

Turns– 23 1989-2012

#### Annual Report 2011-2012

SAATH envisions inclusive and empowered communities and individuals.

To make human settlements an equitable living environment, where all residents and vulnerable people have access to basic needs for development like health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.



### About SAATH

SAATH is a non-governmental organization registered as a public charitable trust in Gujarat, India. In Gujarati the word SAATH means, "Together, Co-operation, a Collective or Support.' SAATH's onestop, integrated services reach over 100,000 slum dwellers in Ahmedabad, and many more in Gujarat and Rajasthan. Since 1989, SAATH has facilitated participatory processes that improve the quality of life for the urban and rural poor.

# APPROACH

SAATH pioneered the Integrated Community Development Programme in 1989, an initiative to turn slums into vibrant neighbourhoods. SAATH caters to the multiple needs of the poor by providing them with one-stop centres, through which they have access to services such as health, education, employment, micro finance and affordable housing.

We invest in human capacity to manage SAATH programmes in their communities. Communities coinvest with SAATH and donors for the programmes, deciding and implementing them. SAATH engages institutions, corporates and individuals throughout the world as partners and supporters for the integrated development of India.



#### Letter from the Directors

Dear Friends of SAATH,

Handing over the bastion that is SAATH to a young team shows faith, belief and vision of the founder, Rajendrabhai. Acceptance and unwavering support of that young team by an experienced, long-standing, and strong community, its leaders, the Board and the rest of the team – shows wisdom, hope and trust.

Given such a positive foundation the year 2011 was set for new beginnings in SAATH. We have through a process of re-visioning, defined a new approach and a new vision for the next decade in SAATH. Our institutional field has expanded to include a growing Section 25 company – SAATH Livelihood Services, and the SAATH Savings and Credit Cooperative with over 18,000 active members. The past year has seen the city of Ahmedabad change dramatically, over 10,000 families have been moved from the riverfront and in that shift SAATH has been working on making the access of services easier for those who have been moved to the temporary housing site called Ganeshnagar and will be working on 9 of the 20 EWS housing sites, which are the permanent relocation sites for about 9,000 families.

Innovation at SAATH once again has developed breakthrough programmes. In the affordable housing segment, GrihaPravesh was launched. This is a housing facilitation cell for families from slums who want to own a house of their own. So far 200 families have become members. The Livelihood Programme, Umeed is being downsized and simultaneously SAATH has piloted a programme for youth working in the informal sector. The Urmila Home Manager Programme has made comeback in SAATH's system.

New partners and supporters have joined the SAATH fold such as the Michael & Susan Dell Foundation and Bosch India Foundation. And it because of many of our long standing partners that we have weathered the financial crisis that had shaken us in the last two years. Our efforts to strengthen our governance and finance systems remain a priority and we are happy to share that we received the India NGO Awards 2010 as the Joint Regional Awardee (West) in the Large Category.

As every year, we have had some very enthusiastic, passionate and pro-active students and youth who volunteered, carried out research with SAATH on the new settlement areas and their issues, and child rights and education and have become a part of the growing SAATH family all over the world.We are looking forward to the coming years, much will change for poor and vulnerable communities and SAATH will be a part of this change, for the better. Thank you for your belief in our work, our commitment to people and we look forward to 2012 with much more enthusiasm and passion.

Staying Hungry, Staying Foolish. Inclusively, Keren Nazareth Executive Director

and

Niraj Jani Associate Director

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### SAATH Well Wishers

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

#### **Our Partners and Supporters**

Ahmedabad Municipal Corporation, American India Foundation, Apollo Tyres Foundation, Ashoka, Asian Foundation for Philanthropy, Bosch India Foundation, British Asian Trust, CAF India, Care India, Centre for Social Justice, Coca Cola, Confederation of Indian Industry, CORDAID, Cybersmart Information Technology Development, DBS Affordable Housing Pvt. Ltd., Drishti Media, Ekta Yuvak Mandal, Empower Pragati, Foliage Developers, Give India, Global Giving, Gujarat Urban Development Mission, Integrated Child Development Scheme, J R D and Thelma J Tata Trust (Allied Trust of SDTT), Janvikas, Landmark Honda, Michael and Susan Dell Foundation, Microsoft Corporation, N. M. Budhrani Trust, Nadiad Municipal Corporation, National Highway Authority of India, NDTV, Parivartan Foundation, Paul Hamlyn Foundation, Quality Education and Skills Training ALLIANCE, QX Ltd, Rajasthan Mission on Livelihoods, Sakhi Mahila Mandal, Sankalp Mitra Mandal, Save the Children, Shivia Microfinance, Sir Dorbji Tata Trust, USAID, Vadodara Municipal Corporation, Video Volunteers.

#### Our interns and volunteers

Aniruddh Shiyal, Ravi Parmar, Polash Mukhrjee, Trishla Zhaveri , Dinesh Kyada, Alpesh Boghra, Priti Ajakiya, Nidhi Pandya, Nilesh Limbasiya, Ravi Thakkar, Sugandha , Arindam, Ashish , Jayvardhan , Archana, Marianne Holtland, Elle de Jong, Ilse ter Linden, Arianne Gijsenbergh, Panayiota Constanti, Antonieta Pellizzari, Michael Schulte

#### For more information about Donors, visit the link

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



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### 1. Highlights of the Year Gone By....



The Annual Staff Meeting of SAATH on 2nd March, 2012

#### Awards and Recognition

1. Won the India NGO Awards 2010-Joint Regional Awardee in Large Category.

2. Won the EdelGive Social Innovation Award 2010 for Urmila-Home Managers.

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

4. We now have 35 AC for ₹12.77 crores for the next two years.

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

6.Udaan awarded Rajasthan Award, 2009 for Digital Learning-Private Sector Initiative of the Year. 7. Profiled in 2009 by CII as one of the 50 best NGOs in Gujarat to collaborate with.

#### **Revisioning Process**

After the change in the leadership, SAATH has been also going through a re-visioning process since April 2011. Through this process, the Strategic Management team and community members are involved in activities to identify new geographical areas as well as sectors to work in. Having an integrated approach at the centre, the SMG (Strategic Management Group) has been visiting new areas and understand the needs of these new communities. Through this exercise we have already started working with communities who have been or are in the process of being rehabilitated because of the Riverfront Development Project in Ahmedabad. The SMG has created a re-vision document with new sectors, planned activities and outcomes. This document will give the team a new direction from April 2012-2015.

# 2. Livelihood Services

#### 2.1. Urmila

Urmila is a home-managers' training and placement program identifies unemployed and poor women, train them and then place them and thus help them earn their own living. The home mangers receive salary on the guidelines laid by Government of India.

#### From Vulnerability to Self-Sustenance





Maherumaben, a 50 year old widow, was working at a hospital as a peon for about 20 years with a salary less than the minimum wages prescribed by the government.

Two years ago, she lost her son to jaundice, leaving her as the sole bread winner of the family. She was faced with a huge financial crisis, and the hospital denied her any loans. She started working as a maid and earned ₹2,500/- month. Once she came in to contact with Sitaben (a trained and placed Home Manager), she was suggested to join the Urmila programme.

Maherumaben had gathered information and enrolled herself for the training and became a home manager. After the completion of training she was placed at Ms. Renuka Gandhi's home for geriatric care. She is getting a good salary with four paid leaves in a month.

Previous Salary (per month): ₹2,500/- month. Current Take Home (per month): ₹4,891/- along with 4 paid leaves a month. Provident Fund (per month): ₹1,351/-Insurance (per month): ₹342/-

Just like Maherumaben, last year, Urmila has trained 50 home managers, in general housekeeping, child care, bedside patient assistance, who can not only sustain themselves but also their families. They receives salaries according to the guidelines laid down by the Government of India.

#### 2.2. RWeaves

Rweaves is a branding and marketing programme which was started by Saath Livelihood Services in August 2010. Rweaves is a co-operation between Saath Livelihood Services and rural weavers from Surendranagar district. Saath Livelihood Services supports the artisans by supplying small loans, weaving workshops and development of new designs and products. Programme's aim is to provide rural artisans with opportunities at fair trading, so that the maximum benefit reaches the Artisans. Thus, the weaver fix their own prices and Saath Livelihood Services adds a minimal percentage for management costs.



Baljibhai is from Muli in Somasar, Surendranagar. He is a Patola artisan and has been making gorgeous sarees for as long as he can recall. He has been associated with Rweaves since it's inception in 2010 and has been a risk taker and innovator with the program. "Baljibhai agreed to make Patola stoles, when I spoke to him, something he had never tried before. He was delighted with the outcome and has gone on since then to make beautiful, traditional and contemporary designs into stoles," says Bellaben, Coordinator of Rweaves. He is now also taking initiative and trying out cushion covers and other products as we diversify.

Since its inception, Rweaves has supported Baljibhai in marketing goods over 2 lakhs in value. The entire family helps with the production and now Baljibhai has begun getting more orders independently. This has led him to approach other artisans to give them work. He is growing into a much more confident entrepreneur. "We need this help to market our goods, the faster we are able to make up the costs, the sooner we can grow and develop more," says Baljibhai on several occasions.

Rweaves mainly work with two dying arts Patola and Tangalia. Tangalia is a weaving art of the Dangasiya community in the Surendranagar district of Gujarat. The process of Tangaliya weaving is labourous process. Every dot is made by wrapping yarn around a number of threads, which brings out silk. Traditional Patola from pattan is double woven. The Patola we refer to is from the Surendranagar district in Gujarat. It is a single ikat (knot) style of weaving. Weaving these products is an intensive process that includes the entire family. Rweaves also offers handwoven cotton products and recycled products. Since 2010, the weavers have diversified from their traditional product line of saris, shawls and dress material to products such as bed sheets, pillow cases, purses, handbags and trinkets such as mobile covers. Rweaves supports 10 artisans directly and 10-15 artisans indirectly through their federation SUVAS.



To support the artisans, an exhibition was organised at the Karnavati Club, Ahmedabad in the month of December, 2011. A 3 day exhibition was held under the heading Craft root in the month of March, 2012. Rweaves has an outlet at our office premises the address being: O/101, Nandanvan V, Near Prerna Tirth Derasar, Jodhpur Tekra, Ahmedabad-380015

# 2.3. Youth Employment Programmes2.3.1. UMEED and UDAAN





SAATH serves as the platform for business, youth and society to join together in combating unemployment and underemployment in India.

SAATH **Umeed** employability programme provides job training and placement to youth from vulnerable families across Gujarat with the support of American India Foundation, Ahmedabad Municipal Corporation, Gujarat Urban Development Mission and British Asian Trust.

In Rajasthan, Umeed is known as **Udaan**, and is a joint initiative of SAATH, Microsoft Corporation and the Rajasthan Mission on Livelihoods.

Umeed and Udaan, together, have now **trained 8,783** people and have **placed 7,206** of them in the year 2011-12.

#### **Umeed Disability Programme From Clutches to Wings...!!**

BaldevBhangi, a father of two, found it difficult to support his family, financially. Finding a job as a differently abled person is always a challenge. Through SAATH's special 4 day training, he improved his self-confidence fourfolds. He was offered a job at Stichman with a salary of `3,000/-. Baldev sums up his experience at SAATH as "I have been really touched by this experience and in the future, I would like to help other such youth and show them the right path."

The **Umeed disability initiative**, started in 2008, has actively identified potential youth with disabilities from various slums covering Gujarat & Rajasthan. Last year, through the programme **161** differently abled youth were trained and **125** were successfully placed. The programme is integrated with the Umeed youth Employability programme and works towards empowering differently abled youth.



#### 2.3.2. **Project 'U'**

Project U is a support project of Apollo Tyres Foundation and SAATH Charitable Trust initiated to provide skill training for the identified unemployed youth in the targeted villages, to support better employment opportunities. The project has identified people in Limda and Ishwarpura, **placed 20 people** in organisations like D-Mart and Vodafone and has undertaken the **skill up gradation of 93**.



Sachin was working as a contract labour on a daily wage of `210/- per day. He wanted to progress further but due to lack of training & computer skill, he was not able to go ahead. When Sachin came to know about project U, he joined the computer training course to learn more skills and shift from contract labour to a contractor. His family income stood somewhere near `6,000/- month. Before joining the course Sachin was not confident to start a contract business as he had no knowledge of computer. After getting trained computer operator course, Sachin has started his own contract work with Shankar Packaging Industry, Waghodia. At present he is earning `10,000/-month.

#### 2.3.3. Bosch India Project

SAATH collaborated with Bosch Foundation to address the training needs of the non-formal job sectors like carpentry, plumbing and masonry. The participants are given both practical and theoretical training which further moulds their skills and capabilities. Participants are trained in financial literacy, basics of business, life skill, health & safety and linked to registering with the Government to access social security. Under the programme 2 centres are running in Ahmedabad. In 7 batches 50 have been trained under the programme.



Rahul Gehlot, a resident of the Isanpur area comes from a family of five. His father is the only earning member of the family. To help his father, Rahul left his studies and took a job. The monthly salary of `2,500/- from there did not meet the needs in this inflated economy.During one of the road shows that the team was carrying out, they visited the settlement where Rahul used to reside. The team gave out all the details of the course, its structure, benefits and timings. The fact that it was an evening course was very appealing to Rahul because this way he would not have to miss out on his job. He found the course to be in depth and learnt various lessons about being an able electrician. On completion of the course, Rahul received a certificate and the tool kit. He immediately took up freelancing as an electrician and this complements his steady income as a mechanic. Rahul says, "Now I earn an extra `1,000/- which helps me run my house. This has been only possible because of the skills that I have received through this course."

### 3. Education

#### 3.1. Balghars





Children like Afrin benefitted from supplementary education initiative like balghar. There are 7 balghars which has benefitted 245 children from which 202 were involved into 1st standard in formal schools.

Afrin Ansari is a 5 year old child suffering from severe malnutrition problem. This came to light when she joined Balghar. As a child she seemed very inactive and could not sit or stand properly due to weakness. On further inquiry with her parents, SAATH team came to know that when she was born, she was an underweight.

After gaining this information SAATH team tried to make a difference. Her mother used to complain that she does not eat anything. The teachers at the balghar took extra interest in her. They encouraged her to take part in various activities. On seeing other children eat; she also ate the food that is provided at the balghar, this helped to certain extent. Because of the activities being pursued at the balghar, there were a lot of positive changes in her personality. She started taking active interest in the activities which was a result of her improvement physically. The present status of Afrin like any other normal child, she runs ,plays and demands food. She is ready physically and mentally to be enrolled in the first grade and towards a brighter future.

### 3.2. Child Friendly Spaces

Child Friendly Spaces(CFS) has brought out 85 children to schools from child labour and parental disagreement. The child friendly spaces are operating at two levels: on construction as well as non-construction sites, the main aim behind it is to introduce the children to a formal schooling environment as well as pull them out of child labour.

The SAATH team usually organizes home visits in order to generate awareness about the CFS centres that are run in Juhapura. During one such visit, Sanjeedaben one of the staff members of SAATH came across Sameer, a nine year old child who did not attend school. After a lot of persuasion, his parents were convinced to send him to one of the CFS centres.



When Sameer started attending the classes, the teachers noticed that he stayed quite aloof from the other children, and did not actively participate in the activities. The teacher of the CFS centre called his mother and asked the reason of this behaviour for the child. His mother stated that he had been a bit introvert since childhood. After this interview the SAATH team visited the home of Sameer. The financial condition of his household was really weak. His father's health was also is a matter of concern for them. And the environment of the house was always tense which is not the right kind of environment for the child to grow up. After gauging the environment, the process was started to bring the child out of the cocoon.

The teachers consciously appreciated his small attempts at work so that he gets motivated and interested in attending the class. The main aim was not only to encourage Sameer to study but also develop his personality and give him an opportunity to enjoy his childhood as any normal child does. Another strategy which was adopted by the SAATH team was the narrating of the experiences. When he started befriending the other children of the class he came to know that he is not the only person who has troubles in his life. He started taking an active interest in all the activities that were done in the class and also made friends. With the passage of time he became more cheerful. As a result of the efforts put in by SAATH team as well by Sameer, he was enrolled in the STP(Special Training Programme) class of the municipal corporation school in the Sankalitnagar area.

# 3.3. Support My School Campus

The Support My School campaign aims at improving the infrastructure of schools. By far, nine primary schools were identified in Ahmedabad, Gujarat and have received support from the programme.

The following schools were a part of the programme:

- Asal gam primary school
- Desaipura primary school
- Goblajpe centre school
- Matruchaya high school
- Motikishol primary school
- Nehrunagar primary school
- Sankalitnagar primary school
- Sun flower high school
- Varanape school



Established in 1956, MotiKishol Primary School, is a government run school in MotiKishol Village for 1st to 7th grade. Situated in the Viramgam block, this school reaches out to the 256 households of the Village. Out of the 260 students who study here, 104 are girls and 156 are boys. The school has 10 teachers and is one of the better kept rural schools in Gujarat. It had electricity and a playground for children but what it lacked was water supply and a rain water harvesting system. Although, it was equipped with a spacious playground, it lacked sporting equipment. Also, it had a common toilet for girls and boys.

Through CAF India, NDTV and Coca Cola's Support My School campaign, SAATH adopted this school and developed their basic infrastructure. SAATH built water tanks to provide the school with a regular water supply. A rain water harvesting system was also developed for the school so that its water supply is self sustainable.

It was important to have separate toilets for the boys and the girls so a proper, pakka toilet was built for them. To give the children a holistic learning environment, SAATH developed their entire sports kit and equipped the school with the necessary sporting gears. To make it a greener environment, the students also planted plants around the school.

Divyaben Patel, Principal of sunflower high school, says,"We are grateful to SAATH for taking this initiative and help us build infrastructure in the school."

#### 3.4. Art of Life



Art for Life is a new and exciting initiative that offers free painting workshops to underprivileged children. Each workshop engages children of Ahmedabad in fun activities that can have a lasting impact on their life.

In collaboration with SAATH, Art for Life organised its workshop in Behrampura, Vasna and Juhapura in Ahmedabad The children that took part were child laborers, who participate in educative classes provided by SAATH in its 'Children Friendly Spaces' centres.

### 4. Health

# 4.1. Reproductive Child Health

SAATH's Reproductive Child Health (RCH) Programme works towards making affordable primary health care accessible to children and mothers from vulnerable and marginalized groups. SAATH works on two key areas: Reproductive and Child Health (RCH). The RCH programme is supported by AMC and is run in Paldi and Vasna Wards.

Through 26 link workers from the community, awareness about various diseases is spread among the community. The link workers help them access health services like hospitalization, medical checkups etc. The programme currently reaches 26,497 individuals in the area.

#### 5. Governance

#### 5.1. Urban Resource Centres



An Urban Resource Centre (URC) is an information hub for people living in slums. People who couldn't go to government offices due to the lack of knowledge and information have access to all legal certificates now. The services of URC have been a v a i l e d by 23,850 households.

Aramanbibi Abdulkadar Sheikh lives in the Jamana Das ni Chali in Behrampura area of the city of Ahmedabad, with total 11 members of family out of which seven are female, two male children respectively. They were facing many problems without sanitation facility in their own house. "We used to use public toilets. As a result, there were many problems we were facing like, public toilets close at night, and had to pay money every day. We have many female members in the house so we also used to face a lot of problems because of that. Public toilets are not hygienic which posed a lot of problems for us." "When we got the loan for the construction of toilets with the help of URC, we built toilets. Life has got a lot better and free from any problems related to sanitation. Also we save money that we used to spend on using public toilets. URC has been a boon for us."



# 6. Child Rights for Change

The Scandinavian company IKEA realized that most of the cotton that it purchases from India comes from cotton farms that employ small children, therefore it has invested in eradicating child labour through Save the Children programme. This gave birth to a new programme called, 'Child Rights for Change'.

This programme has a network of **120 villages** in Dholka and Viramgam in Gujarat. It reaches to **24,005 children** and **30,000 families.** This programme works for protecting issues of children defined by the Child Rights Act (The UN International Convention on Child rights accepted by the Indian Government in 1989).

The focus lies on sensitizing communities in recognizing issues of child rights violation and child labour. **6,226 children have been taken out from child labour** with the help of the programme. To sustain the initiative, child protection committees have been formed at village level. **120 CPC** (child protection committee) with **1,845 members** have been formed and are active.



Kishan Vikrambhai Makwana, a boy of age 13, belongs to the OBC community and has lost his father. He does not enjoy going to school and thus was an irregular student. SAATH approached Kishan to be part of Children group when they initiated their work in Vataman, his village, as he was among those who were active and was willing to take leadership.

As a member Kishan started attending regular meetings and also tracked irregular and dropout children. During the process he realized that even he is among those who are irregular. How can he ask others to do the same thing which he was not following! This realization made Kishan to start going to school and now he is one of the regular students of his school. This has helped him in boosting up his confidence and now he has become a more active leader and has started performing various other activities in the group.

# 7. Affordable Housing: Griha Pravesh

To empower potential buyers from urban lower income areas, SAATH started a new initiative called Griha Pravesh (GP) in collaboration with DBS Affordable Home Strategy Ltd. Griha Pravesh is a housing facilitation cell that equips potential buyers to make the right choices & guides them through the process of buying a house.

Griha Pravesh identifies slum dwellers and allocates them houses on DBS sites for EWS and LIG housing schemes. To assist the slum dwellers to buy a house, Griha Pravesh has tied up with Shubham microfinance to provide them with affordable loan solutions. This programme has a reach of about **8000 people** of which **200 are members**.



Naranbhai Sangaji Mistry had migrated from Rajasthan to Gujarat long time back. Presently he lives with his family which comprises of a wife and 4 children. They live in a rented house, paying ₹2,500/- per month. He works as a construction labourer and earns around ₹8,000/- a month.

His income is supported by his wife who works as a tailor from home and contributes about ₹5,000/- to the income of the family. Owing to the increasing inflation they can hardly meet their expenses. But they do dream about owning a house. This dream seemed to be coming true when he met the Griha Pravesh team.

The GP team brought to him new opportunities of buying a house. He was interested in purchasing a house. But due to financial constraints, he could not buy presently. But he knows that his requirements will be fulfilled by GP. GP keeps him updated on the new developments in terms of affordable housing.

# 8. Rehabilitation and Resettlement

#### 8.1. Housing-Economically Weaker Section



EWS (Economically Weaker Section of the society) is a SAATH initiative under JNnurm. **576 houses** come under the EWS project, affecting around 2,880 individuals. This programme helps in the formation of residents association, facilitates the collection of maintenance charges and also provides loan repayment facilities. The programme does so by conducting house visits, organising night meetings, having direct interaction with the community. It does so by having a participatory approach towards the beneficiaries.

With selected representatives, a committee was formed to solve and attend to the matters of the whole slum dwellers in Balolnagar area, NavaVadaj. Regular meetings were conducted with the committee in order to orient them about their roles and responsibilities by the SAATH team. After regular meetings these committee was given the structure of an association which was named as Jay Mahadevnagar association. All the mandatory formalities and legal compliances were met with through participatory approach and determined by the people themselves-all in all a participatory approach was adopted.

Night meetings were organised in order to introduce the committee to the people of Balolnagar and have discussion regarding the roles and responsibilities of the association. The committee was given the form of association by taking the following steps:

- Registration with the charity commissioner
- Submission of the documents and completion of the other formalities.

With joint efforts of the committee and SAATH finally the association was given a legal recognition on July, 2010(which is the registration date of the association) by the name of "Jay Mahadevnagar Association". With the passage of time a sustainable approach was adopted by SAATH team through supporting the committee members carrying on operations, filing complaints regarding any issue.

# 8.2. Ganeshnagar

Ganeshnagar is the temporary settlement for the 1433 families owing to Sabarmati river development Project.As of 7th February, 2012 there were **1,680 families**, 733 after the AMC ward officials survey received notification. So far **550 have moved to houses in Vatva, Gomtipur and Saraspur of Ahmedabad**. Remaining 183 families are still in the process of document verification.

947 have not received any notification. These 947 families have documents like Ration card, Pan card, Election Card, Birth Certificate – the survey is continued by the ward officials and is likely to take a longer time (no deadline set).

# SAATH adopted various strategies in working in Ganeshnagar in livelihood, education, housing, shelter, sanitation and health.

On the basis of analysis, SAATH made a recommendation that if the children who have been moved can be given immediate admission into the nearby AMC School, since the families have to spend almost ₹100-150/-, per day to send the children to their original school. The other option was to set up a temporary school under SarvaShikhshaAbhiyan for the duration of the stay.



A Primary school had been set up temporarily and classes have been started for the children from 1st-8th standard and they are getting regular mid-day meals. The teachers from the corporation come there daily. This started on the 2nd of January. 1 to 7 standard schools was started with 7 teachers. 350 children enrolled in the school. formal survey was started by school staff for identification of remaining children. Toilet construction in the school was started last week in January.

#### 9. Microfinance

The SAATH Savings and Credit Cooperative Society Ltd.

There are **17,879 members** and an outstanding loan of about **₹5, 25, 70, 673**(53 million) of the SAATH Savings and Credit Cooperative Society, across Ahmedabad, helping many more like Sabir and FirozaHussain.also the cumulative savings amount to **₹4,08,25,414.**(40.8 million)



Sabir Hussain and his wife Firoza Hussain with 3 children have been residing in Juhapura, Ahmedabad for the last 3 years. Both of them stitch clothes in order to earn their living. During financial crisis they used to borrow money from their businessman for a fixed period of time. This was very tedious for them, as it was very difficult to get such large amounts of money within a small period of time. Someone in their vicinity informed them about the existence of SAATH cooperative in their area and the services provided by it. So they formed a group of 4 and started taking loans from the Cooperative 2 years ago. His wife is the leader of the group, who directly deals with the field officer. She took the loans twice from the Cooperative and is very happy with the service. She said, "I am extremely benefitted by this loan service, provided by SAATH Cooperative. It helped me expand my business by buying two new stitching machines and hence improved my financial status by increasing my profits manifold."

Rural MFI (SAATH Mahila Bachat Ane Dhiran Sahkari Mandli Dholka)



SheetalbenYogeshbhai Patel from Dhakdi village, Viramgam block, stays with her husband and a son. Her husband was the only earning member in the house. He was working in a company which got sealed 6 months back, and after that he was doing nothing as he was not getting a similar opportunity and because of which he just stayed at home and did nothing. And due to this they had to face many financial problems.

The SAATH developmental activist once met her and got to know about her problems. He suggested her to join the MFI group, run by SAATH in the village where she can also avail loan facilities. On understanding and joining the group, she took a loan of ₹15,000/-,with which she started a grocery shop of her own. She and her husband run the shop together and as a result of this, they earn ₹3500-4000/- per month. They have plans to expand the shop and make it bigger. Sheetalben and her husband is very thankful to SAATH for their guidance in the right direction. She now also explained other women facing the same problems to join the group and take the benefit of the service.

Like Sheetal, there are 1800 members in 72 villages of Dholka and Viramgam who are availing the benefit of SAATH Mahila Bachat ane Dhiran Sahkari Mandli (Dholka) and changing their lives. SAATH has being working in the 120 villages of Dholka and Viramgam Taluka of Ahmedabad district since 2009.

Over the years as part of empowerment of women, women are asked to save money in their own SHGs. A need to take the process forward has being felt because of non-existence of any NGO or organizations working on micro finance institute in this particular area. As a result came the existence of rural cooperative 'SAATH Mahila Bachat and Dhiran Sahkari Mandli' in 2011.

#### 10. Research Documentation and Communication Cell



Research, Documentation and Communication (RDC) cell has always been the introduction point for any visitor or intern who approaches SAATH. Interns and Volunteers from various institutes across the globe associated with SAATH to do their bit. The following were the accomplishments of RDC in the year 2011-12:

- Visit of Fellows for Neelan Tiruchelvam Trust which consisted of Srilankan Entrepreneurs.
- Research project from Lions Club of India-Impact Analysis of Lions Quest Skill for Adolescent programme-a six month project.
- This year SAATH'S website went live thus, increasing the visibility of SAATH four folds with the support from *Jetbro designs*. SAATH has affirmed its presence through blog, twitter and Facebook (520 members).
- Facilitating visit for participants from Journey for Change social entrepreneurs who had come to SAATH.
- Publishing newsletters for SAATH.
- Visit from 26 young, enthusiastic students from IIM (Indian Institute of Management), Ahmedabad to know about one of the programmes called Urmila-Home Managers.
- **20 interns**, nationally as well as internationally came up to SAATH to pursue their internship. Out of the 20 interns, 10 were from Utrecht University students, Netherland, pursuing their researches which ranged from issues like rehabilitation, solid waste management, malnutrition, sanitation and youth development. Apart from them, the national interns had come from institutes like TISS, IIT Chennai, SIMC (Symbiosis institute of Mass Communication), IIRMA, Matrumandir College, Rajkot.

"I have spent the last few months in Ahmedabad at SAATH to do research on a new vocational training programme for women from Juhapura. I still remember the first day I arrived in India, a country where I always wanted to go since I was a child. The first impressions of this beautiful country corresponded to most of my expectations. The cows on the road, the beautiful colors and clothing of women, the kindness and helpfulness of people, the smells and the delicious food... all became true. My first day at SAATH was great; people were so nice, warm and helpful that it motivated me a lot to start with the research. In the first weeks we saw several programmes of SAATH in Ahmedabad and surroundings, which were all equally interesting and it, became clear that the work SAATH performs in these areas really changes the life of people. I learned a lot from this whole experience and I will cherish it forever. I have never met so many kind and helpful people as I did in India, not only at SAATH and in Juhapura, but also while I was travelling to other places in India. It is definitively one of the best experiences I have ever had in my life and I will always think back of my period in India with a big smile."

Ilse from Utrecht University, Netherlands



# 11. Our Board and Team Members

Chairperson		Umeed		RDC		Child Friendly Space	
Dinesh Mehta	-	Amit Kumar Paliya	C3	Chetasi Kane	C1	Arti Dave	С
	5	Archana Navi	C3			Dinesh Bohra	C1
Trustees	_	Chailtali Lakkad	C2	Priyanka Mecwan	С	Firdos Shaikh	C1
Rajendra Joshi	23			Urnima Biswas	С	Javshree Parmar	C1
Darshini Mahadevia	1	Deepak Panchal	C1	Retainers		Jitendra Sargara	E10
Navdeep Mathur	3	Dilip Khushwa Dinesh Sargara	C	Anil Parikh	R7	Kamini Modasia	C
P.K.Ghosh	1			P.K.Das	R6	Urmila Parmar	C1
Executive Director		Gordhan B. Vala	E4	Yuva MAST		Life Skill	
Keren Nazareth	E3	Hema Parmar	С	Bhairulal Mali	С	Anil Panchal	С
Associate Director		Hemangini Patel	С	Falguni Pal	С	Baljibhai Vaghela	C
Niraj Jani	E4	Himansha Parmar	С	Kanjibhai	C6	Mahesh Maheriya	c
Urban Program Man	ager	Jigisha Gandhi	С	Ketan Patel	С	Umarfaruk Radhanpurwal	
Chinmavi Desai	E17	Jignesh Nayak	С	Kinchit Thakkar	C2	Ashish Soni	a C C
Finance /Admin		Jignesh Patel	E2	Nilesh Thakore	C	Jayesh Parmar	C
Hemali shah	E5	Jiten Shukla	С	Nitin Mathur	E	Pinakin Suratwala	c
Jayesh Vegda	E	Jyoti Patel	С	Rajendra Prajapati	C1	Jalpa Sukhanandi	C
Manish Trivedi	E6	Jyoti Shah	C1	Santosh Rangwala	C1 C1	Sarawatiben Sargara	c
Pratapsinh Solanki	E0 E21	Kalpesh Agarwal	C4	Surbhi Khatri	C1	Housing	
		Kiran Salekar	С	Microfinance		Apexa Valand	С
Vandana Patel	E3	Lalit Chouhan	C2		<b>D</b> .	Aarti Kongari	c
Yogesh Makwana	C1	Mehul Nagar	С	Alka Makwana	E4	Bhanubhai Chauhan	E22
Education		Manish Sonawane	С	Arunaben Shrimali	E15	Bharti Solanki	C E22
Ajmeri Suhana	C3	Mit Bhatt	С	Chandrikaben Shriamli		Bhavesh Tailor	C
Birva Patel	С	Mukhtiyar Kadiya	С	Divyang Bhatnagar	E5	Bhavna Parekh	C
Hoorbanu Pathan	C5	Mukesh Pancholi	C3	Geetaben Padhiyar	E15	Devang Patel	E7
Irshad Shaikh	C3	Mukesh Parekh	С	Jayshree Patel	E7	Jagruti Shah	C
Mumtaz Sheikh	C3	Nirali Pancholi	E3	Kamlaben Sargara	E15	Kalpana Patil	C
Nasreenben Mansuri	C6	Nishant Dave	C3	Madhuben Parmar	E18	Jvoti Parmar	C
Raisa Chhipa	C6	Nitesh Mecwan	C1	Padmaben Khuman	E11	Kalrav Vyas	C
Ruksana Shaikh	C1	Nitesh Oza	E10	Purshottam Chauhan	E15	Kaushalya Sharma	C
Sanjidaben	C9	Paresh Sakariya	E5	Rukmaniben Saragra	E15	Madhuben Solanki	C
Sarfunisha Pathan	C9	Parul Raijada	C4	Urban Resource Co	entre	Mahendra Solanki	C
Sheikh Shakila	C4	Prakash Nayak	С	Devuben Parmar	E19	Mansingh Maurya	E22
Sherbanu Maniyar	C2	Pratima Bhavsar	С	Dina Solanki	C2	Mayuri Parekh	С
Zarina Mansuri	C4	Pravin Panchal	С	Gauriben Chauhan	E13	Nita Raval	C
Child Rights		Priti Mevada	С	Gopal Chauhan	E7	Parul Prajapati	C
Ashraf Chauhan	E3	Priyanka Bhatt	С	Karnavati	C1	Priti Oza	C
Chetan Makwana	C	R.M.Chauhan	C3	Kiran Parmar	E16	Rajesh Damor	C
Foram Shah	C	Ranjit Mochi	С	Kishore Ghelot	E12	Zuber Shaikh	C8
Govind Rathod	c	Ritul Mistry	С	Nafisa Qureshi	C	4	-
Haresh Makwana	C	Sunil Chauhan	C4	Ramilaben Shrimali	E19	4	
		Surbhi Chauhan	C1	Ramilaben Vaniya	E10	4	
Karsan Algotar Malkash Projensti	C3 E2	Sweta Thakkar	С	Rehana Shaikh	C8	1	
Malkesh Prajapati Malabhai Daduliwa	E2 E2	Vijaykumar Parmar	C3	Shamshad Shaikh	C8 C1	1	
Melabhai Dadukiya		Vivek Soni	C	Tabassum	C1 C2	1	
Rajeshwari Shrimali	C1	Vivesh Tomar	C1	Wahida Shaikh	C2 C1	4	
Shyam Prakash Singh	E3	Yatinkumar Shah	С	wailiua Silaikii	01		

E - Employee
C - Contact Service
R - Retainer
No - Year of Service

# Distribution of staff according to Salary:

Slab (Rs.INR)	Male	Female	Total	
Less than 5000	18	32	50	
Between 5000 to 10000	54	37	91	
Between 10001 to 25000	12	9	21	
Between 25001 to 50000	2	2	4	
Between 50001 to 10000	0	0	0	
> 100000	0	0	0	
	86	80	166	

Particulars	Amount
Highest Paid	
(Keren Nazareth)	384000
Lowest Paid	
(Jitendra Sargara)	45850
NGO Head	384000

# Gender Break Up

		Hindu Da	lits		Hindu Non Dalits			
	Male	Female	Total		Male	Female	Total	
Senior	6	5	11	Senior	9	4	13	
Middle	49	35	84	Middle	18	16	34	
Total	55	40	95	Total	27	20	47	

		Minorit	У		All Staff			
	Male	Female	Total		Male	Female	Total	
Senior	1	3	4	Senior	16	12	28	
Middle	3	17	20	Middle	70	68	138	
Total	4	20	24	Total	86	80	166	

#### **Details of Board of Trustees**

NAME	AGE	GENDER	QUALIFICATION	OCCUPATION
Dr. Dinesh Mehta (Chairperson)	62	М	B.Tech, Ph.D	Professor, Emeritus, CEPT
Mr.Rajendra Joshi	53	М	B.Sc.	Development Specialist
Dr. Navdeep Mathur	37	М	Ph.D	Assistant Professor, IIM-A
Dr.DarshiniMahadevia	61	F	Ph.D	Professor, CEPT
Dr. P K Ghosh	69	М	Ph.D	Development Specialist, CERC

# 12. Transparency and Accounts

#### S A A T H C H A R I T A B L E T R U S T Income & Expenditure for the period from 1st Arpil 2011 to 31st March 2012

Particulars	Annexure	31.03.2012 (Rs.)	31.03.2011 (Rs.)
INCOME			
GRANTS & DONATIONS	G	43,014,459	37,072,799
INTEREST INCOME	н	801,597	262,973
OTHER INCOME	I.	1,159,202	1,362,845
TRANSFER TO SPECIFIC FUNDS	A & C	1,191,992	1,265,838
PROFIT ON SALE OF ASSETS			42,458
EXCESS OF EXPENDITURE OVER INCOME			587,732
TOTAL		46,167,250	40,594,644
EXPENDITURE			
ESTABLISHMENT EXPENSES	J	459,634	777,838
REMUNERATION TO TRUSTEES	К	-	524,190
AUDIT FEES	L	358,477	264,752
CHARITY COMMISSIONER CONTRIBUTION		50,000	50,000
DEPRECIATION	В	629,556	1,028,244
EXPENDITURE ON OBJECTS OF THE TRUST	Μ	40,814,749	37,949,620
OSS ON SALE OF ASSETS	Ν	221,158	-
EXCESS OF INCOME OVER EXPENDITURE	D	3,633,676	-
TOTAL		46,167,250	40,594,644

CHARITABLE TRUST

RAJENDRA JOSHI TRUSTEE

E-7257

PLACE : AHMEDABAD DATE : 25th June 2012 46,167,250 40,594,644 FOR H.RUSTOM & CO. CHARTERED ACCOUNTANTS FIRM REGISTRATION No. 108908W

(HRD DALAL) PROPRIETOR MEMBERSHIP NO : 31368

A'BAD-

PLACE : AHMEDABAD DATE : 25th June 2012

#### S A A T H C H A R I T A B L E T R U S T Balance Sheet as at 31st March 2012

Particulars	Annexure	31.03.2012 (Rs.)	31.03.2011 (Rs.)
UNDS & LIABILITIES			
RUST FUNDS	А	3,026,577	4,156,842
GENERAL FUNDS	С	7,572,789	7,634,516
NCOME & EXPENDITURE ACCOUNT	D	5,533,417	1,899,741
TOTAL		16,132,784	13,691,099
ASSETS & PROPERTIES			
GROSS BLOCK OF FIXED ASSETS	В	3,026,577	4,156,841
NVESTMENTS - GENERAL	F	3,750,000	5,000,000
NET CURRENT ASSETS	E	9,356,207	4,534,258
TOTAL		16,132,784	13,691,099

3

FOR SAATH CHARITABLE TRUST

FOR H.RUSTOM & CO. CHARTERED ACCOUNTANTS

FIRM REGISTRATION No. 108908W A'BAD-1 200 tex HRD DALAL) PROPRIETOR MEMBERSHIP NO: 31368 PLACE : AHMEDABAD

PLACE : AHMEDABAD DATE : 25th June 2012

PLACE : AHMEDABAD DATE : 25th June 2012

RAJENDRA JOSHI

E-7257

TRUSTEE

#### 13. Responsibility Statement By Management

- 1. The total funds mobilized during the year amounted to 46.17 million rupees of which selfgenerated and internal accruals amounted to 1.96 million rupees. The organization is dependent of external support to the extent of 96%.
- 2. The total application of funds amounted to 40.81 million rupees out of which the administrative components was 0.46 million rupees which is 1%.
- 3. There were no complaints received from employees, stakeholders or members during the year.
- 4. The total remuneration, fees or other payments to board members and trustees amounted to Nil.
- 5. The Annual Accounts have been prepared on the cash basis of the Accounting policies adopted by the organization with compliance to Accounting Standards where ever necessary.
- 6. Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 2010.
- 7. The Statutory Auditors have performed their task in an independent manner and the management letter submitted by the Statutory Auditors has been considered by the management.
- 8. Internal Audit has been conducted for the organization by an external audit firm.
- 9. During day to day operation of the organization, ethical accountability, value of money and environmental concerns have been given highest priority.
- 10. The staff service rules were followed and all the social security measures were complied with.
- 11. None of the Trustees are related to each other.
- 12. The Directors remuneration were decided and approved by the Board of Trustees.
- 13. In 2010-11 the organization got exemption under 35AC for ₹12.77 crore for 3 years which includes corpus funds of ₹3 crore.
- 14. In 2010-11 organization got 'Certificate of Accreditation' on desirable norms from CREDIBILITY ALLIANCE for good governance of voluntary organizations for a period of 5 years.

#### Traveling details for the year 2011-12

Sr.No.	Name of Person/s	Designation	Purpose of visit	Gross Expenditure	Sponsored by
A	Domestic Air Travel				
1	Keren Nazareth	Executive Director	Monitoring and Evaluation Programme	75,557	AIF, SAATH
2	NirajJani	Associate Director	Workshop	25,259	SAATH
3	Mayank Joshi	Consultant	Workshop	11,372	NSDC
4	Hemali Shah	Adm in Officer	For Survey	6,656	Lion Quest
5	Nitesh Oza	Project Manager	Meeting	11,811	AIF
6	Nirali Pancholi	Project HR Manager	Meeting	11,811	AIF
7	Mukesh Pancholi	Placement Coordinator	Meeting	11,811	AIF
8	Divyang Bhatnagar	Project Manager	America Express Leadership Training	12,787	SAATH
		Total (A)		167,064	
В	Domestic Travel				
9	Hitesh Pareikh	Consultant	Training to Teachers and Setup the Livelihood center	44,000	Navjeevan Trust
10	Keren Nazareth	Executive Director	Monitoring and Evaluation Programme	15,590	AIF
11	NirajJani	Associate Director	For Training	5,400	AIF
12	Nitesh Oza	Project Manager	Monitoring and Evaluation Programme	15,047	AIF
13	Manish Trivedi	Accounts Officer	Centre Audit Visit	4,860	AIF
14	NitinMathur	Project Coordinator	Programme reporting and meeting	3,390	AIF
15	Chetsi Kane	Documentation Officer	Fair and Workshop	11,264	AIF
16	Mukesh Pancholi	Placement Coordinator	For Job Fair and Placement	18,728	AIF
17	Shyam Parkas h Singh	Project Manager	Monitoring and Evaluation Programme	58,150	Save the Children
18	Hemali Shah	Adm in Officer	For Survey	6,656	Lion Quest
		Total (B)		183,085	
		Grand Total ( A+B)		350,149	

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Do your bit to the society using SAATH as the medium!! Donate NOWto a more prosperous society!
I will help by making a regular donation of ₹ every month.
Name: (Mr./Mrs.) Address:
Phone:
Fax:
I recommend that you contact my following friends and family
1. Name: Contact Details:
2. Name:
Contact Details:
Contact Details:
We would like to keep you informed about our activities. Which of the following would you like to receive? :
o Annual Report (Online or Hard Copy)
Send this completed form to: SAATH
O/102 NandanvanV,
Near PrernatirthDerasar, Jodhpur, Ahmedabad 380 015
INDIA
Phone: +91-79-26929827, 26926604 Fax: +91-79-26929821
Email: mail@saath.org rdc@saath.org
To know more about how to donate to SAATH, please visit <u>www.saath.org</u> All contributions will receive a receipt and an acknowledgment. Donations to SAATH are eligible for 50% and 100% Tax exemption under section 80G/ 35AC of Income Tax Act, 1961.
Annual Report 2011-12

#### **SAATH in NEWS** 14.



Will when starger blackneth first support Stauth NGO, working to empower the ultion and rural poor. me was given the job anaging a tuno-raising campaign, the did so largery through e-mails and printed her first year, she was able to get just one person to donate Pla5.000 to the fund.

Nazareth then set up a Facebook page and a Twitter account dedicated to the fund. In 10 days, Saath had managed to rake Rts2 lakh from donors across the world. "A lot more people came to know of our work. Now people have started asking us what we are doing before we even start," she save

#### PARTING SKILLS Next Toouses whip develops

Understanding the people around inderstanding the system

veroping communication same

But it was only after Nazareth toos a course in but is ware only and habitation took a course in econstrained development that she rearised the importance of using the right kind of media to communicate. We don't have communication in media as a budgeted activity earlier." she says. "But from next year, this will be a part of our planning strategy

Many MGOs are slowly realising that, to be effective

ense unerseten operatie, in parterende ken sommen hugeset, an MSO, Holdrig constucted af An-ay konstance on kaberinge development, allerede by partogenate from 12 leading NoDe. There is derivately a significant gap in leadership development in NoDe. Sepecially in studions anner sector assom move on and mais-wei kadem nave to stop up and take their pase, "kays Versitatiesh Raghavendra, Director, Common Ruppes.

#### CHEVE: Charity in crisis due to global meltidoen

promote environmental sustainability, underbox a tanwater harvesting project to recharge rane perund borewers in raral Manarashtra. The project was completed successfully and on

#### THEY don't base for 6,6,4% p ig the basis a key takeaway for her was understanding the importance of donor युवाओं को योग अपनाने को किया प्रेरित

रिरोडी | उडान, साथ लाइवलिहड सविंसेज एवं पतंजलि योग समिति के तत्वावधान में योग और युवा विधय पर दो दिवसीय कार्यशाला आयोजित की गई। इसमें वक्ताओं ने योग का महत्व बताते हुए युवाओं को योग अपनाने को प्रेरित किया गया। कार्यज्ञाला में पतंजलि योग समिति के वरिष्ठ संयोजक भीकसिंह भाटी ने बताया कि स्वामी रामदेव का कहना है कि युवा पीढी देश की रीढ है। यह जब स्वस्थ, समर्थ और समर्पित होगी तभी देश संपन्न होगा। शिक्षा के साथ-साथ योग का ज्ञान युवाओं को मिलने से सात्विक विचार और संकल्प शक्ति का विकास होगा। कार्यशाला संस्था प्रधान विक्रम चौहान तथा संस्था प्रशिक्षक योगेश लोहार, अंकित मेहता व बसंती खंडेलवाल के निरीक्षण में आयोजित की गई। उन्होंने बताया कि कार्यशाला में योग के विभिन्न अंगों पर चर्चा की गई। उन्होंने बताया कि प्रत्याहार, धारणा, समाधि में से यम-नियम, आसन-प्राणायाम और ध्यान का अभ्यास यवा शक्ति को सही दिशा प्रदान करना है। प्रशिक्षणार्थियों को भारत स्वाभिमान टस्ट के उददेश्यों के बारे में बताया गया। कई प्रशिक्षणाधियों को भारत स्वाभिमान टस्ट का स्वेच्छिक सदस्यता प्रदान को गई।



endre sistem & season à fente à far for in à तने करीब तीय करते की पतन पर एक

s दिनों साथ प्रामुझे का रही है सीमा इस र जे तान हे का का भी तिहास है। इस भागत पारे को स्वान्स और संब के सांग र्थत करने की मूलन चेनल करना हुए है। का ना जावर की कोनी की बात सामूचि ters a and a mana bast mer an aft an tat an ab " and a bare a dered a

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e ihn finge time um ab fels were he and advant is shown it संग्रहते के साथ जुड़का स्ट्रेस्टरण, पर करों महार को के अलग 14 करों हो थे। सकरतांट और अल्लाक्स कि के 16 बार में पूरा बनों में जुटे हैं जो अहन हो। सोने में काई की हिन में पूरी ही के सबस लेकर कथी की चाल था अब चाई के बिकाल - जाते हैं लोकर उन पर पर के काम का चल- प्रोट प्रेराम किसा ( हज्य कार्यक्रम प्रश्नेश रों बात प्राणु रहते से बातने तमें है। करते : जीवब रहत है। की में त्यां कार करते : त्यार संगते की की से इन स्वेते से कु के लिए में काम काले प्राण्ड के कालना तरावा निराहते में परे तर प्राण्ड का प्राणानां के उठकार काले प्राप्त के अब को की आ निराहन और प्राप्त की कालकार के कालना तरावा निराहने में परे तरा प्राप्त का प्राप्तानां के प्राप्त के अब की की स्व 200417 Wit ut it sa mi al any लाइविल है। इन करने में से उल्ले करें हैने यो पहुल से पर में हैं मेंकिल उसके साल क में बाल की बार रहे हैं। स्वर्तीय उक्तर क there is not in any i where any is not the set of the Refer fr 3000 with effert (12). offic arrest an are to to wheth work wheth end ाती मात्र कि इर कर्ब के चीवन

#### સંદભાવના

છેવાડાના માઘસોને 'સાચ'ના સાચથી મળી જિંદગી જીવવાની સમાન તરી n Pallen, sales ar-send of all another based and spell donate worksimed, marked or deth free basilities too be 21 -1 ------

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साथ उडान में स्वतंत्रता दिवस पर कार्यक्रम आरोजित

मार्थालय सोताट्याज मार्थितः मदाचीः मगदमी चार जो धाय प्रकृत संस्थात में ज्यातिक दिवस पर करणकुमधी ईरवारेंच विषयविद्यालय माहनेर की मुख्य rad. al is of provide विषयविषयात्वयः आसमित् भन्नीः मुख्यम् वेजियस्य मुख्यान्ते अवविताः प्राहणः भन्नी अन्तरः

मी अवयाधेहन किन्द्र गणा। इस / अवयार पर मुख्य अदिनि भूमारी where were as ficture

orth Gujarat weavers join hands to launch unique brand

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Ahmediabad: One small but ambitious step taken some years ago has today made these weavers of Surendrangar entrepreneurs in their own right. Generations have been in the weaking trade, but they never realiss heir craft could be produced in divense range using contemporary and marketable designs, till SAATH launched inshal project in 2006 with support of CARE India.

Their call could be produced in devine angle using contemporary and marketable design. III SAA11 stanched being verticed with anima for four years along with NFT Controlmings to improve here access to all distribution of the standard being the standard standard being and the standard being and th

मिज्ञान के प्रवेश पारभ वाली में आप पुलिस तिरही है। र से विग्यून संस्थ की चीहित और संच uneren and the barra la the कतवालिय संवादवाला me cord is not it and rena att i class for si cupie regioni बाह्य मेरे महारागेर जगत में चल deves are shared by my senses a furit at de state al site à sefere शामा स्वाइवलीबाड सांचनज TR STATE IN TEACHING STATE 37 हजार चतो नही famers concelled teamers of अन्तर्भन संकार्यातम् समय राजद माबेटिंग व ज्रभंदा जागीयर के

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CONTRACTOR A FILLER

पुष्पाः गुणा सहित्र कई भारतेक्षती थे उत्तरहित्र्यं दी। कार्यकार का संस्थान

आवेदन आमाजरा किसा का रहे है। THE REAL REALTY & SHALLY द्रधाती सामाराम मध्योर ने बालया जिन कुछा सांब्यान को सुमध्य लडेक्य केरीचरार ज गरीम शुक्रक मुप्रतियो

जनारमुखी प्रसिद्धना देका जिसार रापलच्या भारता भा भूतिवय को स्वतना अलाल अलन में इतिसम्प्रदर्शनी को अतियों के स्ताम जाउप्यूटा ा करते अवस्थित मा विजयता य त विद्वा प्रतिमा ।

#### महिलाओं का सिलाई प्रझिक्षण प्रारंभ

- बाइसेंब । महांधीर नगर में लाख उज्जन संस्थाव राजस्थानआजीविका निधान के तत्वाधान में महिलाओं को रोजगारयोजनांतर्गत सिलाई प्रतिवय गुरुवार से शुरू कर दिया गया। महिलाओं को सिलाई के साथ-साथ भारत से राज्य प्रवेशा प्रारंभा विहित सिंह के प्रवेशा प्रारंभा विहित सिंह के प्रवेश से किया जा रहा है। साथ ही प्रारंभ प्रतर के बाहमा स्वारंभा के बाहमा के बाहमा की साथ ही प्रतर प्रतर के बाहमा के बाहमा की की साथ ही महिताओं के व्यक्तित विकास पर मितन महत के बताय न अस्मान आ सीमितन किएन हैं। भोगम अर्थन कर के बताय न अस्मान आ सीमितन किएन हैं। भोगम अरथ के प्रति के अस्मान महत्वने के बता देखें। मेने में भाग के बताय अस्मान के आहे के अस्मान के संघलनरागाराम गढ़दीर बहुद मेन कबा के अस्मान अस्मीन के आहे करने आ संस्थान के संघलनरागाराम गढ़दीर महिलाओं के व्यक्तित्व विकास पर ने बताया कि इस संस्थान का मुख्य उदेहर बेरोजगार वृद्यतियोवमहिलाओं। को रोजगार्रान्मुखी प्रहिद्यण देवर उन्हे रोजगत्र संपत्तवा कराना है। उन्होंने बताया कि प्रशिशण सेने की इच्छक महिलाएं एवं सुवतिया सिलाई र ब्युटी पार्लर के लिए अपने आवेदन कर सकरी है।

