



(Saath Livelihood Services)

April 2014

Rajendra Joshi, Director

Saath Livelihood Services

Strictly Confidential



“A livelihood comprises the capabilities, assets and activities required for a means of living: a livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base”

DFID (1999a, 2000d, 2001) Sustainable Livelihoods Guidance Sheets, Numbers 1–8, London, Department for International Development





In keeping with the Gujarati meaning of the word 'Saath' ("Together, Co-operation, a Collective or Support'), Saath has implemented integrated development initiatives and facilitated participatory processes



Vision

SAATH envisions inclusive and empowered communities and individuals

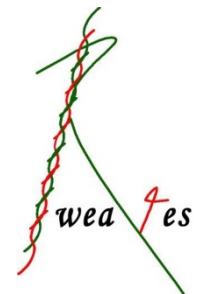
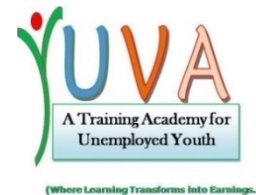
Mission

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



Since 1996, Saath has been working with, successfully supported, empowered and improved the quality of life of over 4,00,000 individuals at the bottom of the economic pyramid

Saath has been implementing several employment programmes that aim to enhance livelihoods of artisans, youth and women



1989



28 February 1989: Saath registered in Ahmedabad on as a Public Charitable Trust

1990: CBO-Ekta Yuvak Mandal registered

1990

1994: Savings initiated as a community-based model

1994

1995 Saath increased engagement with the market

1996: CBO Sakhi Mahila Mandal registered

1996

January 2001 Kutch Earthquake

February 2002 Gujarat Riots

2001



2001: Urmila started to link women from slum communities to domestic work opportunities

2002 Sakhi and Ekta Credit Cooperatives formed

2002

2005: Saath initiates Ek Mouka Udaan, in partnership with AMC



2005

2007: Udaan scaled-up in Gujarat as Umeed vocational training programme



2007

2007: First Urban Resource Centre in Vasna



February 2007: Saath promotes Saath Livelihoods to further its vision of inclusive development & enhanced livelihood opportunities

2008



2008: Umeed expands to Rajasthan with support of Rajasthan Mission of Livelihoods

2009



March 2010: Saath cooperatives merge to form Saath Savings & Credit Cooperative Society Ltd



2010



गृह प्रवेश

November 2010: Griha Pravesh promoted by Saath Livelihoods & DBS



2010: Weaves launched

2012

2014



Saath Livelihoods

Origins & Growth



SAATH
Creating Inclusive Societies



Saath Savings & Credit Cooperative Society Ltd.

- In 1994, Saath started providing opportunities for savings in a community-based model
- In 1999 services expanded with small loans
- In 2002, as demand grew, Saath formed the
- Ekta & Sakhi Credit Cooperatives for
- two different areas of Ahmedabad
- In March 2010, the cooperatives came together to form the Saath Savings & Credit Coop. Society



Saath Savings & Credit Co-op Society

- The Saath Savings and Credit Cooperative Society was set-up for moving towards institutionalization of savings and affordable credit activities for increased reach and accessibility
- In March 2014, the Cooperative which offers loans of up to Rs 30,000 to **people/ its members** to set up livelihood initiatives, had more than 20,000 members with cumulative savings of more than Rs. 6 Crores.
- One of the branches is exclusively for the 400,000 strong Muslim community at Juhapura on the outskirts of Ahmedabad. About 6,000 of the Cooperative's members, including 4,000 women are Muslims.
- The Cooperative has about 98 per cent recoveries and only about **35 out of 1,000 clients** were unable to pay on time.
- Most significantly, the Society is run by Mrs. Madhuben Parmar a slum resident who has been associated with Saath since 1990.



Saath Savings & Credit Co-op Society



Madhuben Parmar - Chief Operations Officer of Saath Savings and Credit Cooperative Society Ltd, is an example of how Saath has supported and facilitated slum residents, especially women, in changing their lives.

Madhuben first interacted with Saath as a student who attended classes organised by Saath. After completing Class 10, she started teaching students to supplement her income.

In 2000, after completing Class 12, she joined Saath as a field worker, and went on to join the Sakhi Credit Cooperative Society. She is now Chief Operations Officer of the Saath Savings and Credit Coop. Society Ltd,

Madhuben has been the face of Saath's savings and credit activities at various fora around the country since 2002. She currently looks after seven branches of the Cooperative and a turnover of around Rs 10 crores.

Please see the following for details:

http://dnasyndication.com/dna/dna_english_news_and_features/Class-12-pass-but-this-banker-sure-knows-her-business/DNAHM70758

<http://www.thehindubusinessline.com/industry-and-economy/banking/banking-at-bottom-of-pyramid/article5383758.ece>

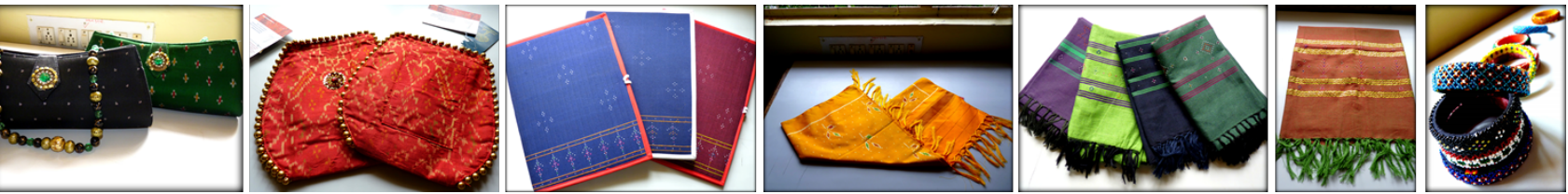


Vision

To be accomplished in successfully and sustainably integrating innovative and sustainable business models and developing social/ human capital

Mission

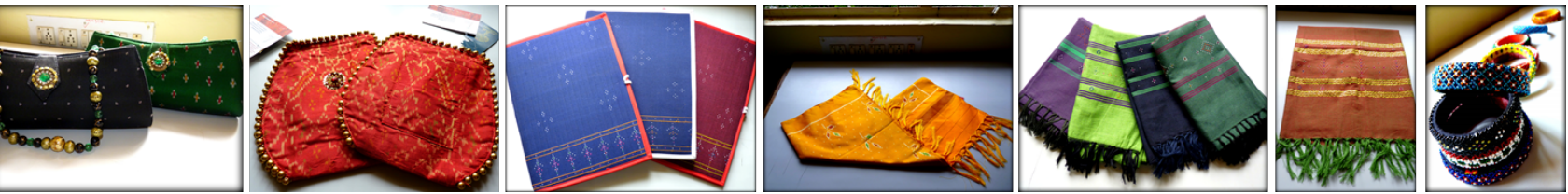
To achieve our vision by supporting social entrepreneurs/ enterprises turn their innovative ideas and/ or innovations into productive outputs through incubation support an seed/ venture funding





Values

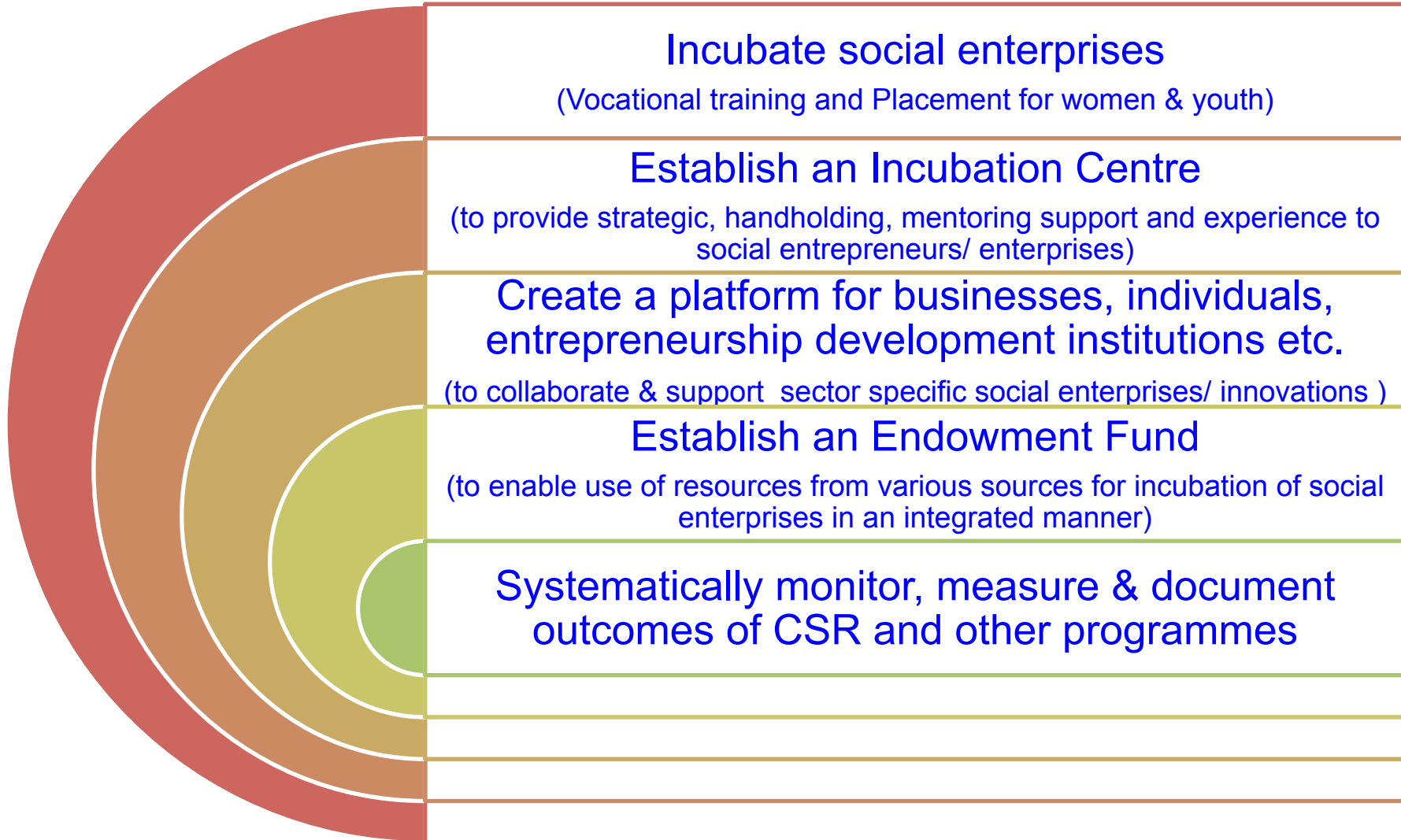
Saath Livelihoods values and promotes integrity, innovation, entrepreneurship, excellence, competitiveness, collaboration, diversity, environmental sustainability, and community welfare





Objectives

Saath Livelihoods



Activities

Objective 1

Incubate social enterprises that develop and/ or use appropriate technologies for promoting affordable housing and livelihood programs and enterprises through collaborative arrangements with multiple agencies and use of multiple tools.

Initiate **sustainable business models** through training and promotion of entrepreneurs, artisans, weavers, teachers, and other people who develop and use technologies in the urban and rural contexts

Vocational training for Youth Employment: Skills enhancement through vocational training and support

RWeaves: Support traditional weavers/ artisans in reviving their craft/ products through innovative designs and diversification for making their livelihoods sustainable.

Urmila Home-Managers Programme: build capacities and skills of youth, and “housemaids and carers” to provide reliable, efficient and specialised services to clients.

Griha Pravesh: Provide interface between potential buyers of affordable homes, and developers, housing finance companies and community development organizations



Ongoing Programs

Urmila Home-Managers Programme

- Provides an interface between potential home buyers from the bottom half of the socio-economic and the developers, housing finance companies and community development

Youth Employment Programme {Udaan in Rajasthan}

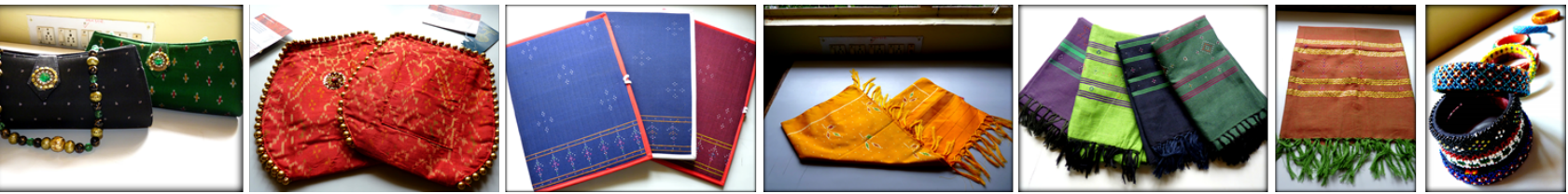
- Introduced a mobile training van for the rural areas of Jodhpur District The van is equipped to train youth in skills for car repairing, software, hospitality, and mobile phone repairing, etc.

RWeaves

- A brand of high quality hand-woven products to revive the use of Tangaliya and Patola fabrics and create livelihoods for the rural weavers & artisans which lends sustainability to their lives

Griha Pravesh

- A training and placement programme that builds capacities and skills of “housemaids” and create a cadre of Home Managers to provide reliable, efficient and specialised services to the clients



Activities

Objective 2

Establish an Incubation Centre that focuses on and provides strategic, handholding, mentoring support and experience to social entrepreneurs/ enterprises, including Ashoka Fellows in collaboration with like-minded partners and other NGOs

Crowd sourcing to scout for entrepreneurs through Ashoka Fellows and mentors.

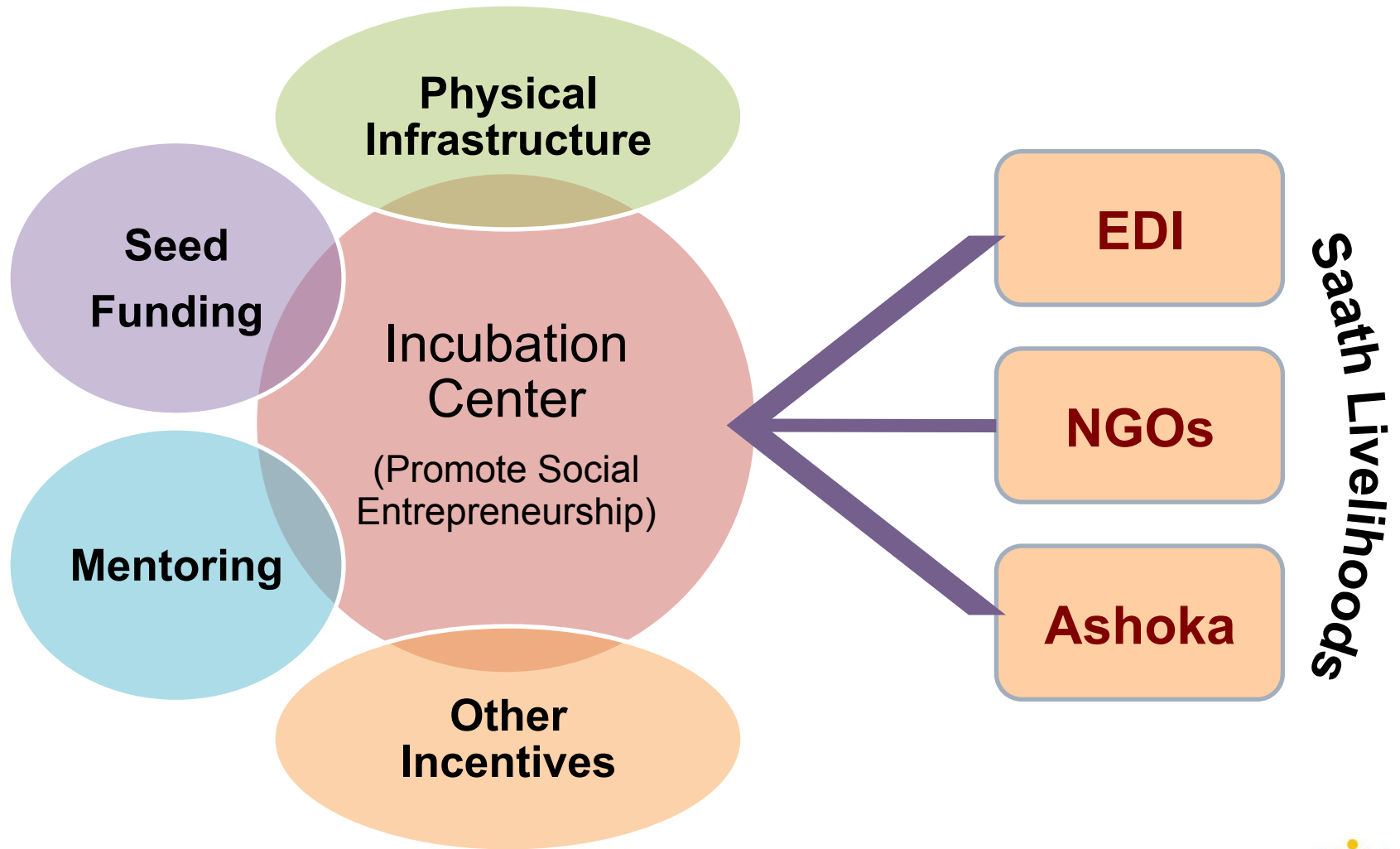
Incubation activities, i.e. mentoring, business validation support, peer learning and on the ground support.

Establish an incubation centre – “EDI-ASHOKA-INCUBator” for incubation support to innovative ventures and technologies

Establish a “Saath Centre for Social Innovation and Incubation” as part of the “EDI-ASHOKA-INCUBator



Incubation Center



Activities

Objective 3

Provide a platform for businesses, individuals, development support organisations and entrepreneurship development institutions to join together in combating unemployment and underemployment through social enterprises and innovations

Identify potential partners for supporting initiatives for tackling unemployment amongst youth, women, artisan groups, and/ or other excluded groups.

Collaborate with businesses that focus on utilising CSR contributions for sustainably enhancing social inclusion at community level, gender equality, diversity, and inclusion.

Identify opportunities and develop strategies that positively contribute to climate change, supply chain issues and sustainability of community level interventions.

Where appropriate and applicable, incorporate climate change related issues as a strategic project component



Activities

Objective 4

Create an endowment fund that enables philanthropic organisations, companies and high-net-worth individuals to use their resources to finance incubation of social enterprises in an integrated manner

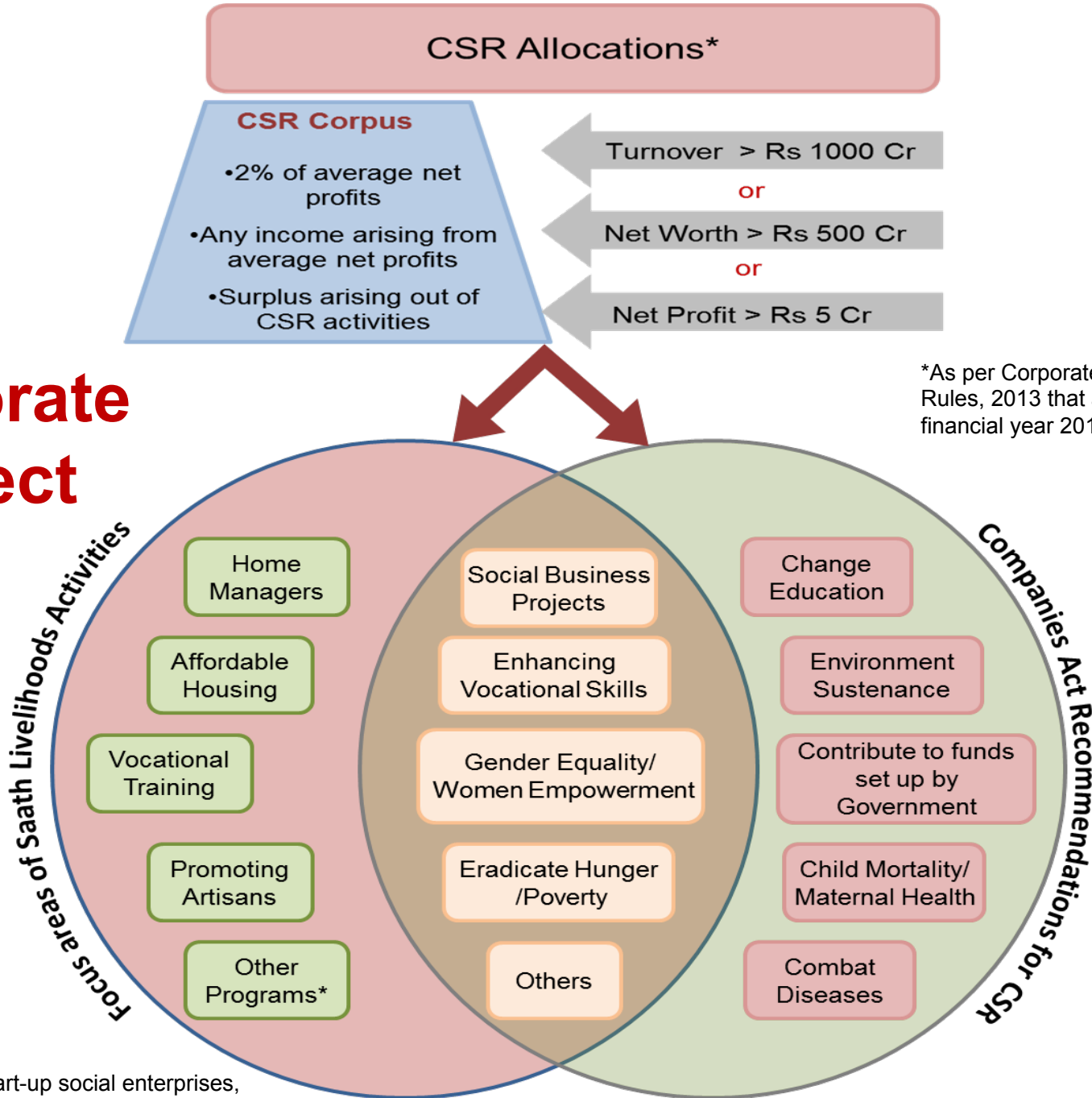
Identify potential entrepreneurs/ enterprises from databases/ lists of Ashoka Fellows, start-up social enterprises, and from other NGO programs and ongoing Saath Livelihoods programs after due diligence.

‘To conduct interactive sessions for project detailing where required and training modules for key persons of partner organisations to evolve/ refine the CSR strategies and enable involvement/ volunteering stakeholder/ community engagement and documentation

Make Saath Livelihoods self-sustaining through revenue and surplus generation



Corporate Connect

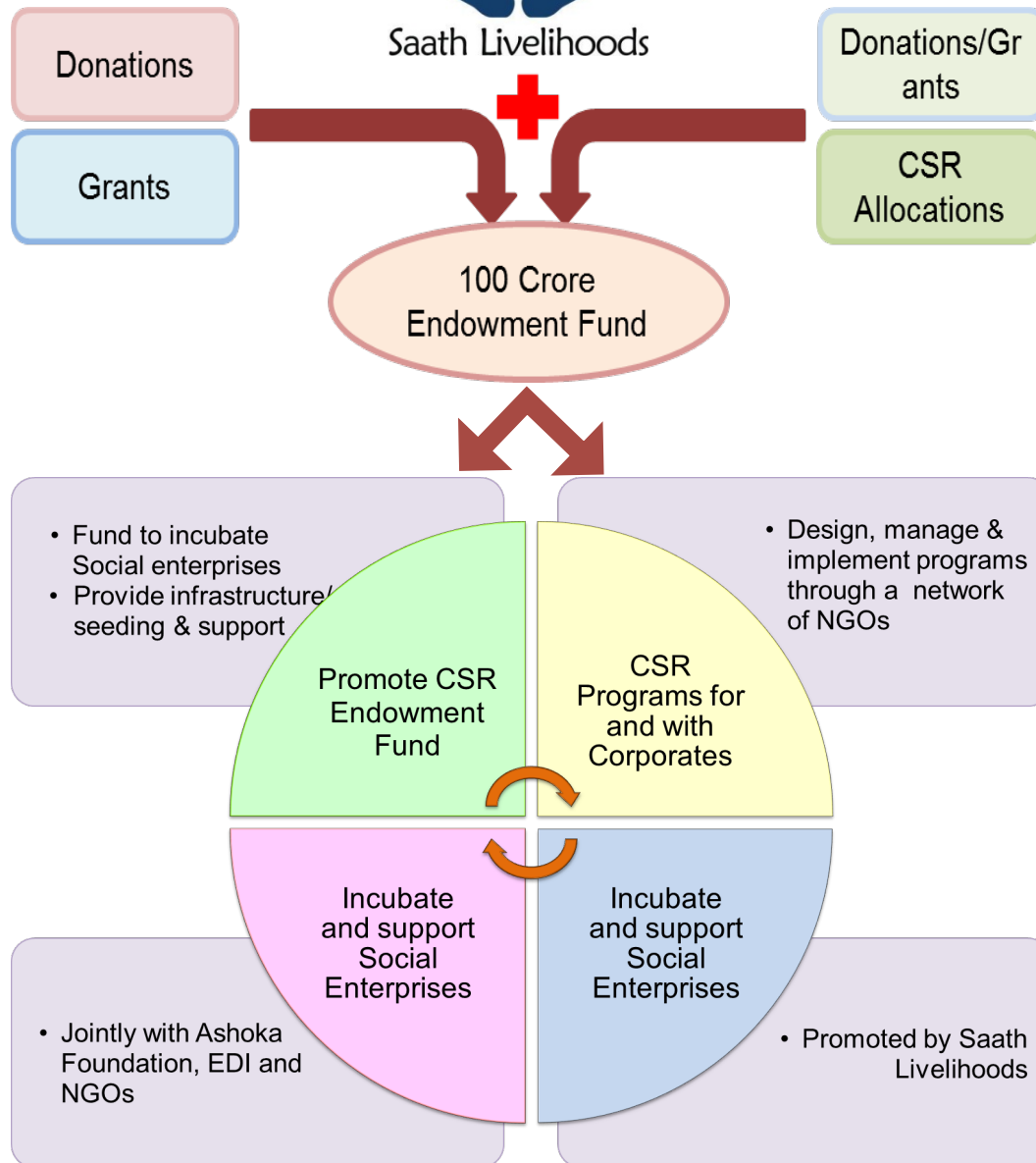


*As per Corporate Social Responsibility Rules, 2013 that are applicable from financial year 2014-15

*Ashoka Fellows, start-up social enterprises, other NGO programs and ongoing Saath livelihoods programs

Individuals HNI

Corporate



CSR Endowment Fund

Activities

Objective 5

To systematically monitor and measuring the outcomes of CSR and all other programmes at various stages of implementation

Define means for linking CSR activities and outcomes to the strategic brand values and commitments of businesses.

Report periodically on CSR activities based on routine monitoring and reviews

Develop an effective external communications plan that highlights outcomes achieved through CSR contributions through case-studies etc.

Research and publish articles in peer-reviewed journals to showcase sustainable outcomes of collaborative approach to CSR initiatives.





Saath Livelihoods

possesses

**Registration
under
Section 80G
of the
Income Tax
Act, 1961**

**Registration
under
Section 12AA
of the Act**

**Registration
under
Foreign
Contribution
Regulations
Act ('FCRA')**



Saath Livelihoods: Board of Directors

The Board of Directors has experienced and accomplished individuals who have in-depth knowledge of commercial & investment banking, legal & secretarial practices, social sector, and about business incubation

- ❖ **Mr. Sudhin Choksey**, *Managing Director, GRUH Finance Limited (GRUH)*
 - Mr. Choksey has been the Managing Director of GRUH since 2000 He has the working experience of handling functional areas of finance commercial and general management both in India and abroad He served as an Executive Officer of HDFC Ltd He has been an Executive Director of Finance Limited since 1996
- **Mr. Rajendra B Joshi**, *Founder and Managing Trustee of Saath*
 - Mr. Joshi has initiated and developed the Integrated Slum Development Program, written and published papers on recycling of construction material, pro-poor accountability in WATSAN and on integrated slum development

Saath Livelihoods: Board of Directors cont...

- ❖ **Mr. Vishnu Swaminathan**, *Country Representative for Ashoka Innovators for the Public in India*
 - He leads Ashoka India's efforts to create an "Everyone a Changemaker" world He also heads the Housing for All program at Ashoka in India, which is working on increasing the supply of affordable housing for low income communities in India on market based models
- ❖ **Mr. Gagan Sethi**, *founder of Janvikas and founder member of Centre for Social Justice*
 - As managing trustee at Janvikas from 1987 to 1997, he has been an incubator of several civil society initiatives, and is now chair of Janvikas
- ❖ **Mr. Venkat Changavallias**, *First CEO of Emergency Management and Research Institute*
 - He initiated the Emergency Management and Research Institute that provided free emergency response services (108)

Saath Livelihoods: Board of Directors cont...

- ❖ **Mr. Manoj Chakravarti** is a *Post-graduate - St Stephen College, Delhi*
 - He has been Chief Operations Officer at the Centre for Corporate Governance and Citizenship- IIM, Bangalore for over 5 years He is also the Chief Strategy Officer and Advisor with “Green Evangelist”, and Founder-CEO of Suztain Inc - an advisory on strategic sustainability, governance, ethics and responsible business

- ❖ **Mrs Chinmayi Desai** is the *Director Urban Programmes, Saath*
 - She is in charge of Saath’s Health, Education, Microfinance Institute, Livelihood and Urban Resource Centre programs and also a member of Saath’s Board of Trustees

- ❖ **Mr. Niraj Jani** is *Associate Director, Saath*
 - He oversees the Child Friendly Spaces and Griha Pravesh programs at Saath He has worked with Gujarat Maritime Board, All India Institute of Local Self Government and CEPT Research and Development Unit

"Innovation is the specific tool of
Entrepreneurs, the means by which they
exploit change as an opportunity for a
different business or a different service"

Peter F Drucker, "The Father of Modern Management"

"The best way to predict the future is to
create it"

Peter Drucker

Our Contacts



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Saath Livelihoods

Thank You...