reached **over 2 lakh people** through its six thematic pillars—Integrated Area Development, Livelihoods & Entrepreneurship, Education, Healthcare, Financial Literacy, and Climate Resilience. The year was marked by strengthened community partnerships, innovative programmes, and integrated interventions that improved livelihoods, expanded access to essential services, and enhanced climate resilience.

The year also brought significant national recognition for SAATH's community-led development models. The **Community Resource Centre** and **Business Gym** were recognised by the **National Institute of Urban Affairs (NIUA)** as **national best practices** on the National Urban Learning Platform (NULP), while SAATH's Integrated Area Development model was recognised by the **National Institute of Disaster Management (NIDM)** for advancing community-led urban resilience.

Beyond programme implementation, SAATH strengthened its role as a knowledge partner and sector catalyst. The organisation launched the **Urban Resilience Collaborative for Informal Sector** in partnership with the Rainmatter Foundation, published three research studies on green livelihoods, AI adoption among micro-entrepreneurs, and urban healthcare access, and convened a national workshop on gender-inclusive urban development to mark its **37th Foundation Day**. These initiatives reinforced SAATH's commitment to generating evidence, influencing policy, and fostering collaborative action for inclusive urban development.

As SAATH enters its **38th year**, it remains committed to building inclusive, resilient, and equitable communities by empowering people, strengthening local institutions, and driving sustainable change through innovation, evidence, and partnerships.

TRUSTED & ACCREDITED

Accredited and recognized by leading platforms and institutions for transparency, governance, accountability, and impact reporting.



Impact

FY 2025- 26



~200,000

People reached through integrated interventions in the year 2025-26



16

Cities



9

Districts



37

Years of impact



Livelihoods & Entrepreneurship

53,000+

People supported through skilling, entrepreneurship, placements, SHGs & job-readiness



Education

10,800+

Children supported through education programmes, school infrastructure support, and engagement activities



Healthcare

61,500+

People supported through screening camps, surgical-need programme, health awareness, health camps & menstrual hygiene training



Livable Spaces & Neighbourhoods

39,300+

Individuals benefited through village & urban infrastructure, WASH, governance/entitlement linkages, rehabilitation & resettlement, and the Area Development programme



Financial Literacy

14,600+

Micro-entrepreneurs mobilized



Climate Resilience

19,800+

People supported through cool-roof retrofits and waste management initiatives

Urban Interventions

Our



Livelihoods, Entrepreneurship & Women's Empowerment



Education



Healthcare



Livable Spaces & Neighbourhoods



Financial Literacy



Climate Resilience & Circular Economy

Thematic Sectors

A woman wearing a black hijab is focused on operating a white sewing machine. She is in a workshop setting, with a laptop in the background displaying a digital design of a garment. The scene is dimly lit, with the primary light source coming from the laptop and the sewing machine's area.

LIVELIHOODS, ENTREPRENEURSHIP & WOMEN'S EMPOWERMENT

Creating Entrepreneurial Mindset.

At SAATH, livelihoods are more than income generation—they are pathways to dignity, resilience, and opportunity. Through vocational skilling, entrepreneurship support, financial inclusion, and market linkages, SAATH empowers women, youth, artisans, and informal workers to build sustainable and dignified livelihoods.

THE CHALLENGE

Livelihoods are not merely a source of income—they are the foundation of dignity, resilience, and economic mobility.

India's economy is growing rapidly, yet access to opportunity remains deeply unequal. Women continue to face barriers to workforce participation, youth face employability gaps, and many informal workers and micro-entrepreneurs lack access to finance, technology, and markets.

As economies evolve and digital systems expand, strengthening skills, entrepreneurship, and market access is essential for building resilient and inclusive livelihoods.

90%+
Women Workers Remain
in the Informal Economy

₹24/hr
Low Wages Limit
Economic Mobility

67%
MSMEs lack access to
digital technology

50%+
Youth lack skills for
employment

By strengthening economic agency and enabling community-centered livelihood solutions, SAATH supports underserved populations to participate more meaningfully in local economies while advancing inclusive and sustainable development.

Flagship Interventions

Our integrated livelihood interventions address critical barriers and create pathways to stable, dignified, and resilient livelihoods for underserved communities.



Skilling & Employability

Delivering market-aligned vocational and employability training for youth and underserved communities.



Digital & AI Literacy

Equipping students, youth and women with digital, computer, and AI skills to enhance future readiness and access to emerging opportunities, in partnership with Saath Facilitators Pvt. Ltd.



Urmila Home Managers

Professionalizing domestic work through structured training and improved livelihood security.



Business Gym

Business development and financial literacy support for nano and micro-entrepreneurs.



Beautypreneur

Professional beauty and wellness training for dignified livelihood opportunities.



Non-Traditional Livelihoods

Encouraging women's participation in non-traditional trades and skill sectors.



Nutripreneurs

Supporting women-led nutrition enterprises and sustainable income generation.

Business Gym

Empowering Micro-Entrepreneurs to Start, Sustain & Scale

India's informal economy is powered by millions of micro and nano entrepreneurs who create livelihoods, strengthen local markets, and contribute significantly to urban economies. Yet many operate with limited access to business knowledge, digital tools, finance, market opportunities, and formal support systems.

Business Gym is SAATH's entrepreneurship development platform designed to bridge these gaps. Through a combination of mentoring, digital enablement, financial inclusion, business development services, and peer learning networks, the initiative equips entrepreneurs with the capabilities and confidence needed to build resilient and growth-oriented enterprises.



National Recognition



National Urban Learning Platform

Recognised by NIUA as a Good Practice on the National Urban Learning Platform (NULP) for its scalable model strengthening resilience, competitiveness and income security among informal sector entrepreneurs.

WHAT BUSINESS GYM PROVIDES



Business Mentoring

One-on-one guidance for business planning, operations and growth.



Digital Enablement

Digital payments, social media marketing, business profiling and online visibility.



Financial Inclusion

Access to banking, credit linkages and financial literacy support.



Market Linkages

Customer acquisition, branding, promotion and networking opportunities.



Government Entitlements

Support in accessing relevant schemes, registrations and identity documentation.



Peer Learning Networks

Collective learning, mentoring and community-based support systems.

“Enabling entrepreneurs to build stronger businesses, adopt digital tools, access new markets, and create sustainable pathways to economic growth.”

Impact at a Glance



10,300+

Micro-entrepreneurs trained and reaching new markets



64%

Average increase in business revenue for all businesses



55%

Implementing new digital marketing & social media strategy



49%

Regularly maintain core business and financial records



100%

Increased digital self-confidence & customer engagement

Year In Numbers

FY 2025-26



50,000+

WOMEN EQUIPPED WITH AI & DIGITAL SKILLS

Women equipped with AI and digital skills



388

WOMEN ENTREPRENEURS SUPPORTED

Women supported through entrepreneurship development and sector-specific initiatives



192

YOUTH TRAINED IN EMPLOYABILITY SKILLS

Youth trained through vocational and employability programmes



62.5%

PLACEMENT RATE FOR VOCATIONAL TRAINING GRADUATES

62.5% of trained youth successfully secured employment



438

DOMESTIC WORKERS PLACED

Domestic workers placed in safe and dignified employment



EDUCATION

Education opens the **Path to Possibility**

Every child deserves the opportunity to learn, grow, and realize their potential. For more than 30 years, SAATH has been creating pathways that enable children and young people from underserved communities to access quality education, embrace digital and AI-driven opportunities, and build skills for the future.

THE CHALLENGE

Millions of children and young people continue to face barriers that limit learning, progression, and future opportunities.

Learning gaps, school dropouts, limited digital access, and inadequate exposure to career pathways continue to restrict social and economic mobility in underserved communities.

22.7

Million children
aged 5–18
not in school (Census)

32%

of slum children
leave with low
literacy & numeracy

11.5%

(UDISE+ 2024–25)
National secondary
dropout rate

~ 46%

Slum
dropout rate
classes I–X

To break cycles of educational disadvantage and unlock future opportunities, SAATH supports children and young people at every stage of their journey.

From early learning and quality education to digital readiness, skills development, and employability, our interventions equip them with the knowledge, confidence, and capabilities needed to succeed in a rapidly evolving world.

Key Interventions



Early Childhood Education

Providing foundational learning and school readiness through community-based Balghars for children from underserved communities.



Child Friendly Spaces

Creating safe and inclusive learning environments for children of migrant and construction workers to ensure continuity in education.



STEM Education

Establishing STEM labs and strengthening teacher capacities to promote experiential learning, problem-solving, and scientific curiosity.



Year In Numbers

FY 2025-26



1,880+

Children Supported
through Education
Programmes



49%

Girls Participating
in Education
Programmes



390+

Children Supported
through Nutrition
Interventions



228

Children Mainstreamed
into Formal
Education





HEALTHCARE

The health of a community is the wealth of a nation — when we lift one, we lift all.

For over three decades, SAATH has worked to ensure that families from underserved communities are not defined by the health inequities they are born into.

THE CHALLENGE

Health is more than the absence of illness — it is the foundation for a life lived with dignity, productivity, and hope.

Yet for many families living in urban-poor communities, access to meaningful healthcare remains out of reach, not by choice, but by circumstance.

From the burden of untreated surgical conditions and the silent spread of preventable diseases, to deep-rooted gaps in health awareness and literacy, these challenges compound over time.

Diseases like cervical cancer — entirely preventable with timely screening and vaccination — continue to claim lives simply because awareness does not reach those who need it most, and pathways to diagnosis and treatment remain inaccessible to the most vulnerable.

When illness goes unaddressed, it does not just harm individuals; it strains families, disrupts livelihoods, and deepens cycles of poverty. Investing in accessible, community-centred healthcare is therefore essential to building communities that are not just surviving, but truly thriving.

~1.27

million cervical cases are reported annually in India

~7%

belonging to underserved backgrounds have access to timely surgeries

~60%

women and girls lack awareness about reproductive health and menstrual cycles

~70%

urban poor experience inadequate health-seeking behaviors

Across every stage of the health journey — from awareness and prevention, to diagnosis, treatment, and recovery — SAATH creates pathways that reduce barriers, build trust, and connect the most vulnerable to the care they deserve.

Through surgical support, cervical cancer awareness, reproductive and child healthcare, and community-led health initiatives, Saath transforms health from a distant privilege into a lived reality.

KEY INITIATIVES



SURGICAL SUPPORT

Guiding patients through government schemes to access timely, subsidised surgical care — from hernia identification to emergency referrals, in partnership with Saath Livelihood Services.



CERVICAL CANCER AWARENESS

Running community screening drives, HPV vaccination awareness, and stigma-free education to enable early detection and treatment.



COMMUNITY HEALTH VOLUNTEERS

Training Saathis as trusted health ambassadors who provide last-mile outreach, counselling, and navigation support.

Cervical Cancer

Prevention and Early Detection

Empowering women with awareness, screening and timely care for a healthier tomorrow.



Cervical cancer remains one of the leading causes of cancer-related deaths among Indian women.

Low awareness, social stigma, limited access to regular screening, and delayed healthcare-seeking behaviour lead to late diagnosis, particularly in low-income and migrant communities.

Early detection can prevent the disease and save lives.



Our Response

SAATH's Cervical Cancer Program focuses on raising awareness, promoting preventive health, and improving access to screening and diagnostic services.

By bringing information and services closer to women, we help overcome barriers and enable timely detection and treatment.

Our Approach



AWARENESS & MOBILISATION

Door-to-door outreach, group discussions, and community sensitisation sessions help women understand the importance of cervical health and regular screening.



SCREENING & EARLY DETECTION

Screening camps and Pap smear testing services are organised in collaboration with healthcare partners, bringing essential services closer to the community.



COUNSELLING & REFERRAL SUPPORT

Women identified as high-risk receive counselling, diagnostic facilitation, and referrals to appropriate healthcare facilities for further examination and treatment.



FOLLOW-UP & CONTINUUM OF CARE

The programme provides continuous follow-up support to encourage treatment adherence and ensure that women receive the care they need.

Towards Healthier Communities



By addressing barriers to awareness, screening, and treatment, the program empowers women to take charge of their health while strengthening community understanding of preventive healthcare.

Through early detection and timely intervention, we contribute to improved health outcomes and greater well-being for women and their families.

**EARLY
DETECTION
SAVES LIVES**



Year In Numbers

FY 2025-26



46,750+

Individuals Screened
through Community
Health Assessments



290+

Individuals Identified
for Surgical Care



86

Life-changing
Surgeries Facilitated



500

Women Screened
for Cervical Cancer



441

Women Reached
through Menstrual
hygiene training





LIVABLE SPACES & NEIGHBOURHOODS

When a neighbourhood changes, everything changes.

SAATH's Integrated Area Development (IAD) model is its founding contribution to India's urban development story — a pioneering approach that treats slum communities not as problems to be cleared, but as neighbourhoods to be transformed, with their residents as full partners in the process.

THE CHALLENGE

India's cities are growing faster than their infrastructure can keep pace. Millions of urban residents continue to live in informal settlements, often without secure housing, reliable basic services, legal identity, or access to formal economic opportunities.

In Gujarat alone, 103 towns report significant slum populations. For decades, relocation has been the dominant policy response, yet moving communities to the urban periphery often disrupts livelihoods, weakens social networks, and limits access to opportunity.

Poverty is not removed. It is moved.

Meanwhile, families who remain in informal settlements face interconnected challenges—from inadequate infrastructure and poor living conditions to limited access to government schemes and financial services. Breaking this cycle requires integrated, community-led solutions that strengthen both resilience and opportunity.

65.5M+

Indians live in urban slums
(Census 2011)

43%

Slum households do not have access to drinking water supply

40%

Urban adults do not have bank accounts

31%

Urban slums lack basic drainage facilities

In response to the complex and interconnected challenges of urban poverty, SAATH has developed a community-driven model of urban transformation that brings together municipalities, communities, NGOs, and the corporate sector.

At the heart of this approach is the belief that residents are not beneficiaries, but active partners in development. By combining improvements in infrastructure with access to education, health, livelihoods, governance, and social protection, the model addresses the multiple dimensions of urban exclusion simultaneously.

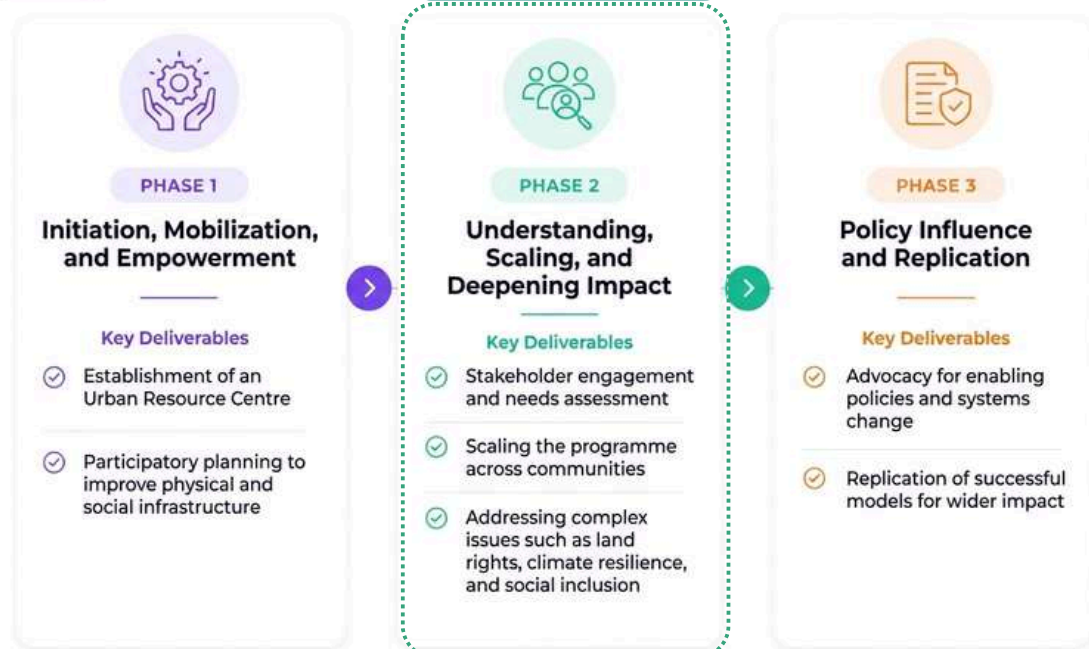
The model is further strengthened through **VADA, a network of 25+ NGOs** that promotes collaboration among communities, civil society, and government to address complex urban challenges.

Through this integrated approach, SAATH strengthens community ownership, builds local leadership, and creates more resilient, inclusive, and self-reliant urban settlements.

The model is implemented through Urban Resource Centres (URCs), established in three phases:

OUR APPROACH

Advancing Through Phase 2



Urban Resource Centres

The Hub of Community Transformation

Urban Resource Centres (URCs) are community-based platforms that connect marginalized urban residents to essential services, information, entitlements, and opportunities.

Acting as a bridge between communities, government agencies, NGOs, and the private sector, URCs help residents access schemes, resolve grievances, and navigate critical services.

Beyond service facilitation, URCs serve as local knowledge and engagement hubs, fostering community leadership, participation, and accountability. Through active community involvement, they ensure that development efforts remain responsive, inclusive, and sustainable.



**National
Recognition**



National Urban Learning Platform

**Recognized by the National
Institute of Urban Affairs (NIUA)
and featured on the National
Urban Learning Platform
(NULP) as a national best
practice model for community-
led urban development.**



Through URCs, SAATH has enabled:



**Access to
essential services
and entitlements**



**Stronger community
participation and
collective voice**



**Better linkages with
government and
institutions**



**Local leadership
and resilient urban
communities**

Year In Numbers

FY 2025-26





FINANCIAL LITERACY

Financial Confidence. Lasting Change.

SAATH's Financial Literacy Programme is built on the belief that lasting financial inclusion requires more than access—it requires understanding.

By equipping individuals and families with the knowledge, skills, and confidence to navigate financial systems, the programme enables them to make informed decisions, manage risks, and build greater security and resilience in their everyday lives.

THE CHALLENGE

As India's economy becomes increasingly digital, access to financial services has expanded at an unprecedented pace. Yet many low-income urban households continue to face significant barriers to financial literacy, leaving them vulnerable to fraudulent schemes, predatory practices, and financial shocks that can undermine hard-earned savings and livelihoods. Financial vulnerability is not experienced equally. Those with the fewest resources often face the greatest challenges in accessing reliable financial information, understanding available opportunities, and protecting themselves from exploitation. Strengthening financial literacy is therefore essential to building financial security, resilience, and long-term economic well-being.

73%

adults in India lack
basic financial
literacy skills
(RBI)

41%

households in India
operate without
financial planning

76%

of Indian women are
financially illiterate

51%

Indians struggle to
meet debts and
liabilities

Through community-led financial literacy initiatives, and linkages to formal financial systems, SAATH creates opportunities for low-income households to strengthen financial habits and build collective financial strength. The programme fosters a culture of savings, encourages responsible financial planning, and supports communities in accessing resources that contribute to greater economic stability and long-term well-being.

Key Initiatives



Financial Literacy Workshops

Monthly workshops on budgeting, saving, credit management, investment basics and retirement planning to build strong financial foundations.



One-to-One Financial Counselling

Individual counselling sessions to assess financial situations, set goals and create personalised action plans for debt management, credit improvement and building emergency funds.



Access to Financial Services

Assistance with banking services and guidance on loans, insurance and retirement planning, along with linkages to formal financial systems and schemes.



Digital Financial Literacy

Training and handholding to help community members access and confidently use digital financial services.



Cyber Safety & Fraud Prevention

Awareness on digital fraud, common scams and safe financial practices to protect individuals and their savings.



Outreach & Community Awareness

Monthly outreach camps and community engagement activities to promote financial literacy and encourage participation in savings and financial planning.



Referral & Grievance Support

Referral network and access to legal advisors for support on fraudulent schemes, claim settlements and other financial disputes.



Monitoring & Continuous Improvement

Regular assessment of services and community feedback to measure impact and strengthen our Financial Clinics continuously.

Year In Numbers

FY 2025-26



13,492

Micro Entrepreneurs
Mobilised



7,672

Micro Entrepreneurs
Reached through
Financial Literacy
Interventions



2,915

Micro Entrepreneurs
Linked to Government
Schemes, Insurance &
Digital Payments



2,101

Micro Enterprises
Supported for
Formal Registration





SAATH
Thriving Communities



CLIMATE RESILIENCE & CIRCULAR ECONOMY

Building climate resilience is ultimately about enabling people and communities to thrive in an increasingly uncertain world.

THE CHALLENGE

India's cities are warming rapidly. Temperatures that once peaked at 40°C now routinely exceed 45°C in many regions, placing millions at risk. For low-income urban households, extreme heat affects health, livelihoods, and living conditions, while mounting waste and resource pressures further strain already vulnerable communities.

Climate change is not experienced equally. Those with the fewest resources to adapt often face the greatest consequences.

489,000+
annual heat deaths
globally
(WHO)

98
of the world's
100 hottest cities
are in India

3×
growth in India's
cooling demand
by 2030

62M
tonnes of municipal
solid waste generated in
urban India annually

SAATH works with communities most exposed to climate risks and least equipped to absorb them.

Through climate resilience and circular economy initiatives, we help households adapt, recover, and thrive in a changing climate. We believe that the transition to a greener future must be both climate-smart and people-centred.

KEY INITIATIVES



COOL ROOFS

Installing heat-reflective roofing in low-income homes to reduce indoor temperatures and protect families from extreme heat in partnership with Saath Facilitators Pvt. Ltd. and IIPHG.



WASTE MANAGEMENT

Working with resident welfare societies on segregation, composting, and recycling — and building better livelihoods for waste workers



WATER CONSERVATION

Piloting rainwater harvesting and conservation solutions in urban communities facing water stress and erratic monsoons



GREEN ENERGY

Introducing clean energy access and green practices in low-income neighbourhoods as part of a just, inclusive energy transition



CLIMATE-RESILIENT NEIGHBOURHOODS

Building community awareness of climate risk, adaptive infrastructure, and the capacity of residents — particularly young people — to lead local sustainability action through green sessions and campaigns

Advancing waste management & Circular Economy for Sustainable Communities



Communities are at the heart of effective waste management.

Through awareness, collective action, and inclusive systems that value both people and resources, SAATH promotes sustainable waste practices that reduce environmental impact, strengthen livelihoods, and contribute to cleaner, healthier neighbourhoods.

Our Approach



Community Engagement

Mobilising residents for collective action and ownership.



Waste Segregation

Encouraging segregation at source for efficient waste management.



Resource Recovery

Promoting recycling, composting and resource recovery.



Informal Worker Inclusion

Recognising and strengthening the livelihoods of waste workers.



Cleaner Neighbourhoods

Improving environmental health for safer and cleaner communities.



Circular Economy

Turning waste into resources to create sustainable value.

“

Sustainable waste management begins with informed communities and collective responsibility.



Year In Numbers

FY 2025-26



400

households covered under
climate-health research



800

community participants
engaged in the study



679

individuals assessed for
health impacts of heat stress
(including BP, HbA1c, urine analysis,
cognitive function, and
heat-related illness screening)



400

households assessed for
**environmental heat and
indoor conditions**



200

households benefited
from cool roofs





Rural & Peri-Urban Interventions



HOLISTIC VILLAGE DEVELOPMENT

Empowered communities are the foundation of inclusive development.

SAATH addresses these issues through a comprehensive approach that involves improving healthcare and educational infrastructure, ensuring equitable distribution of water, and providing skill development opportunities to enhance the livelihoods. This is achieved through collaborations with government agencies, local authorities, and community organisations to create sustainable solutions for the socio-economic challenges faced in the villages and for their holistic development.

THE CHALLENGE

In villages, people face socio-economic challenges across several fields of intervention, such as education, health, livelihoods, as well as issues relating to infrastructure such as uneven supply of electricity, gas and water. Educational infrastructure is strained due to growing population and rapid urbanisation, with schools lacking adequate facilities and teaching staff.

In the field of healthcare, villages face problems in accessing essential services, as quality healthcare facilities are concentrated in cities and local health centres are understaffed and poorly equipped.

Residents face irregular and uneven water supply, and over-extraction of ground water has led to declining water tables, creating a water scarcity problem. Unskilled and low wage jobs are predominant.

54%

of rural households do not have access to drinking water facilities

66.7%

Literacy rate in rural India

86%

of rural households do not have health expenditure coverage

Holistic village development initiatives involve a comprehensive need assessment of the village as per model village criteria, the development of a road map strategy dealing with different areas of intervention, as well as the creation of a sustainability plan or exit strategy for each field designed to ensure that the outcomes continue to sustain themselves even after the project is ended.



1. Infrastructure and Basic Services

Supporting the improvement of essential community infrastructure and basic services through facility upgrades, WASH interventions, and convergence with government schemes to enhance access to safe, functional, and inclusive public amenities.



2. Access to Entitlements and Social Security

Supporting communities in bridging last-mile gaps to government schemes and essential services for inclusive access and social protection.



3. Health Access

Promoting awareness on preventive health, menstrual health, maternal health, and deaddiction, while strengthening linkages with public health systems, organizing health camps, and ensuring accessible and quality healthcare for all community members.



4. Youth Development

Mobilizing and empowering youth through leadership development, community engagement, cultural and sports activities, and job-readiness support to foster active citizenship, strengthen social cohesion, and enhance livelihood opportunities.



5. Education Systems

Strengthening school environments, fostering community engagement, and promoting digital literacy to improve access to quality education and support holistic learning outcomes.



6. Financial and Digital Literacy

Building financial awareness and digital confidence through community sessions on banking, savings, budgeting, digital transactions, and fraud prevention, enabling villagers to make informed decisions, access services safely, and participate more effectively in the digital economy.

CHILD-FRIENDLY INFRASTRUCTURE

Creating Safe, Dignified Spaces for Every Child

SAATH develops child-friendly infrastructure that promotes health, hygiene, and a conducive learning environment.

Designed for accessibility and ease of use, our facilities ensure that children and communities can use them comfortably, safely, and with pride.

Infrastructure interventions include kitchen rooms, toilets, drinking water facilities, handwashing stations, dining sheds, and Anganwadi Centres.

Implemented through community participation, SMDC engagement, and government partnership, these facilities foster long-term ownership, sustainability, and improved well-being for children and communities.



12

FACILITIES DEVELOPED



6

VILLAGES COVERED



1600+

INDIVIDUALS BENEFITED

SAFE SPACES • BETTER HYGIENE • STRONGER LEARNING ENVIRONMENTS

• BUILDING SPACES THAT MAKE A DIFFERENCE •



KITCHEN ROOM

Clean and well-designed kitchen rooms support nutritious meals for children every day.



TOILET FACILITIES

Safe, hygienic and child-friendly toilets ensure dignity, privacy, and better health.



DINING SHED

Spacious and hygienic dining sheds create a positive and joyful mealtime experience.



COMMUNITY OWNERSHIP

Active participation ensures care and sustainability.



GOVERNMENT APPROVED

All projects follow norms and receive required approvals.



QUALITY CONSTRUCTION

Built to last with a focus on safety, functionality, and quality.



CHILD-CENTRIC DESIGN

Thoughtfully designed for children, with accessibility and inclusivity.

Year In Numbers

FY 2025-26



10,300+

Education & youth engagement

Students and community members engaged through strengthened education systems and youth development initiatives



6,748

Government schemes & entitlements

Individuals linked to government schemes, entitlements and social protection services



6,500+

Women reached through menstrual health initiatives

Building awareness, dignity and better health outcomes



4,700+

Health awareness & behaviour change

Community members reached through health awareness, WASH promotion and behaviour change campaigns



321

Community infrastructure strengthened

Education, WASH and community infrastructure assets created or upgraded





ENVIRONMENT SUSTAINABILITY & CLIMATE RESILIENCE

Building resilience to climate challenges empowers communities to shape a more sustainable tomorrow.

SAATH promotes sustainable rural development through green energy initiatives, including solar streetlights, solar systems, rainwater harvesting, and community-led waste management through Mohalla Committees. These efforts reduce energy costs, improve access to clean resources, and support healthier environments.

THE CHALLENGE

Environmental degradation, unsustainable resource use, and inadequate waste management practices further exacerbate climate risks by contributing to soil and water pollution, reducing ecosystem health, and weakening communities' ability to adapt to changing conditions.

Strengthening climate resilience through sustainable natural resource management, community awareness, climate-adaptive livelihoods, and environmentally responsible practices is essential for enabling rural communities to withstand and recover from climate-related shocks while ensuring long-term sustainability and well-being.

45%

of rural households rely on open dumping to dispose waste

0.7%

of rural households rely on sustainable energy sources

<14%

of rural households segregate waste at doorstep

Waste management awareness sessions have further encouraged responsible segregation, disposal practices, and community participation in maintaining clean and healthy surroundings. These efforts aim to build cleaner, healthier communities while empowering local stakeholders to take ownership of environmental sustainability.

OUR INITIATIVES



1. Solar Energy & Rural Electrification

Installing solar streetlights and solar energy systems to improve access to clean, reliable energy, lower energy costs, and enhance safety and mobility in villages.



2. Water Conservation & Resource Management

Promoting sustainable water management through rainwater harvesting systems, helping communities conserve water resources and strengthen environmental resilience.



3. Community-Led Waste Management & Environmental Awareness

Awareness programs to encourage healthy waste management practices, and establishment of local committees to lead waste management efforts.

Year In Numbers

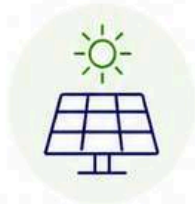
FY 2025-26



19,000+

Community members reached

through waste management and environmental awareness initiatives



363

Renewable energy installations

solar streetlights and solar panels installed



1,625

Residents benefited

from improved community waste management services



284

Waste management stakeholders trained

waste collectors, mohalla committees and elected representatives



ARTISANS, ENTREPRENEURSHIP & LIVELIHOODS

Traditional skills create pathways to sustainable livelihoods.

SAATH, In partnership with Saath Facilitators Pvt. Ltd., strengthens rural livelihoods by enabling youth, women, and micro-entrepreneurs to access sustainable income opportunities through skill development, enterprise support, market linkages, and digital inclusion.

THE CHALLENGE

Rural artisans, micro-entrepreneurs, and livelihood seekers often face limited opportunities to earn sustainable incomes due to inadequate access to markets, skills training, financial services, and modern technology. Weak market linkages and low bargaining power often result in low and irregular earnings, particularly for women.

These challenges contribute to unemployment, migration, and financial insecurity, highlighting the need for stronger livelihood opportunities, enterprise development, and market access to support sustainable economic growth and resilience.

<25%
of rural youth are
vocationally trained

85%
of rural employment is
in the informal sector

40
artisans in Gujarat quit
each year

By building employability, entrepreneurship, and business management skills, SAATH helps individuals improve their earning potential and create resilient livelihood pathways.

Artisans receive design, marketing, and financial support that helps preserve traditional crafts while enhancing household incomes. Together, these initiatives contribute to stronger local economies, reduced financial vulnerability, and improved livelihood security for rural communities.

KEY INTERVENTIONS



1. Women's Livelihoods

We promote women's economic empowerment by forming and strengthening Self-Help Groups (SHGs) that enable collective savings and income-generating activities. Digital literacy training equips women with skills in online transactions and digital marketing to grow their businesses.



2. Rural Artisans

We support rural artisans by strengthening traditional weaving and craft livelihoods through access to raw materials, capacity building, contemporary design development, working capital support, branding, marketing assistance, and opportunities to participate in exhibitions and art fairs, helping artisans improve product marketability, increase income, and sustain traditional art forms.



3. Micro-Entrepreneurship Development

We support micro-entrepreneurs through capacity-building and business development training to strengthen enterprise management, improve productivity, and enhance income, enabling sustainable and long-term business growth.



Year In Numbers

FY 2025-26



510+

Women entrepreneurs and
micro-enterprises strengthened



648

Women strengthened
through Self-Help
Groups (SHGs)

A photograph of a woman, likely a farmer, in a rural setting. She is wearing a red headscarf with a gold geometric pattern and a green short-sleeved shirt. She is smiling and holding a green okra (ladyfinger) vegetable in her right hand. The background shows a green field with some trees and a fence in the distance under a clear sky.

WOMEN FARMERS, NUTRITION & WELL-BEING

Building healthier, more resilient futures through empowerment and awareness.

In partnership with Saath Facilitators Pvt. Ltd., SAATH strengthens rural livelihoods by promoting home gardening among women, enabling households to cultivate seasonal vegetables for their own consumption and local use. Through the distribution of seed kits, farmer training, and continuous field support, women gain practical agricultural skills that help them produce food sustainably and become more self-reliant.

THE CHALLENGE

Women and adolescent girls in rural Gujarat, particularly from SC, ST, OBC, and tribal communities, face persistent socio-economic and gender-based barriers that limit their opportunities and well-being. Low literacy levels, dependence on low-income agricultural and wage labour, and limited awareness of nutrition contribute to vulnerability and reduced resilience.

Social norms such as early marriage, restricted mobility, and low decision-making power further constrain women's agency, while adolescent girls remain at risk of school dropout and limited future opportunities. These challenges underscore the need for interventions that strengthen livelihoods and empower women and girls to lead more secure and productive lives.

<25%

of rural youth are
vocationally trained

42%

of women work as
unpaid family labourers

11.72%

agricultural land is
owned and operated by
women

Kitchen gardens reduce household expenditure on vegetables by providing a regular supply of fresh produce, generating savings while reducing dependence on market purchases. In several cases, surplus vegetables are sold or shared within the community, creating opportunities for supplementary income and strengthening livelihood resilience. By lowering food costs and supporting small-scale income generation, the initiative contributes to greater financial stability and economic security for rural families.

OUR INITIATIVES



1. Kitchen Gardens

Kitchen gardens help improve household nutrition, reduce expenditure on vegetables, and strengthen livelihood resilience among rural women. Women receive seed kits and support to cultivate seasonal vegetables at home, ensuring access to fresh and nutritious produce.

These gardens help families save on food expenses while creating opportunities for supplementary income through the sale of surplus produce. They also promote sustainable cultivation practices, improve local biodiversity, and contribute positively to the household microclimate.



2. Training Women Farmers

Training programs equip women with practical knowledge and skills in sustainable farming practices such as soil preparation, seed sowing, crop planning, pest management, compost use, and seasonal vegetable cultivation.

Ongoing guidance and field-level support enable them to apply these techniques effectively, improve productivity, and adopt practices that enhance food security, self-reliance, and livelihood opportunities.

Year In Numbers

FY 2025-26



2,000+

Women mobilized
on nutrition and well-being



1,100

Seed kit distribution
Food security and access to nutrition through kitchen gardening



Catalysing Systems Change



Urban Resilience Collaborative for Informal Sector

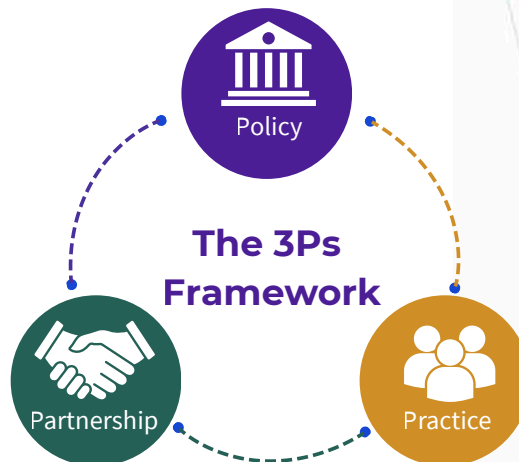
ANCHORED BY SAATH | SUPPORTED BY RAINMATTER FOUNDATION

Urban India is growing rapidly, but a large share of its workers and communities continue to live and work in informal conditions. Informal workers, micro-entrepreneurs, slum residents, migrants, waste workers, street vendors, domestic workers, construction workers, and other vulnerable groups face overlapping risks linked to housing insecurity, climate change, weak access to services, unstable livelihoods, and limited voice in urban planning.

In 2025, SAATH has continued its engagement in advancing urban resilience through the launch of Urban Resilience Collaborative for the Informal Sector, supported by Rainmatter Foundation. The collaborative brings together civil society organisations, researchers, urban practitioners, institutions, and communities to explore and co-create more resilient and inclusive urban futures.

OUR APPROACH

Humanising Urban Spaces Together



OUR FOCUS AREAS



**People's
Institutions**



**Climate
Resilience**



**Livelihoods &
Circular Economy**



**Urban
Governance**

IMPACT IN 2025–26

Building the Foundation for Collective Urban Resilience



**22+
Organisations**

engaged across civil society, academia, philanthropy, and practitioner networks.



**National
Webinar Series**

launched to facilitate dialogue and knowledge exchange on urban resilience and informal sector inclusion.



1 Convening

bringing together researchers, practitioners, institutions, and community leaders across sectors.



**4 Strategic
Focus Areas**

identified to guide collaborative learning, innovation, and action.

Institutional Partnerships

Collaborating for stronger communities and a sustainable future.



Anant National University

Climate Resilience Research Partnership

SAATH signed an MoU with Anant National University to study the impacts of climate change on livelihoods, health, and habitat conditions in Ahmedabad's informal settlements. The collaboration combines academic research and community engagement to generate evidence-based insights and inform climate-resilient urban development.

Key Focus Areas



Climate vulnerability assessment



Community-based research



Evidence for policy and action



LJ University

Community Radio Partnership

SAATH partnered with LJ University to amplify community voices through community radio. The collaboration focuses on storytelling, awareness generation, and sharing grassroots perspectives on development issues.

Key Milestones



2 podcasts broadcast



6 podcasts recorded



Community-led stories and local insights amplified



Key Events & Strategic Engagements

Driving collective action through partnerships, dialogue and community participation.

February 2026

Preserving Heritage, Strengthening Communities

As the implementing partner for the PPG Colorful Communities® initiative by PPG Asian Paints, SAATH partnered with Ahmedabad Municipal Corporation (AMC) to restore and revitalize M.J. Library—one of Ahmedabad's most iconic public institutions and a cherished hub of learning, culture, and civic engagement since 1938.




Heritage Institution
Revitalised


80+ Volunteers
Participated


Public-Private
Partnership



March 2026

WEE Connect 2026, Delhi

Women's Economic Empowerment

At WEE Connect 2026, SAATH brought the voices of India's informal workforce to the national stage, sharing three decades of experience in advancing women's livelihoods through skills development, entrepreneurship, market linkages, and digital inclusion.



February 2026

AmdavadNXT 2026, Ahmedabad

Urban Mobility & Sustainable Cities

AmdavadNXT, supported by the Ahmedabad Municipal Corporation, is a city platform that brings together citizens, innovators, institutions, and policymakers to shape conversations on urban mobility, sustainability, and Ahmedabad's future. As a community partner, SAATH ensured community voices remained central to these discussions.



January 2026

Crash Free India 2026, Ahmedabad

Road Safety & Community Awareness

As a partner in the Safety Is The New Swag campaign, SAATH translated this vision into grassroots action across Ahmedabad—engaging children, families, commuters, and local communities to promote safer mobility, responsible road use, and a culture of road safety.

March 2026

NTL Network Annual General Meeting 2026, Gurugram

Women in Non-Traditional Livelihoods

The NTL Network AGM 2026 convened members from across India to reflect on progress, share learnings, and set priorities for advancing women's participation in non-traditional livelihoods through research, advocacy, and collective action.



January 2026

Climate Action in Cities Workshop, Delhi

Climate Resilience & Knowledge Partnerships

SAATH participated in the review and finalisation of the 'Fundamentals of Climate Action in Cities' training modules. Bringing together academia, practitioners, and policy partners, the workshop strengthened collaboration for urban climate action and learning.



October 2025

Mehnat Manzil x Ahmedabad Cultural Week Ahmedabad

Culture, Migration & Community Inclusion

As part of Ahmedabad Cultural Week 2025, Mehnat Manzil: Museum of Work, an initiative by SAATH, showcased the experiences and contributions of migrant and informal workers through exhibits, community interactions, and cultural displays, highlighting their resilience and role in shaping Ahmedabad.



June 2025

1st Convening of the URC-IS, Ahmedabad

Collaborative Action for Resilient Cities

SAATH organized the inaugural gathering of the Urban Resilience Collaborative for Informal Sector (URC-IS). This landmark event united researchers, grassroots community leaders, and major funders to co-create actionable, equitable blueprints for climate-resilient cities.



February 2026

37 Years of Impact

Dissemination Workshop on Gender-Inclusive Urban Development



100+
PARTICIPANTS



4
PANEL
DISCUSSIONS



3
RESEARCH
REPORTS LAUNCHED



GOVERNMENT,
ACADEMIA, CIVIL SOCIETY &
COMMUNITY LEADERS
IN DIALOGUE

On 28 February 2026, SAATH marked its 37th Foundation Day by convening a national workshop on Gender-Inclusive Urban Development, bringing together representatives from government, academia, civil society, development practitioners, and community leaders to advance dialogue on building more equitable and resilient cities.

The workshop featured four thematic panel discussions:

- **Gender and the Informal Economy**
- **Inclusive Livelihoods and Emerging Opportunities**
- **Health, Education, and Long-Term Well-being**
- **Community Agency and Collective Action**

A key highlight was the launch of three research reports:

- **Effect of AI Adoption on Micro-Entrepreneurs**
- **Green Livelihoods in the Informal Economy**
- **Access to Health and Health-Seeking Behaviour in Urban Informal Settlements of Ahmedabad**

The discussions underscored the importance of placing gender equity at the center of urban development and reinforced the value of evidence-based action in addressing urban challenges.

As SAATH completed 37 years of transformative work, the event reaffirmed its commitment to fostering inclusive development through partnerships, community engagement, and collective action

Research, Publications & Knowledge Products



A Study on Green Livelihoods in the Informal Economy

Guide: Prof. Chetan Vaidya, **Author:** Ms. Vandita Rajpal, **Supported By:** Mr. Rajendra Joshi, Mr. Abid Hira

The report documents the experiences of 22 green livelihood micro-entrepreneurs in Ahmedabad, highlighting their challenges and innovations. It assesses the impact of SAATH's livelihood interventions on business practices and financial inclusion, while also exploring the role of informal green livelihoods in environmental sustainability.

[Read full report](#)



Effect of AI Adoption on Women Entrepreneurs

Supported and Guided By: Global Alliance for Mass Entrepreneurship

The report examines how AI adoption supports income generation, decision-making, and everyday business functions among informal micro-entrepreneurs. Based on surveys and focus group discussions with 382 entrepreneurs across six cities, it also identifies key challenges in AI usage to inform more effective digital training models for informal livelihoods.

[Read full report](#)



A Study on Access to Health and Health-Seeking Behaviour in Urban Settlements

Supported and Guided By: Azim Premji Foundation

Based on surveys, health screenings, focus group discussions, and interviews with 402 households, the report examines healthcare access, health-seeking behavior, and vulnerabilities in Ahmedabad's urban informal settlements, identifying key barriers to more equitable and community-centered healthcare.

[Read full report](#)



Governance, Compliance & Financials

RESPONSIBILITY & COMPLIANCE STATEMENT

The Management and Board of Trustees affirm that SAATH has maintained the highest standards of governance, financial accountability, transparency, and statutory compliance during FY 2025–26.



₹8.64 Cr
FUNDS MOBILIZED
 Total funds mobilized during the year



₹8.81 Cr
FUNDS APPLIED
 Application of funds during the year

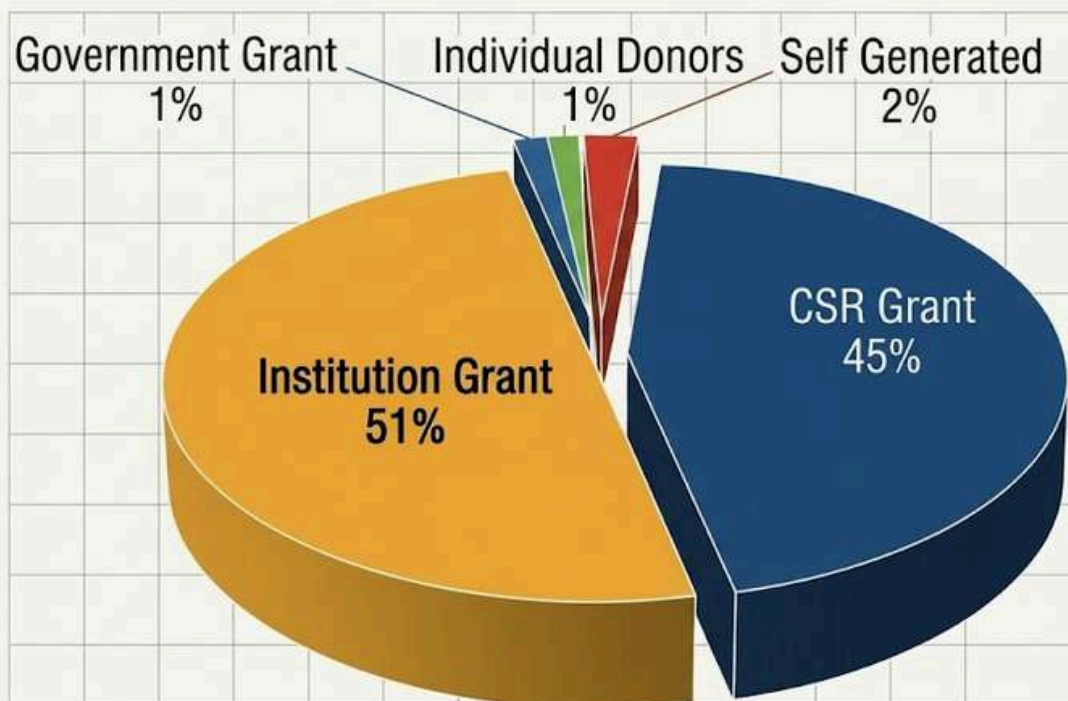


8.7 : 1
SALARY RATIO
 Salary ratio of top & bottom employees



₹15 Lakhs
TRUSTEE REMUNERATION
 Remuneration to Trustees approved by the Board

Funds Generated – FY 2025–26



GOVERNANCE & ACCOUNTABILITY



None of the Trustees are related to each other.



Complaints

There were no major complaints received from employees, stakeholders or members during the year. Minor complaints were dealt with by the HR Department.



Accreditation & Membership

Saath is a member of Give Foundation and has received Certificate of Accreditation from Credibility Alliance for Good Governance for period upto 7th October, 2026.



Statutory Compliance

We comply with all social security schemes as laid down by the law of the land and applicable to NGO sector.



FINANCIAL STEWARDSHIP



Accounts have been prepared on the cash basis.



Sufficient care was taken for the maintenance of accounts as per the Income Tax Act of 1961 & Foreign Contribution Regulation Act 2010.



Internal Audit has been conducted for the organization by an External Audit firm.



The Statutory Auditors have performed their task in an independent manner.

**DIVERSITY & INCLUSION**

We value diversity and are committed to building an inclusive workplace and community.

**2.1:1**

FEMALE / MALE RATIO
(2025-26)

**3.3:1**

DALIT / NON DALIT RATIO
(2025-26)

**2.8:1**

COMMUNITY /
NON-COMMUNITY RATIO
(2025-26)



Legal Registrations & Compliance

SAATH is fully registered and compliant with all statutory requirements, ensuring transparency, accountability and good governance.

**12AA**

Registration No.

AAATS3192D25AD01**80G**

Registration No.

AAATS3192D25AD02**FCRA**

Registration No.

041910159**CSR REGISTRATION**

Registration No.

CSR00000021**NGO DARPAN PORTAL**

Unique ID

GJ/2017/0115412

Annexure 1 | Income & Expenditure Account

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E /7257/ AHMEDABAD					
INCOME AND EXPENDITURE ACCOUNT					
FOR THE YEAR 1ST APRIL 2025 TO 31ST MARCH 2026					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2025-26	2024-25
INCOME					
GRANTS AND DONATIONS INCOME	H	14,608,843	71,410,397	86,019,241	76,974,111
INTEREST INCOME	I	464,294	902,004	1,366,298	1,154,410
OTHER INCOME	J		49,125	49,125	
PROFIT ON SALE OF ASSETS	K	-	5,390	5,390	
EXCESS OF EXPENDITURE OVER INCOME	D	411,507	1,386,403	1,797,911	9,438,838
TOTAL		15,484,644	73,753,320	89,237,964	87,567,359
EXPENDITURE					
EXPENDITURE ON OBJECT OF THE TRUST	L	14,393,908	64,668,370	79,062,278	76,803,628
ADMINISTRATIVE EXPENSES	M	378,000	6,870,617	7,248,618	7,969,551
CHARITY COMMISSIONER CONTRIBUTION	N	-	23,088	23,088	-
AUDIT FEES	O	200,210	397,820	598,030	562,230
REMUNERATION TO MANAGING TRUSTEE	P	313,017	1,186,984	1,500,001	1,329,996
DEPRECIATION	E	199,509	606,440	805,950	901,954
TOTAL		15,484,644	73,753,320	89,237,964	87,567,359
ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS -	Q				

For Saath Charitable Trust



Rajendra Joshi
Managing Trustee
Saath Charitable Trust

Place : Ahmedabad
Date : 11.09.2026

For Jahir Mansuri
Chartered Accountants



Jahir Mansuri
Proprietor
Membership No. 158667
UDIN:26115867CJUNQK9156

Place : Ahmedabad
Date : 11.09.2026

For H. Rustom & Co.
Chartered Accountants
Firm Regd.No.108908W



HRD Dalal
Proprietor
Membership No.31368
UDIN:26031368MMMYRW9127

Place : Ahmedabad
Date : 11.09.2026

As per our Report of even date attached

Annexure 2 | Balance Sheet

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257 / AHMEDABAD					
BALANCE SHEET AS ON 31ST MARCH 2026					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2025-26	2024-25
<u>FUNDS AND LIABILITIES</u>					
TRUST AND CORPUS FUNDS	A	897,590	5,270,633	6,168,223	5,852,596
GENERAL FUND	B	428,144	1,363,113	1,791,257	2,891,475
EARMARKED FUNDS	B - 1	-	896,809	896,809	1,910,129
UNUTILIZED GRANT EARMARKED	C	12,572,165	21,764,482	34,336,647	18,928,770
TOTAL		13,897,898	29,295,037	43,192,936	29,582,970
<u>ASSETS AND PROPERTIES</u>					
GRANT RECEIVABLES	C-1	-	58,920	58,920	776,826
FIXED ASSETS	E	650,204	2,036,319	2,686,524	2,541,104
INVESTMENTS	F	6,768,966	1,000,400	7,769,366	8,428,736
NET CURRENT ASSETS	G	6,478,728	26,199,398	32,678,126	17,836,304
TOTAL		13,897,898	29,295,037	43,192,936	29,582,970
ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS -	P				

For Saath Charitable Trust



Rajendra Joshi
Managing Trustee
Saath Charitable Trust

Place : Ahmedabad
Date : 11.09.2026

For Jahir Mansuri
Chartered Accountants



Jahir Mansuri
Proprietor
Membership No. 158667
UDIN:26115867CJUNQK9156

Place : Ahmedabad
Date : 11.09.2026

As per our Report of even date attached

For H. Rustom & Co.
Chartered Accountants
Firm Regd.No.108908W



HRD Dalal
Proprietor
Membership No.31368
UDIN:26031368MMMYRW9127

Place : Ahmedabad
Date : 11.09.2026

Partners in Impact

Partnerships That Enable Scale and Systems Change

Across philanthropy, government, academia, and industry, SAATH collaborates with institutions that strengthen community-led development, expand opportunities, and contribute to long-term systems change.



Foundations & Philanthropy



**Azim Premji
Foundation**

Crashfree India

A CAMSDA Consortium

**GLOBAL FUND FOR
WOMEN**
Champions for Equality.



**Global Alliance For
Mass Entrepreneurship™**



**H T Parekh
FOUNDATION**



MOBILE CRECHES
Nurturing Childhood Sowing Change



**myriad
usa**



**QUEST
ALLIANCE**



**Rainmatter
Foundation**

SHIVIA
LIVELIHOODS WITH DIGNITY



CSR & Corporate Partners



BLUE STAR
ENGINEERING & ELECTRONICS



Fidelity™
INTERNATIONAL



CONSUMER PRODUCTS



ITC Limited



infoanalytica
DISCOVER • ENRICH • CURATE



PPG asian paints
AUTOMOTIVE, MARINE AND SPECIALTY COATINGS



ZANINI
INDIA, Pvt. Ltd.



**zomato
Feeding India**



Government Partners



**JAIPUR DEVELOPMENT
AUTHORITY**



राष्ट्रीय नगर कार्य संस्थान
National Institute of Urban Affairs



Knowledge & Academic Partners



**INDIAN
INSTITUTE
of PUBLIC
HEALTH
GANDHINAGAR**

ESTABLISHED BY GOVT. OF GUJARAT AND PHFI



**ANANT
NATIONAL
UNIVERSITY**
(॥ प्राणमिदं नमः सुखमस्तुः प्रसीदतुः ॥)



LJ University
University with a Difference

**CEPT
UNIVERSITY**

Stories of Change

From Stove to Smartphone

How SAATH's Capacity Building Unleashed Farzana Ben's Culinary Venture



A Skill Hidden at Home

Since 2006, Farzana Ben supported her family through home-based stitching work while quietly nurturing her passion for cooking. Despite her culinary talent, limited business exposure, lack of digital literacy, and restricted market access prevented her from transforming her skills into a sustainable livelihood opportunity.



The Turning Point

Farzana's journey changed when she connected with SAATH's Fatehwadi Resource Centre. Recognizing her potential, SAATH provided structured capacity building to help transform her cooking skills into a market-ready enterprise. Beyond culinary training, she received support in hygienic food preparation, packaging, branding, and digital marketing. Farzana learned to use Instagram, Facebook, and WhatsApp to promote her products, engage customers, and expand her market reach.



Building a Thriving Enterprise

Today, Farzana runs a growing culinary business producing festival snacks and homemade food products for a wider customer base. Her kitchen has evolved into a high-demand production space supported by continued mentorship and market linkages.

Her earnings have increased significantly, enabling her to contribute an additional ₹10,000 per month to the family income—**nearly 50% higher than previous household earnings.**



Ahmedabad, Gujarat



“SAATH helped me recognize the value of my skills and gave me the confidence to build a business of my own.”

— Farzana Ben



From Entrepreneur to Community Leader

Today, Farzana is not only financially independent but also an active community mentor. She encourages other women to explore entrepreneurship, strengthen their skills, and pursue dignified livelihood opportunities.

Impact at a Glance



Culinary enterprise established



Digital marketing skills acquired



₹10,000 additional monthly income generated



Expanded customer base through social media



Community women mentored

Peti Laari

Building Climate-Resilient Livelihoods

A Livelihood at Risk

For the past five years, Geetaben has been selling vegetables in Shahwadi's Rajiv Nagar area. Living in a rented house with her son and widowed sister, she supported her family by selling vegetables at the nearby market on a mat spread on the ground.

The vegetables often became dusty, dirty and muddy, affecting their quality and making it difficult to attract customers and sustain her business.

A Smart Solution for Everyday Challenges

During the regular visits to the community, Dineshbhai from Saath Vada met Geetaben and learned about her livelihood challenges. Through the Business Gym programme and support from Chaal Chaal Agency, Geetaben received a Peti Laari, helping her improve and strengthen her vegetable-selling business.

From Survival to Growth

Today, Geetaben takes her Peti Laari to the market with her sister from 4:00 PM to 9:00 PM. Its attractive design and organised display have helped increase customer footfall, sales and income.

She is grateful to Saath for enabling a more dignified and sustainable livelihood.

Designed and innovated by Chaal Chaal Agency, with support from the Ammodo Architecture Award, manufactured by Cibos, and implemented by SAATH.

The Peti Laari is a powerful example of how collaborative innovation can create climate-responsive livelihood solutions for women working in the informal economy.



Ahmedabad, Gujarat



The Peti Laari has not only improved my business—it has improved the way people see my work. Today, I sell with confidence and earn with dignity.

—Geetaben Parmar, Vegetable Vendor



Impact at a Glance



40%
Income
Growth



Climate
Resilience



Reduced
Produce
Loss



Greater
Customer
Trust

Key Features of Peti Laari



ENERGY



Solar Powered



Mobile Charging Point



COMFORT



Climate-Responsive
Misting System



Built-in Fan
& Lighting



BUSINESS



Elevated Display
Platform



Smart Storage
& Seating



MOBILITY



Foldable &
Lockable Structure



Easy Mobility
System



Net-Zero Energy



Climate Responsive



Vendor-Centric



Portable



Inclusive



Entitlement with Dignity

Reclaiming a Widow Pension Against All Odds

For 61-year-old Sharmishthaben Kundansinh Bhadoria, a widow living in Shahwadi, Ahmedabad, her widow pension was more than a government benefit—it was a vital source of financial security and independence.

So when the pension suddenly stopped without explanation, she found herself facing uncertainty and hardship.

Living with her adult son and receiving limited support at home, Sharmishthaben struggled to understand why her pension had been discontinued.

Determined to find answers, she began making inquiries on her own and eventually discovered that the pension had been halted because her Aadhaar details had not been updated.

For someone with limited digital literacy and little familiarity with government procedures, resolving the issue was far from straightforward. Yet instead of giving up, Sharmishthaben continued searching for a solution.



 Ahmedabad, Gujarat



Her breakthrough came through Saath's monthly documentation camps, organized in partnership with the Indian Post Office. At one such camp, she was able to initiate the Aadhaar update process. However, when delays arose in receiving the updated card and she was unable to access the digital copy, another challenge emerged.

Recognizing her situation, a SAATH field staff member stepped in to help. He visited her home, downloaded and printed her Aadhaar card, and arranged for its lamination—ensuring she had the documents needed to move forward.

Armed with the updated identity proof, Sharmishthaben independently visited the Mamlatdar office, completed the required KYC process, and initiated the restoration of her widow pension.

“I thought I would lose my pension forever. With the right guidance, I was able to complete the process myself and regain what was rightfully mine.”

—Sharmishthaben Kundansinh Bhadoria



Today, her story stands as a powerful reminder that access to entitlements is not only about documents and procedures—it is about dignity, inclusion, and the confidence to claim one's rights. With determination and timely support, Sharmishthaben overcame administrative and digital barriers to secure the assistance she was entitled to.

Her journey demonstrates how community-based facilitation can help bridge the gap between vulnerable citizens and public services, ensuring that no one is left behind simply because systems are difficult to navigate.

From Heat Stress to Hope

A Climate-Resilient Home for a Better Future



Climate Vulnerability in Behrampura

Behrampura, an informal settlement located near Jamalpur Market in southern Ahmedabad, is home to densely packed low-rise houses built using a mix of materials and ownership arrangements. Limited ventilation, overcrowded living conditions, and inadequate infrastructure make residents increasingly vulnerable to extreme heat, flooding, and climate-related health risks.

For families like Kishore bhai's, these challenges are experienced not as future threats, but as everyday realities.



A Home Trapped by Heat

Kishore bhai lives with his wife, mother, and three school-going children in a house that has been part of his family for nearly 80 years. While the family's traditional mud house once remained naturally cool, its later conversion into a brick structure with a tin-sheet roof made it increasingly vulnerable to Ahmedabad's rising temperatures.

During summer months, the house would trap heat throughout the day, creating uncomfortable and unhealthy living conditions. Kishore bhai's youngest daughter frequently suffered from heat boils and skin rashes caused by the extreme indoor temperatures.



Designing for Resilience

Recognising the growing impact of extreme heat on vulnerable communities, SAATH collaborated with CEPT University through the Resilience Thrift Studios initiative to pilot a climate-resilient housing retrofit in Behrampura.

Drawing on design research and community consultations conducted between 2023 and 2025, the intervention introduced a ventilation and light tower along with improvements aimed at enhancing airflow and reducing indoor heat.



A Cooler Home, A Brighter Future

Since the retrofit was completed, the family has experienced a noticeable improvement in indoor comfort. Reduced heat levels have helped create healthier living conditions and enabled the children to study comfortably during afternoons and evenings.



Ahmedabad, Gujarat



This transformation didn't just cool our home; it gave my children a safe place to stay healthy and focus on their studies.

— Kishore Bhai



Beyond One Household

The Behrampura retrofit demonstrates how simple, locally relevant design solutions can help address complex urban climate challenges. By combining community knowledge, academic research, and practical innovation, the initiative offers valuable insights into creating more climate-resilient homes and neighbourhoods for vulnerable urban communities.

Impact at a Glance



Improved Ventilation
Better airflow and natural light inside the home



Reduced Indoor Heat
Noticeable drop in indoor temperature



Better Health Outcomes
Reduction in heat-related illness and skin allergies



Improved Study Environment
Comfortable space for children to study and thrive

Blending Skill with Business

How SAATH Created a Beautypreneur in Aaisha

Aaisha always had a passion for beauty and styling, but limited professional exposure and confidence prevented her from pursuing it as a livelihood opportunity. Living in Juhapura, Ahmedabad, she aspired to contribute financially to her household but lacked access to structured training and entrepreneurial support.



Empowered with Skills

Through SAATH's Beautypreneur initiative at the Fatehwadi Resource Centre, Aaisha received advanced training in beauty and wellness services, including hairstyling, facials, eyebrow shaping, and salon management.



Training to Transformation

Beyond technical training, Aaisha developed confidence, customer service skills, and business management capabilities. Equipped with these competencies, she transitioned from informal work to running her own enterprise, creating a sustainable source of income for her family.



Building a Better Tomorrow

Today, Aaisha operates her own beauty salon and earns a stable monthly income, contributing significantly to her household's financial security. Her journey reflects how access to skills, entrepreneurship, and continuous support can enable women to achieve economic independence and build a brighter future.



Ahmedabad, Gujarat

“Today, I no longer just dream of a better future—I am building it through my own business.”

— Aaishaben

Impact at a Glance



Professional
beauty training
completed



Beauty salon
co-established



Monthly income
increased from
₹6,000 to ₹8,000

Building Confidence Through STEM

Priya's Journey Beyond the Classroom



A Curious Young Mind

Growing up in Kailash Nagar, Ramol, twelve-year-old Priya Rajput has always been a bright and imaginative learner. A Class 6 student with an outstanding academic record, Priya dreams of becoming a doctor while nurturing a deep interest in drawing and creative expression.

Like many children from underserved communities, Priya had talent and potential but limited opportunities to explore them beyond the classroom.



Discovering New Possibilities Through STEM

In December 2025, Priya joined SAATH's STEM Learning Centre in Ramol, where she was introduced to hands-on activities combining science, technology, creativity, and leadership.

Initially shy and reserved, Priya gradually began participating more actively in group activities, asking questions, sharing ideas, and taking initiative during classroom sessions. Over time, the STEM classes helped her build confidence and express herself more openly.

For Priya, the learning space became more than just a classroom — it became a place where she discovered confidence in her own abilities.



Turning Creativity into Recognition

As part of Amdavad NXT's Student Innovation Challenge, Priya participated alongside other SAATH STEM students, presenting her vision of "Olympic Ahmedabad."

Her artwork stood out for its creativity and imagination, earning her recognition as a winner among participants from across the city.

As a special award, Priya received a bicycle — making it a proud moment for her family, teachers, and community.



Ahmedabad, Gujarat

“The STEM classes helped me become more confident and believe in my own ideas.”

— Priya Rajput, Class 6 Student

Priya's journey highlights how access to STEM education can unlock confidence, creativity, and leadership in young learners. Today, she participates more actively, believes in her ideas, and continues to dream bigger about her future.

Impact at a Glance



**Winner –
Amdavad NXT
Students Innovation
Challenge**



**Awarded a Bicycle
for Creative
Excellence**



**Built Confidence
Through STEM
Learning**



**Strengthened
Creativity, Leadership
& Future Aspirations**

Unlocking Early Education. Enabling Women's Livelihoods



A Childhood Ready to Learn

Three-year-old Kumkum lives with her family in Barot Vas, an informal settlement in Ahmedabad. Like many migrant families, her parents worked in unstable daily-wage jobs while struggling to balance childcare and livelihood responsibilities.

Without access to safe early learning spaces, Kumkum spent most of her time at home, limiting both her development and her mother's ability to work consistently.



Safe Learning, New Possibilities

To address this gap, SAATH established Balghars within informal settlements — creating safe and nurturing spaces where young children can learn, play, and grow.

When Kumkum joined the Balghar, she was quiet and hesitant. Over time, through songs, activities, and structured learning, she began interacting more confidently, recognising colours and shapes, and participating actively with other children.

With reliable childcare support in place, her mother, Soni, was able to enrol in a tailoring training programme and begin earning a regular income.



Beyond Childcare: A Family's Turning Point

Today, Kumkum attends the Balghar daily with curiosity and enthusiasm, building a strong foundation for formal schooling.

Meanwhile, **Soni now earns nearly ₹5,000 per month** through tailoring work, helping the family reduce financial stress and plan more confidently for the future.

Kumkum's story reflects how access to early childhood care can strengthen not only children's development, but also women's economic participation and family resilience.



Ahmedabad, Gujarat

“

With Kumkum safe at the Balghar, I could focus on work and begin building a more stable future for my family.”

— Soni Saxena
Tailor



SAATH's Balghar initiative ensures that children from underserved communities receive the care and early learning they deserve and create a better future for their families.

Impact at a Glance



Early Learning
Access



Improved
Confidence &
Creativity



Enabled stable
livelihood
opportunities



Improved
financial stability
for the family



Greater confidence,
security, and
resilience

Restoring Vision, Rebuilding Hope

Suresh Bhai's Journey from Darkness to Light

A Life Shadowed by Hardship

For 60 years, Sureshbhai Chauhan has lived in the Saraspur slum area of Ahmedabad. His life has been marked by deep personal tragedy: his son tragically passed away by suicide, and his daughter-in-law subsequently abandoned the family, leaving behind their two-year-old grandson. With his daughters married and living away, Sureshbhai and his wife, Urmilaben, became the toddler's sole caretakers. While Urmilaben works as a casual laborer to bring in a meager income, Sureshbhai stays home to tend to the child. However, severe weakness eventually made it impossible for him to continue his past masonry work.

Discovering New Hope

Sureshbhai's struggles intensified when his vision began failing. For over six months, he suffered from constant tearing and near-total evening blindness. He was diagnosed with cataracts in both eyes, but local hospitals quoted a surgery fee of ₹5,000 —an impossible fortune for a family surviving day-to-day.

Hope arrived when Jagrutiben Barot, a Field Saathi from SAATH Charitable Trust, visited his home during a survey for the "Surgical Unmet Needs" (SUN) project. Desperate, Sureshbhai confided in her: "Sister, I have cataracts but we have no income for the operation. Can you help us?"

A Hand to Hold Through the Healing Process

SAATH immediately took charge. On January 5, 2026, Jagrutiben accompanied Sureshbhai to GCS Hospital for a thorough check-up. She stood by his side through medical tests, compiled his reports, and secured a surgery date for January 10, 2026.

When Sureshbhai was admitted on January 9, he faced a lonely reality. His wife could not stay with him because their small grandson had fallen ill and was crying uncontrollably at home. Seeing him entirely alone, Jagrutiben stayed by Sureshbhai's bedside the whole day, managing his hospital files and providing comfort. The next day, the cataract surgery was successfully performed. Following dedicated post-operative care, Sureshbhai's sight is now completely restored.



Ahmedabad, Gujarat

“When my family couldn't be there because our grandchild was sick, SAATH became my family. They didn't just give me back my sight; they gave me my life back.”

— Sureshbhai Chauhan, 60

Sureshbhai's journey highlights how timely access to free surgical healthcare and dedicated ground-level support can restore health, dignity, and independence to vulnerable elderly individuals. His story underscores the critical role of compassionate community intervention in lifting the heavy burden of medical costs, allowing underserved families to look toward the future with renewed hope and security.

Impact at a Glance



Financial Relief



Health Restored



End-to-End Care



Compassionate Support

Cool Roofs, Cooler Futures

How a Simple Climate Solution Helped a Young Student Dream Bigger.

A Home Under Pressure

When Khushi Dubey's family migrated from Banaras to Vatva, Ahmedabad, they came seeking better opportunities and a brighter future.

Her father works as a security guard, earning around ₹16,000 a month, while her mother contributes ₹10,000 through a garment factory job. Despite their hard work, the family struggled with a challenge that grew more severe every summer—extreme indoor heat.

Their small tin-roof house trapped heat throughout the day, making afternoons unbearable and nights exhausting. For Khushi, a Bachelor of Science student aspiring to become a nurse, concentrating on studies became increasingly difficult.

"During summer afternoons, the house felt unbearably hot. Studying or even resting became a challenge."

A Simple Solution, A Lasting Difference

Through SAATH's climate resilience initiative, a Cool Roof coating was applied to the family's home.

By reflecting sunlight and reducing heat absorption, the intervention significantly lowered indoor temperatures, creating a cooler and healthier living environment.

The impact was immediate.

The home remained cooler during peak afternoon hours. Electricity expenses reduced as the family relied less on cooling appliances, and Khushi finally had a comfortable space to study and focus on her future.

More Than a Cooler Home

For Khushi, the Cool Roof is more than an infrastructure upgrade.

It is peace of mind.

It is better health.

It is the ability to learn, aspire, and pursue her ambitions without the burden of extreme heat.

Today, she studies with renewed confidence, while her family experiences greater comfort, lower energy costs, and improved well-being.

Small climate solutions can create life-changing impacts.

By improving thermal comfort and reducing heat stress, Cool Roofs are helping vulnerable urban families build healthier homes, pursue aspirations, and strengthen resilience in the face of rising temperatures.



Ahmedabad, Gujarat

"We noticed a significant drop in temperature. The house stays cooler during peak afternoon hours, and I can now study comfortably at home."

— Khushi Dubey, Student

Impact at a Glance



400+ Families Benefiting from Cool Roofs

Cool roofs installed



Lower Indoor Temperature

Cooler and healthier homes



Lower Energy Costs

Reduced electricity expenses



Better Learning Environment

Improved comfort and productivity

Rebuilding a Rural Lifeline

How a New Veterinary Hospital Improved Access to Animal Healthcare

The Challenge

For cattle breeders in and around Vagra, the local veterinary hospital was an essential service. However, the old building had become dilapidated, with a leaking roof, inadequate storage for medicines, and poor facilities for maintaining records, making veterinary care increasingly difficult.

The Turning Point

The situation changed with the support of SAATH Charitable Trust, which facilitated the construction of a new veterinary hospital building. The upgraded facility was designed to provide a safe and functional environment for veterinary services.

Along with a stronger structure, the hospital now has dedicated storage for medicines, secure cupboards for records and documents, and an organized workspace that supports efficient service delivery.

Improving Veterinary Care

The new facility has transformed the functioning of the hospital. Medicines can now be stored safely, records are maintained systematically, and veterinary staff are able to provide treatment in a more effective and consistent manner.

Since becoming operational, the hospital has treated approximately 5,000 animals and serves cattle breeders from around 73 surrounding villages, ensuring wider access to quality veterinary care.



Vagra, Gujarat

“

This new facility has transformed our ability to provide quality veterinary care to animals from across the region.

— Dr. Uttpal, BVSc., Vagra Veterinary Hospital

”

The impact extends beyond a new building. With improved facilities and better-organized services, veterinary staff are able to provide more reliable care, helping livestock remain healthier and more productive.

Cattle breeders from dozens of surrounding villages now have access to a stronger support system for animal health, contributing to improved livelihoods and greater resilience across rural communities.

Empowering Frontline Workers, Transforming Communities

The Local Champion

As part of SAATH's ongoing efforts to strengthen public health in Kheda District, a district-level training under the Anaemia Mukta Abhiyan was conducted for 54 Anganwadi Workers from 16 villages.

At the heart of this initiative is Manjulaben Sanjaybhai Gohel, a dedicated Anganwadi Worker from Nani Silod village in Nadiad Block, who has served her community for over 15 years. Like many frontline workers, she regularly supports women and children affected by anaemia, one of the most persistent public health challenges in rural communities.

Addressing a Critical Gap

To address gaps in nutrition awareness and counselling, SAATH, in partnership with a CSR donor, developed an Anaemia Awareness Module focused on iron deficiency, maternal and child nutrition, Iron-Folic Acid (IFA) supplementation, and effective community counselling.

The training equipped participants with practical knowledge and tools to promote healthier behaviours and address common misconceptions around nutrition and anaemia.

From Knowledge to Action

Following the training, Anganwadi Workers strengthened outreach efforts through home visits, counselling sessions, and community awareness activities. They engaged adolescent girls, pregnant women, lactating mothers, and caregivers, promoting iron-rich diets, regular IFA consumption, and preventive healthcare practices.

Creating Lasting Impact

By strengthening the skills and confidence of frontline workers, the programme has enhanced community-level awareness and outreach across 16 villages.

Workers like Manjulaben are helping families make informed health decisions, contributing to improved maternal and child health outcomes and moving communities closer to an anaemia-free future.



Nadiad, Gujarat

Impact at a Glance



54 Frontline Workers Trained

Anganwadi Workers from 16 villages strengthened with anemia awareness and counseling skills



Enhanced Knowledge & Skills

Improved understanding of iron deficiency, nutrition, IFA supplementation, and effective community counseling



Stronger Community Outreach

Systematic home visits and counseling reached adolescent girls, pregnant women, and caregivers across villages



Improved Nutrition & Health Outcomes

Better awareness, iron-rich diets, and regular IFA intake leading to improved maternal and child health in Kheda

From Inconvenience to Confidence

How Improved Sanitation Created a Better Learning Environment for Girls

A Barrier to Learning

For the students of Hirji Primary School in Goraj Gram Panchayat, inadequate sanitation facilities created daily challenges. The school had only one toilet located next to a classroom, causing unpleasant conditions that affected the learning environment. Broken doors and windows compromised privacy and safety, while the presence of snakes and insects during the monsoon made many students, especially girls, hesitant to use the facility.



The Turning Point

Recognizing the need for safe and dignified sanitation facilities, SAATH assessed the school's requirements and supported the construction of a separate toilet for girls. Within a few months, a clean, secure, and water-equipped facility was built, providing students with access to a safe and comfortable sanitation space.



Sanand, Gujarat

Creating a Better School Experience

The new facility has brought a significant improvement to the daily lives of girl students. With better privacy, cleanliness, and safety, girls are now able to attend school with greater comfort and confidence. The availability of a dedicated toilet has removed a major source of inconvenience that many students previously faced throughout the school day.

"Earlier, there was a lot of difficulty due to the lack of proper toilet facilities in the school. Now, with a separate and clean toilet, we feel more comfortable and can concentrate on our studies."

-Nisha Thakor
Student, Hirji Primary School

Supporting Attendance and Learning

The impact extends beyond infrastructure. Girls who once missed classes or returned home early due to inadequate facilities are now attending school more regularly. Today, students can focus more fully on their education in a healthier and more supportive learning environment, reinforcing the importance of safe sanitation in promoting both dignity and learning outcomes.

Today, the improved sanitation facility continues to support the well-being of students at Hirji Primary School.



By ensuring that girls have access to safe, clean, and dignified facilities, the initiative has helped create a more inclusive and supportive learning environment.

The change demonstrates how investing in basic school infrastructure can have a lasting impact on student confidence, attendance, and educational experience.

Turning Waste Challenges into Community Solutions

The Challenge

Improper waste disposal, limited awareness of waste segregation, and inadequate waste management systems posed environmental and public health challenges across villages in Kheda district. Informal waste workers often remained excluded from social protection systems and lacked access to essential documents and welfare entitlement.

Our Approach

Through the Solid Waste Management initiative, SAATH partnered with Gram Panchayats, schools, Self-Help Groups, sanitation workers, and community members to promote sustainable waste management practices.

The initiative combined awareness campaigns, waste segregation, composting, cleanliness drives, and capacity-building workshops. It also strengthened local institutions and supported sanitation workers in accessing essential documents and social welfare schemes.

Driving Collective Action

Community ownership became the cornerstone of the initiative. Four Mohalla Committees were formed to lead local cleanliness efforts, while Gram Panchayats were strengthened through ODF Plus capacity building and improved waste management systems.

The programme surveyed 54 waste collector households, facilitated access to health and social security entitlements, and encouraged households to adopt waste segregation and sustainable disposal practices.

Creating Sustainable Communities

The initiative demonstrates how community participation, stronger local institutions, and dignity for sanitation workers can transform waste management into a collective movement for environmental sustainability and healthier communities.



Kheda, Gujarat

When communities lead waste management and dignity is restored to sanitation workers, cleanliness becomes not just an activity—but a shared culture.

IMPACT HIGHLIGHTS



1,200

households served through regular waste collection services



14

Mahalla Committees Formed



199

Health & Social Security Cards Facilitated



106

Sanitation Workers Received Health Check-ups

Safer Streets, Stronger Communities

The Impact of Solar Street Lighting on Everyday Life

● When Darkness Limited Daily Life

For residents of the slum and low-income neighbourhoods in the area, the absence of street lighting created daily challenges after sunset. Roads became difficult to navigate, movement was restricted, and many residents, particularly women and children, avoided stepping outside after dark. As evening fell, community interactions diminished and public spaces were left largely unused.

● The Turning Point

To address the lack of safe and reliable lighting, SAATH Charitable Trust partnered with CSR donors to install 21 solar-powered street lights across the community. The lights were strategically placed along roads and common areas to improve visibility and make public spaces more accessible after dark.

Powered entirely by renewable energy, the system provides consistent illumination every night without relying on grid connectivity. The initiative not only improved local infrastructure but also introduced a sustainable solution that continues to benefit the community on a daily basis.

● Bringing Light to the Community

The installation of the street lights has transformed the way residents use and experience their surroundings. Streets that were once avoided after dark are now active and accessible, enabling people to move more freely and confidently within the community.

Women and children, in particular, have benefited from improved visibility and a greater sense of safety. The illuminated streets have made it easier for residents to carry out daily activities and access community spaces during evening hours.



The impact extends beyond improved infrastructure. Families now spend more time outdoors, children play safely in the evenings, and neighbours gather and interact long after sunset.

Today, the solar street lights continue to support a safer, more connected, and more vibrant community environment.

From Learner to Leader: Kailashben's Journey with Saath Sakhi Cleaning Solutions

Seeking Opportunities Beyond the Home

Kailashben Chauhan from Mokampura village in Kheda district had few opportunities to earn an income and support her family's financial needs. With her husband working as an electrician and the family relying on leased farmland, household resources were often stretched to meet daily expenses.

Determined to contribute more meaningfully to her family's future, Kailashben joined the Aashapura Sakhi Mandal after connecting with SAATH's field team.

Building Skills and Confidence

Through SAATH's livelihood initiative, Kailashben received training in phenyl production and became part of a women-led enterprise that launched its own brand—Saath Sakhi Cleaning Solutions.

The training equipped women not only with technical skills but also with the confidence to participate in production, marketing, and enterprise management. For many members, it was their first experience of earning an independent income.

Turning Learning into Livelihoods

Today, Kailashben is one of ten women collectively producing and marketing cleaning products across villages and nearby towns. Together, the group produced and sold 1,644 bottles of phenyl, generating approximately ₹36,600 in collective income.

The enterprise has created a sustainable source of earnings while strengthening entrepreneurship, teamwork, and financial confidence among participating women.

Beyond Income

For Kailashben, the impact extends beyond financial gains. Contributing to household income has strengthened her confidence, increased her participation in family decisions, and reinforced the value of women's entrepreneurship within her community.

Inspired by the group's success, women from neighbouring villages are now exploring similar livelihood opportunities. Looking ahead, Saath Sakhi Cleaning Solutions plans to expand its product range to include additional cleaning solutions, creating new avenues for growth and sustainability.



Kheda, Gujarat

This income may be small, but the confidence it has given me is immense. Today, I contribute to my family's future and believe in my own potential.

-Kailashben Chauhan

Impact at a Glance



From Seed Kit to Healthy Harvest

Healthier Families Through Kitchen Gardening

Growing Nutrition at Home

Like many rural families, Tejal Parmar's household depended on market purchases for their daily vegetables. While fresh produce was available, the cost of regular purchases added to household expenses, and there was limited access to chemical-free vegetables grown under their own supervision.

The Turning Point

Through SAATH's kitchen garden initiative, Tejalben received a seed kit containing ten varieties of vegetable seeds to establish a kitchen garden. The cultivation was primarily managed by her mother-in-law, Moghiben Babubhai Parmar, who carefully planted and maintained the garden on a small plot beside their home.

Using only cow dung manure and simple traditional practices, the family successfully cultivated vegetables including brinjal, tomato, cluster beans, bottle gourd, and cowpea. With favorable monsoon conditions and minimal inputs, the garden flourished at virtually no additional cost.

Harvesting Health and Savings

The kitchen garden produced a steady supply of fresh vegetables for household consumption. The harvest was not only shared within the family but also distributed among the families of Moghiben's three daughters, allowing four families to benefit from homegrown produce for nearly a month.

The availability of fresh, chemical-free vegetables helped improve dietary diversity while reducing daily spending on vegetables. Several crops continue to produce harvests, extending the benefits beyond the initial growing season.

Cultivating Sustainable Habits

Today, the family views kitchen gardening as a practical and rewarding way to support household nutrition. The experience has strengthened awareness about healthy food choices while demonstrating how small-scale cultivation can contribute to better nutrition, financial savings, and self-reliance in rural households.



Palanpur, Gujarat

"This work requires very little effort and provides fresh vegetables. It's chemical-free, healthy, and grown right in front of our eyes. Every woman should start a kitchen garden — it keeps the family healthy and saves money too."

-Moghiben Parmar, Vasan village



37 Years. Countless Stories. One Shared Future.

Thank you to every community member,
partner, donor, volunteer and supporter
who has walked this journey with us.



ANNUAL REPORT
2025 - 2026

LET'S CONNECT

