



Saath Livelihoods

2013-2014



## *Annual Activities Report*

April 2014

## **Abstract/ Summary**

During 2013-2014, Saath Livelihoods has been working towards scaling-up its efforts as an organisation as well as in terms of its programmes. While the number of programmes are the same, Saath Livelihoods is working towards strengthening its functioning and governance.

Saath Livelihoods started with the minimum two Directors comprising the Founder Director – Rajendra Joshi and Ms Chinmayi Desai. As per Saath Livelihoods’ Board Rotation Policy, there has been a change of Directors, except for the permanent Director. During the reporting period, the Saath Livelihoods Board of Directors has been expanded and now includes experienced and accomplished individuals who have in-depth knowledge of commercial and investment banking, legal and secretarial practices, social sector, and about business incubation. The Board of Directors now comprises of:

- Mr. Sudhin Choksey, Managing Director, GRUH Finance Limited (GRUH)
- Mr. Rajendra B Joshi, Founder and Managing Trustee of Saath
- Mr. Gagan Sethi, founder of Janvikas and founder member of Centre for Social Justice
- Mr. Venkat Changavallias, First CEO of Emergency Management and Research Institute
- Mr. Manoj Chakravarti, Chief Strategy Officer and Advisor with “Green Evangelist”, and Founder-CEO of Suztain Inc
- Mrs Chinmayi Desai is the Director Urban Programmes, Saath
- Mr. Niraj Jani is Associate Director, Saath

In terms of the programme, Udaan activities in Rajasthan have been scaled down during 2013-2014. Only 6 batches were trained during the year and that too in only trades of computer hardware and accounting. With 75 trainees enrolled in each programme, a total of 150 completed their training and 82 have already been placed.

The Urmila Home Managers’ programme has been effectively managed, However, the challenge for Saath Livelihoods is now to cater to the increasing demand for home managers and specialised services continues to grow rapidly all across Ahmedabad.

Griha Pravesh has substantially increased its scope of work by partnering with 22 developers and 24 affordable housing projects during the reporting period. Griha Pravesh activities covered 39 geographical areas during the year. 274 Griha Pravesh members are now home-buyers who have benefitted through the support provided by Saath Livelihoods.

RWeaves too has been consolidating its efforts to enhance visibility of the brand and create a higher demand for Tangaliya and Patola products. RWeaves participated in 6 exhibitions during the year and also created a demand for its products through individual networking.

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## Introduction

Globally, there is greater focus on sustainably reducing the number of poor from amongst the largest socio-economic group at the bottom of the pyramid, that is, about 2.5 billion people who live on less than US\$2.50<sup>1</sup> per day. Businesses, governments and donor agencies are “seeing the poor as resilient and creative entrepreneurs and value-demanding consumers”<sup>2</sup>, and are increasingly collaborating with a range of partners to create a new workforce and entrepreneurs at the grassroots level.

One of the means is by enhancing livelihoods, which comprise the capabilities, material assets, social resources and activities required for a means of living (DFID/ Chambers, R. and G. Conway (1992) Sustainable rural livelihoods: Practical concepts for the 21st century. IDS Discussion Paper 296. Brighton: IDS). Globally, development agencies are focussing on initiatives that enable the poor, especially Informal sector workers to cope with and recover from stresses and shocks and maintain or enhance their capabilities and assets.

Informal sector workers often come through an informal system due to their socio-economic circumstances and compulsions of earning a livelihood. They acquire skill informally while helping parents, relatives and/ or employers rather than through formal training. Consequently, employers often exploit such workers and give them lower wages.

In India, the national Government has been implementing policies and programmes that aim towards upgrading skills of unemployed and under-employed people and entrepreneurs in the informal sector, especially of youth and women. In India, which has a large labour force (estimated at 7 million people) and unemployment rate of 7.2 percent, the need for skill development of the poor, out of school youth, and the less educated is substantial. In 2011, with 113,911,636 literates who had studied up to secondary school, 82 percent female workers and 78 percent male workers were engaged in the informal sector in urban areas. In the rural areas these challenges have to do with under-employment.

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Date of registration:	12th February 2007, with Registrar of Companies Gujarat under Companies Act, 1956
Corporate Identity Number:	U74999GJ2007NPL049997
Registered Office:	0/102 Nandanvan V Near Prernatirth Derasar, Jodhpur Tekra Ahmedabad 380015, Gujarat
Type:	Section 25 Company (Not for Profit)

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Saath Livelihoods possesses registrations under:

- Section 80G and Section 12AA of the Income-tax Act 1961('the Act'). Hence any person or 'Income Tax Assessee' making a donation to Saath Livelihoods is entitled to get tax deduction under section 80G of the Income Tax Act, 1961. Further, the Charities Commissioner has validated the genuineness of activities of Saath Livelihoods.
  - Section 6(1) of Foreign Contribution (Regulation) Act, 1976 (FCRA) and is eligible for receiving financial contribution from foreign sources.
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<sup>1</sup> Currently equivalent of Rs 150

<sup>2</sup> Prahalad, C K. 2005. The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits. New Delhi: Pearson Education/Wharton School Publishing./ 2004 by Pearson Prentice Hall.

## **Saath Livelihood Services**

Saath Livelihood Services (Saath Livelihoods), a not for profit company registered under Section 25 of Company's Act 1956 (No.1 of 1956) on 12 February 2007, is promoted by Saath<sup>3</sup> to further its vision of inclusive development. The goal of the Company is to improve quality of life of vulnerable urban and rural populations through enhanced livelihood options.

### **Vision**

The vision of Saath Livelihoods is to be accomplished in successfully and sustainably integrating innovative and sustainable business models into community while developing social/ human capital.

### **Mission**

The mission of Saath Livelihoods is to promote/ support social entrepreneurs and enterprises and create opportunities for livelihood enhancement as well as livelihood diversification for communities, especially for youth, women, artisan groups, and other excluded groups.

### **Values**

Saath Livelihoods values and promotes trust, innovation, excellence, competitiveness, partnerships, environmental sustainability and community welfare.

### **Goals**

Saath Livelihoods aims to achieve its mission through an integrated, cross-sectoral and collaborative approach, and strategic actions in response to the changing local and national developmental, economic and environmental context.

### **Objectives**

The objectives of the Company are:

1. With a view to enhance livelihoods and livelihood skills, to promote, organize and undertake various initiatives, including by training, supporting, aiding and facilitating individuals and groups for livelihoods creation.
2. To build social capital and promote social enterprises that enhance livelihood options and opportunities for physically, economically and/ or socially vulnerable groups and individuals (specifically youth, women, people with disabilities and artisan groups).
3. To assist, support and undertake activities to promote/ facilitate entrepreneurs, artisans, craft persons and students to develop/ further evolve their enterprises, and
4. To assist, support and undertake related research and development activities.

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<sup>3</sup> see <http://www.saath.org/about-us/brief-history>

## How we work?

Saath Livelihoods works closely with communities and their representatives who have over time become programme strategists, planners and managers of its programmes. Saath Livelihoods aspires to achieve its objectives and outcomes in a way that ensures the fulfilment of rights and responsibilities of all people.

The efforts of Saath Livelihoods are focused on implementing initiatives that improve coverage and quality of skills upgrading initiatives, promoting artisans and entrepreneurs, and dovetailing its initiatives with other initiatives, especially of the State and national Governments. This has resulted in Saath Livelihoods working in collaboration and local and State Governments for implementing the following programmes:

## What drives us?

At Saath Livelihoods, the priority is on providing strategic support such that it "promotes higher standards of living, full employment, and conditions of economic and social progress and development"<sup>4</sup> for the poor.

## Where are we working?

Since its incorporation, Saath Livelihoods has been implementing programmes in // Urban and y rural areas of Gujarat (Ahmedabad, Vadodara, Mehsana, Patan, Bharuch, Rajkot, Banaskantha, and Kheda) and in six Districts of Rajasthan (Jodhpur, Jaisalmer, Sirohi, Nagaur, Barmer, Banswara).

For the RWeaves Programme, Saath Livelihoods is working in 20 villages of Surendranagar District.

## With what resources do we function?

Saath Livelihoods has been implementing projects from 2008 to 2011 with project-specific funding from various partners. This includes Deep Foundation and CII.

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<sup>4</sup> United Nations' Charter's pledge

## Activities during 2013-2014

During 2013 – 2014, Saath Livelihoods has been consolidated its approach and has been working towards exit from some project areas and on strengthening its processes for the sustainability of interventions. Saath Livelihoods primarily focussed on implementing the following programmes:

- a) Youth Employment Programme - Udaan in Rajasthan;
- b) RWeaves;
- c) Urmila Home-Managers Programme, and
- d) Griha Pravesh

A brief description of the programmes, and the activities and achievements during the financial year are given below.

### **Youth Employment Skills Training Programme - Udaan in Rajasthan;**

Through its Youth Employment Programmes, Saath Livelihoods serves as the platform for businesses, youth and society to join together in combating unemployment and underemployment. Programme is for youth between the age group of 18-35, who have completed studies up to Standard 10 (fail accepted) and are from vulnerable families across Gujarat and Rajasthan. Based on the needs of the market, Saath Livelihoods plans its training programmes in areas such as business process outsourcing, bedside patient assistance, customer relations and information technology and then places these youth in formal job sectors.

In 2008, Rajasthan Mission on Livelihood (RMoL) invited Saath (and other NGOs) to implement a skills training programme for youth. Saath Livelihoods introduced Udaan (Hindi for 'Flight') Youth Employment Skills Training Programme in some Districts/ cities of Rajasthan. Udaan is also supported by Microsoft Corporation to promote IT literacy

The vision of the Udaan programme is to cultivate career aspirations in youth by instilling in them the confidence, motivation, determination, and ambition to enhance skills and/or develop enterprises. The specific aim of the programme is to enhance earning capacities of youth from poor, vulnerable families and identify suitable positions for their placement in the growing service and manufacturing sectors in the economy. Job placement, which is an important incentive for people to join the programme, is ensured.

RMoL had set guidelines for the course types, curriculum, duration, etc. The primary activities of the NGO partners were to identify and select trainees, identify and hire trainers, conduct basic training of trainers, develop a MIS for effective and efficient monitoring of the programme and adapt the RMoL curriculum to some extent.

A flexible approach has contributed to continual evolving of the Programme in response to its context. It has helped incorporate lessons learned during implementation, and facilitated evolution of training content, implementation arrangements, and reporting. In August 2010, after RMoL's approval, Udaan expanded its reach to rural areas in Jodhpur district by launching a Mobile Van Program. The van is equipped to train youth in skills for car repairing, software, hospitality, and mobile phone repairing, etc. Saath offered two courses through the Mobile Van - Computer Hardware and Two Wheeler Servicing and Repairing during 2010-11. With 7 centres and 1 Mobile Van, Udaan had successfully trained more than 8,743 youth in Rajasthan. Udaan was awarded the eRajasthan Award, 2009 for Digital Learning - Private Sector Initiative of the Year.

In 2013-2014, Udaan activities in Rajasthan have been scaled down. Only 6 batches were trained during the year and that too in only trades of computer hardware and accounting. With 75 trainees enrolled in each programme, a total of 150 completed their training and 82 have already been placed.

**Table 1: Udaan Programme Details from 2011 to 2014**

Details	Year -2011-12			Year -2012-13			Year -2013-14		
Number of centres	8			8			2		
Name of Geographic area covered and Names of Udaan Centres	Banswara - Udaan Banswara Barmer - Udaan Barmer Jodhpur - Udaan Jodhpur Nagaur - Udaan Nagaur Sirohi Udaan Sirohi Sawai Madhopur - Udaan Sawai Madhopur			Alwar - Udaan Alwar Jaipur - Udaan Jaipur Jodhpur - Udaan Jodhpur Nagaur - Udaan Nagaur Sirohi - Udaan Sirohi Sawai Madhopur - Udaan Sawai Madhopur			Dist. Jodhpur - Udaan Jodhpur		
Number of Trades	9			6			2		
Student enrolment and completion of training by trade	Trade	Enroll	Finished	Trade	Enroll	Finished	Trade	Enroll	Finished
	Spoken English	211	178	Computer basic	185	185	Computer hardware	75	75
	Accounting	222	189	Accounting	75	75	Computer Accounting	75	75
	Marketing	147	117	Marketing	175	125			
	Computer hardware	55	55	Computer hardware	75	75			
	Hotel Management	145	145	Hotel Management	141	120			
	Motor driving	61	31	Mason	84	84			
	Housekeeping	152	152	A/C – D/C	25	25			
Mason	133	133							
Ladies Tailor	75	75							
Student Enrolled & completed training	1460		1439	760		689	150		150
Numbers of batches completed	43			28			6		
Number of student placed	591			402			82		
Number of Companies	13			9			5		
Names of main companies	Barutal Company Slur Company KRC Company Maa Sherawali Construction Company Parvati Enterprises Kailash International Hotel Krishna Hotel Newsclub			Barutal Company Slur Company KRC Company Maa Sherawali Construction Company Parvati Enterprises Kailash International Hotel Krishna Hotel Newsclub J P Hotel Ashoka Hotel Anu Honda Repair Centre Raju Honda Centre			JSS Enterprises Ann sourcing compute		
Average salary during the Year by Trade	Accounting- Rs.3500 Computer Hardware- Rs.5000 Housekeeping- Rs.4000 Ladies Tailor- Rs.5000 Marketing- Rs.5000 Mason- Rs.10000 Motor Driving- Rs.4500 Spoken English- Rs.5500 Hotel Management- Rs.4500			Accounting- Rs.6500 Computer Hardware- Rs.5000 Marketing- Rs.5000 Mason- Rs.9500 A/C-D/C– Rs 4000 Hotel Management- Rs.4500 Computer basic- Rs.4500			Computer Hardware- Rs.5000 Computer Accounting - Rs.6000		
Most Successful Trade	Mason, Marketing, Spoken English, Housekeeping			Computer Hardware, Mason, Marketing, Hotel Management			Computer Hardware Computer Accounting		



**Figure 1: Location of Youth Employment Skills Training Programme in Gujarat and Rajasthan**



## Urmila Home-Managers Programme

The Urmila Home Managers' Programme (Urmila) is a training and placement programme that bridges the gap between domestic helpers and urban households. The objective of the Programme is to build capacities and skills of "housemaids" and create a cadre of Home Managers to provide reliable, efficient and specialised services to clients. The programme was started in 2002 and was formalised in 2006.

Candidates are selected after personal interviews wherein the preparedness and willingness of the women to work is assessed. The selected candidates undergo rigorous training of 40 days. The training course includes basic, technical, specialization, behavioural and internship modules. Basic house-keeping training includes overview of what good house-keeping entails, ways of maintaining basic hygiene, basic cooking, child care, and first-aid. The Technical module includes fire prevention and control, home security, electric safety, first aid and telephone etiquette. The behavioural component covers personal care and hygiene, including dressing appropriately and neatly, time management, communication skills, specifically for communicating with customers, guests and vendors, and workplace ethics.

For the training, Saath Livelihoods collaborates with subject-specific experts/ professionals, reputed hotels (generally four to five star hotels), and household appliance manufacturers. The Taj Group of Hotels provides training in housekeeping, representatives of Philips, Samsung etc. train the women in the use, operation and maintenance of household appliances such as washing machine, mixers, oven/ microwave/ grill, (sandwich) toasters, juicer/ mixer/grinder, hand blender, vacuum cleaner, air-conditioner, air-cooler, geyser, water-purifiers, iron, flour-mill/ atta-grinder etc. The fire safety training is provided by the Ahmedabad Municipal Corporation, home security training is provided by a retired army Major, and St. Johns Ambulance services provide training in First-Aid. Most significantly, the women undergo a health check-up and police verification before they are placed in any home. The aim is to minimise any health or security related risks that Saath Livelihoods or the client group may envisage. On placement, the Home Managers receive additional on-the-job training, and are connected to savings and insurance schemes.

**Figure 2: Home Managers' Training**



Urmila's employs a Franchise Model that caters directly to the clients' needs. Each month, a Franchisee, typically a former Home Manager, interfaces with clients to obtain quality feedback and to ensure timely payments. By delivering a best-in-class service to the satisfaction of clients, Urmila can charge a premium fee, thereby increasing Home Managers' income and promoting self-sufficiency. The salary of the Home Managers is determined according to a pay scale wherein the minimum slab per day is of four hours. For every additional two-hour period, the pay is increased proportionately.

The Home Managers, who are highly sought after, benefit from the organisational support, regular income, social security, a significant increase in incomes and increased opportunities for income generation. The enhanced skills, empower them and gives them a sense of pride and achievement because they are now able providers to their families. The exposure they get through placement in homes that they earlier did not have access to, and to lives of people with varied incomes and occupations also enhances their confidence. The enhancement in lifestyle, higher aspirations and increased confidence is immeasurable.

The benefit for the potential clients is that the Home Managers go to work regularly and punctually, and in case the Home Manager is unable to go to work in the event of sickness or other

contingencies/ personal needs, the organization sends a “replacement home-manager’ for the day(s). The programme also makes the clients aware of the rights and duties of the home manager, and vice versa.

Based on the need and demand from clients for specialised care, Saath Livelihoods is considering training people in patient care and geriatric care. The specialised training has increased the scope of work for the trainees and has also raised their capacity to earn higher incomes.

By March 2010, Urmila evolved significantly into a successful business model with 200 clients and 210 Home Managers. With the average income per Home Manager increasing from Rs.1,500/- to Rs.3,500/- per month, Urmila contributed to an annual increase in revenue of over Rs. 48,00,000 in the slums of Ahmedabad.

During 2010 – 2011, Urmila, underwent some changes due to which there were no trainings for six months. At the end of March 2011, there were 160 Home Mangers and 117 Clients for whom the existing home managers continued to work. This program was a runner-up in the Economic Security and Livelihoods category in the EdelGive Social Innovation Honours – 2011. During 2011-2012, Urmila operated under Empower Pragati, and underwent a revamping of the entire program and a change in the business model. The aim is to scale up and offer the Home Manager services in other cities around Ahmedabad and other Indian States through our tie up with Empower Pragati.

By March 2014, Urmila has evolved significantly into a successful business model. Over 860 women have completed the Home-Managers’ Training Programme conducted through 19 training batches, and 435 clients have procured the services of Home-Managers. With the average monthly income per Home Manager increasing from Rs.1,500 - 2,500 (2011) to Rs.7,000 - 8,000 (2014), Urmila has contributed to substantial increase in revenues flowing into the slums of Ahmedabad.

**Table 2: Details of Home Managers Programme 2011 to 2014**

Details	2011-12	2012-13	2013-14
Number of women who joined Home Manager's Training Programme	100	100	100
Number of Home Managers who completed the training	80	90	97
Number of Home Managers placed	70	80	55
Tie up with number of Hotels	1	1	1
Inquires received from Clients	300	-	250
Number of women gone through Health checkups	100	100	100
Number of women gone through Police clearance	90	90	90
Number of training batches completed	6	7	6
Average size of training batches	20	22	23
Number of geographical area covered	-	-	10 to 12
Average rise in the income of women			
Income range before joining	2500-3000	3000-4500	5000-6000
Income range after completion of training	5000-6000	5000-6000	7000-8000

## Griha Pravesh

Griha Pravesh - is a novel social enterprise launched in November 2011 by Saath Livelihoods in collaboration with DBS Affordable Home Strategy Ltd. (DBS) and grant support from Michael and Susan Dell Foundation and Ashoka Foundation. Envisaged as a pan-India initiative, Griha Pravesh aims to provide an interface between potential home buyers from the bottom half of the socio-economic pyramid and developers, housing finance companies and community development organizations. The target group includes people who earn Rs.10,000 to 25,000 per month (in 2011), for whom understanding the housing/ housing finance market may be difficult because of the complexity of paperwork, legal formalities and compliance requirements involved in purchasing a property. It may include people who are unable to identify or find the right property suitable to their requirements and necessities or procure housing loan from scheduled and private banks due to lack of

appropriate documents. Often the potential buyers also lack information about affordable homes and non-availability of suitable housing finance, knowledge about access to health and education services and employment opportunities in an unfamiliar location. It is perhaps for the first time that an innovative partnership of this nature is being attempted to facilitate access to housing for low income buyers. Pravesh is working in the cities of Ahmedabad and Surat.

Griha Pravesh invites potential home-buyers to become members and get support in making the right choices and get hand-holding support through the process of buying a house. The benefits of becoming members of Griha Pravesh are:

- The members are informed about the reasons and benefits of asset creation, financial planning and banking, housing finance processes and related requirements documentation, etc.,
- Opportunities available to the members for skill enhancement to enhance their incomes, and
- Introduction to services/ products such as savings, loans, insurance, livelihood enhancement, etc., for enhancing upward socio-economic mobility.

During 2013-2014, Griha Pravesh has substantially increased its scope of work by partnering with 22 developers and 24 affordable housing projects during the reporting period. Griha Pravesh activities covered 39 geographical areas during the year. 274 Griha Pravesh members are now home-buyers who have benefitted through the support provided by Saath Livelihoods.

**Table 3: Details of Griha Pravesh activities – 2011 to 2014**

Details	2011-12	2012-13	2013-14
Number of Griha Pravesh Centres	0	3	2
Name of geographic area covered	7	40	39
Names of Griha Pravesh Centres	Isanpur	Isanpur, Bapunagar & Surat	Bapunagar & Surat
Griha Pravesh members	127	744	277
Griha Pravesh Home buyers	1	351	296
Partnership with HFI	-	1	-
Partnership with Developers	-	2	22
Projects (tie-up with Developers)	None	2	24
Griha Pravesh home-buyers linked with housing finance	1	349	274
Average Home Price	Rs.15,00,000	Rs. 5,00,000 to 15,00,000	Rs. 7,00,000 to 15,00,000
Average rate of interest	0	10.5 to 14 %	10.5 to 12.5 %
Average monthly incomes	20,000	15,000 to 25,000	15,000 to 25,000
Griha Pravesh Team members	6	17	15
Revenues earned from Developers	-	Rs 130,681	Rs 929,901
Revenues from members	Rs 16,450	Rs 205,450	Rs. 117,200
Grants from Ashoka and others	Rs 6,15,000	Rs 2,37,186	-

## RWeaves

RWeaves is a branding and marketing programme for high quality hand-woven products launched by Saath Livelihoods in July 2007 with the aim of sustaining traditional arts of weaving, and to establish an exclusive, high-quality brand of hand woven products with the objectives of reviving the use of Tangaliya and Patola fabrics and making the livelihoods of the rural weavers/ artisans sustainable.

RWeaves supports patola, tangaliya and khadi artisans from 20 villages who belong to a federation of rural artisans - the Surendranagar Vankar Samaj (SUVAS)<sup>5</sup> from Surendranagar District of Gujarat. RWeaves supports SUVAS in branding their products and introducing contemporary designs that can increase the demand for their fabrics and ensure them of sustainable livelihoods. RWeaves, a co-operation between Saath Livelihoods and the artisans, provides traditional artisans with opportunities at fair trading, so that the maximum benefit of any trade reaches the producer. Hence, after the weavers fix prices of their products, Saath Livelihoods adds a small percentage to cover its management costs.

RWeaves supports the artisans by organising weaving workshops, development of new designs and products, and by supplying small loans. Since 2010, these efforts have led to the weavers innovating and diversifying from their traditional product lines of saris, shawls and dress materials to products such as bed covers, cushion covers, purses, handbags and fashion accessories such as bags for trinkets, mobile phone covers etc. This has enabled the artisans to reach a larger market base.

**Table 4: RWeaves – Participation in Exhibitions (2010 to 2014)**

Year	Venue	Total Sale during year (in Rupees)
<b>2010-2011</b>		
6, 7, 8 August	Ramdev Villa	<b>3,32,075</b>
25 December	Karnavati Club	
<b>2011-2012</b>		
24, 25 & 26 March	Rajpath Club, Craftroots	<b>2,01,870</b>
<b>2012-2013</b>		
9 July	Urja Rakhi Mela	<b>3,08,790</b>
7 to 9 September	Baroda	
26 to 28 October	Saath Office	
4 to 10 January	A'bad Haat Craftroots	
14 to 18 February	Baroda	
<b>2013-2014</b>		
9 & to 10 August	Goodies Café	<b>5,15,340</b>
20 to 29 September	A'bad Haat Craftroot	
4 to 5 January	Makers Fest NID	
7 to 11 February	Green Haat Viksaat	
21 to 27 February	GMDC Ground	
14 to 15 March	Surat	

RWeaves too has been consolidating its efforts to enhance visibility of the brand and create a higher demand for Tangaliya and Patola products. RWeaves participated in 6 exhibitions during the year and also created a demand for its products through individual networking.

<sup>5</sup> SUVAS was promoted by the National Institute of Fashion Technology (NIFT), Gandhinagar, in association with Saath Livelihood Services and CARE India.

## Board Directors

Saath Livelihoods started with the minimum two Directors comprising the Founder Director – Rajendra Joshi and Ms Chinmayi Desai. As per Saath Livelihoods’ Board Rotation Policy, there has been a change of Directors, except for the permanent Director. During the reporting period, the Saath Livelihoods Board of Directors has been expanded and now includes experienced and accomplished individuals who have in-depth knowledge of commercial and investment banking, legal and secretarial practices, social sector, and about business incubation. The Board of Directors now comprises of:

- Mr. Sudhin Choksey, Managing Director, GRUH Finance Limited (GRUH)
- Mr. Rajendra B Joshi, Founder and Managing Trustee of Saath
- Mr. Gagan Sethi, founder of Janvikas and founder member of Centre for Social Justice
- Mr. Venkat Changavallias, First CEO of Emergency Management and Research Institute
- Mr. Manoj Chakravarti, Chief Strategy Officer and Advisor with “Green Evangelist”, and Founder-CEO of Sustain Inc
- Mrs Chinmayi Desai is the Director Urban Programmes, Saath
- Mr. Niraj Jani is Associate Director, Saath

**Figure 3: Women and Weaving related activities**



## Acknowledgements

Saath Livelihood Services was able to carry out its activities effectively during 2013-2014 thanks to the financial support of all our funders and numerous private donors. Saath Livelihoods also benefitted from the work of interns, the expertise and guidance of Board members, and other contributions from our partners.

The communities/ programme partners/ beneficiaries played a significant role in terms of their participation as well as financial contributions/ cost sharing by community if any even if it is not included in books of accounts.

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