

KARUNYA TRUST

ANNUAL REPORT

(2012 – 2013)



"We will either find a way, or make one"

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Profile of Karunya Trust:

Karunya Trust, the Diocesan social work wing of the Syro-Malabar Diocese of Kalyan is a multi-religious and Non-Governmental Organization, registered under the Bombay Public Trust Act 1950. Ever since its inception on 5th September 1998, the Trust is engaged in the development of the poor irrespective of caste, creed and religion and the main areas of intervention are health, education, empowerment, relief and rehabilitation along with disaster preparedness.

Karunya Trust work with local people to mobilize, facilitate and scale up sustainable community driven responses to various issues through building community based organizations capacity and leadership. Karunya Trust collaborates, associates and builds strong mutually beneficial networks with likeminded organisations and Government agencies for the betterment of the society at large. The participatory functioning of the Trust is guided by its vision and mission based on the Gospel values under the guidance of the Governing body.

a. VISION: "To create a just and harmonious society based on the Gospel Values of love, fellowship, freedom and peace".

b. MISSION: Karunya Trust will restore the human dignity of the needy and marginalized by addressing the issues of Education, Health, Livelihood, Governance and Environment. It will facilitate the process of empowerment by enhancing their capacities; promote networking with people's organizations, likeminded Nongovernmental organizations (NGOs).It will promote development process by mobilizing the potentials and resources available within and outside the communities.

c.OBJECTIVES: Karunya Trust based on its mission, strategy and its core issues has set its objectives which will serve as guideline and direction for the future development interventions and processes. These objectives will be further broken down into goals. The objectives are enumerated below;

1. To enhance the human dignity of the needy and marginalized through the process of empowerment.
2. To strengthen the nodal centers in our parishes and enhance their participation in the development process.
3. To form volunteer groups and action groups at the urban and rural grass root level.

4. To promote networks with like-minded Faith based organizations (FBOs), Nongovernmental organizations (NGOs) within our operational area.
5. To promote advocacy and lobbying on our core issues with policy makers, local administration, media.
6. To collaborate with Academic Institutes and other professional institutes to conduct policy research, analysis, documentation and communication.
7. To promote leadership at individual level and community level.
8. To develop Alliances with civil society to address people issues.
9. To Collaborate and Partnership with Funding bodies, Corporate, Development Institutions, Government Agencies, individual philanthropists and other NGOs in addressing people issues.
10. To promote Capacity building among the staff, FBOs, nodal centres, other NGOs, and various stakeholders on development issues.
11. To mobilise resources (financial, human, structural etc) at local, national, and international level through projects and schemes.
12. To promote good governance at local level.
13. To promote integrated and sustainable *education* among various stakeholders.
14. To promote preventive, sustainable, curative *health care and services* through holistic approach.
15. To promote sustainable, *livelihood* interventions depending on people's needs and capacities.
16. To enhance local *governance* through active participation and leadership of local communities.
17. To promote healthy *environment* through restoration, regeneration and preservation of natural resources and addressing the disaster issues.

Programmes in the urban areas : In Mumbai district and its suburbs

1: GYANSAATHI: Project for the Child Rag Pickers in Govandi Dump-yard of Mumbai

INTRODUCTION

A. Background - *This project deals with* the rag picking children and the rag picker's children who are part of over million people whose livelihood is through rag picking. Child rag pickers rummage through the waste for their daily living. During the first phase of the project, the Karunya Team had made visits to the area and the major problems are identified such as poverty, illiteracy, lack of basic amenities, unhygienic environment which leads to major health issues like TB, skin diseases and contagious diseases. Since most of them do not have voters card, the political parties are not interested in any kind of developmental works in this area.

Role of the Church – Kalyan Diocesan Social Action - Karunya Trust established with the major objective of care and development of less privileged children. Karunya Trust has 55 nodal/parish centres all over Mumbai. The priests, religious and laity of these centres are involved in this project directly and indirectly in various forms like volunteers, support through donations in cash & kind. Two priests, two religious & 4 laity are directly involved in the project.

Socio-Economic Background: *A Survey done by Karunya Trust* in the year 2011-12 shows that the rag pickers are mostly women who come from the most marginalised groups of the population. Most of them are migrants who had fled in their city or village because of harsh living conditions. The vast majority of the rag pickers are Dalit's or belong to minorities. Most of them don't have any kind of identity proof or birth certificate and therefore don't have access to basic governmental facilities (social assistance, bank accounts, enrolment of their children in municipal schools). Even though formal education is imparted through local Municipality schools due to the poor quality of education, caste discrimination and related factors they stay away from any kind of formal education. The rag pickers undergo mental trauma due to pressure and stress of various reasons such as drug addiction of parents, parental dispute, single parenthood, multiple change of parental spouses, sexual abuse. There is physical injury to the children and parents while rag picking from sharp glass pieces, needles, nails, sharp objects, poisonous contaminated material etc.

B. Statistics of Children Covered in this Project –

School admission Category	Break-up
Drop-outs - Attending Gyansaathi Project Centre & getting ready to formal school for the academic year 2013-14.	78
School going - Admissions were taken by the project intervention in academic year 2012 -13	65
Registered under National Institute of Open Schooling (NIOS) for the academic year 2012-13	18
Total Children in the Project (April 2012 – March 2013)	161

Increase of Children over the project target (125)	36
The target for the year 2012- 13 is 125 children only. The strong rapport at the community & effective intervention of project staff attracted more and more child rag pickers as well as their parents to the Project.	

C. SUPPORT RECEIVED FROM:

SUPPORT TED BY	SUPPORTERS	Support Provided
Parishes in Mumbai	Nodal Centres/ Parishes	These contributors have provided us Hygiene related products like toothbrush, toothpaste, comb, nail cutter, etc. books, pens, pencils etc. Food items like chikkis, biscuits, and chocolates etc. Volunteers from these churches have supported us in conducting fun camps, teaching art and craft, candle making, volunteer teachers etc.
Social Work Colleges	(1)Chennai College of Social Work,(2) Nirmala Niketan College of Social Work Mumbai, (3) Vimala College of Social Work from Kerala, (4)Central College of Social Work, Kerala (5) Amrita College of Social Work from Kerala	Visitors from these colleges have an active interaction with the children and staff of Gyansaathi. There is sharing of knowledge and best practices during these exposure visits. The exposure of various social institutions brought efficient hands to the projects.
Mumbai Marathon Participants 2013	Participants of Standard Chartered Mumbai Marathon : Dream Run – 7 Half Marathon – 8	This Marathon has provided a vast exposure to Gyansaathi as this was the first time there were so many participants running for Karunya Trust. The Gyansaathi children and staff were present at the venue to cheer the runners. This experience has brought in a sense of oneness among all of them. Financial support was raised by these participants for the project.
Deutsche Bank	Deutsche Bank Employees	Deutsche Bank (DB) paid a visit to Gyansaathi school and arranged a camp based on different values. These values were highlighted through games and street plays. As the children were the directors and actors of these skits, it was heartening to see the children bring out their best talents. DB has arranged various exposure visits for Gyansaathi children. This includes : a. Visit to DB Branch – 80 children had an educational and guided tour where the Bank taught the children on the importance of saving and what banking is all about. They also

		showed them a motivational video of winners. b. 103 children were treated to the movie “Delhi Safari” and popcorns and samosa by Deutsch Bank at PVR Cinema. c. 80 children participated in a Nature Trail organized by DB at Borivli National Park.
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II. WORK IN THE PROJECT

SECTORS AS PER BUDGET/ACTION PLAN	ACTIVITIES CARRIED OUT
A.1 → Rehabilitation Programmes (includes Supplementary Nutrition, Growth Monitoring immunisation, General clinics – health camps and check-ups, health education for mothers on child health, communicable & non communicable diseases, First aid/emergency health care for children, Doctor’s honorarium)	Nutrition is arranged through ISKON which supplies high quantity nutritious food. Monthly medical check-up is done through IRLA Medical College which provides health check-up, necessary vitamin supplements, de-worming medicines and if necessary reference for future referrals to Government hospitals. Regular home visits, counselling services, supplementary nutrition to the children, health care sessions were conducted. Every month height and weight of the child is taken around the 11th or 12th of that particular month and noted to chart out the progress.
A.2 -→ Empowerment Programme (includes Education, education help for school going children, educational material, open school, hostel facility for children, Play materials and recreational items, Co-curriculum activities like picnic, art & craft, movies etc, sports coaching, Study tours for children, vacation camp, children’s day and annual day, Psycho-	National Open school (NOS) –it is an opportunity given by the Government for the underprivileged and special children who find it difficult to study in a regular school environment. Gyansaathi has registered 18 children into NOS who were hesitant to go to a formal school due to their age and family restrictions. The staff underwent thorough training themselves. Every day, all the 18 children have lectures from 1 to 4 p.m. at Gyansaathi. They are divided into Level A (std II & III) and Level B (std IV & V) and are taught subjects like Hindi, Maths, History-Civics, Geography, English and Arts and Projects. The exams are through the Centre at Delhi. Annual Day on December 1: The children put up their best performances through dance, action song, mime and song and in spite of the stage fright they all put up their best efforts and showcased their talents. The Adult Literacy mothers too participated by singing a

Social Care)	song. It was anchored by the staff and children. Awards were also given to children for performance in studies and for school attendance. Sports Day: was held in the Shivaji Nagar school ground as the children were divided into groups and competitions were held between them for Tug of War, Cricket, Relay etc. The winning team with the maximum scores was declared the Champion. For the balwaadi children, indoor games were held like marble and spoon, balloon bursting, picking of sweets etc. Follow up for the school going children (BMC school admissions done by us) is done between the 1st to 4th of every month. A follow-up card is maintained for each and every child. Counselling is done by a trained Psychologist every week. Every bi-monthly a child is covered in this counselling session. And where needed, a parent-child counselling is also held. Individual Counselling sessions are provided on a regular basis to adolescents. Life Skills Trainings were provided to adolescent children on a monthly basis by Dr. Arman Pandey and the Psycho social care team.
A.2 → Community Development (includes Vocational training & guidance, formation & strengthening of parents group, formation of women self help groups, Training on waste management, Promotion of communal harmony, Festivals and cultural programmes, Adult literacy, Exposure visits)	Community Women's Meetings : Are held at the community every month with the women's group. Regular monthly meetings are held at the area with the mothers of dropout children. A large number of women participated and in one meeting as guests we had two constables from the local police station. The constables spoke to the women about the Drug Rehabilitation program arranged by them and also asked the community to send their children to school. Conducted sessions in community on Right to Education (RTE), Child Labour and Human Trafficking. Conducted session of 'SWADHAR' training of 5 days in the basti which covered topics on Savings, Home budget and how to open a Bank account. <i>70 women participants attended this training.</i> <i>53 women have opened Savings Accounts in Dena Bank after this training.</i> Certificates were distributed to those who completed the entire Swadhar training. Festivals are celebrated to inculcate a sense of oneness and understanding of the richness of our culture: On Dassera, the children were provided sweets and the meaning of Dassera was explained by the teachers. Iftaar was celebrated with parents and teenaged children of Gyansaathi on the evening of August 13 as they broke their Roza (fasting). It was a special day for all of us as Senior Police Inspector of Shivaji Nagar Mr R. S. Agarwal and his team participated in the

	Iftaar. He spoke to the parents and the children on the importance of education and greatly encouraged them when he heard the mothers were undertaking Swadhar training. The celebration of Iftaar strengthened our bond with the community. Christmas Party for Children and Mothers on December 21 – Around 75 children and 25 mothers attended the Xmas party organized by us. The party was well organized with games and dances separately for mothers and children and prizes for the winners. Santa Claus gave the children chocolates and gifts. As Diwali and Children's day were coinciding both celebrations were held together on November 12 at the school premises. Children put up programs and wished each other greetings. The school was decorated with lanterns and diyas, rangolis were drawn giving it a festive look. Sumptuous Diwali sweets were distributed as children shared their understanding of Diwali and Children's day celebrations. Adult Literacy - In all the community meetings, the women have voiced out their desire to learn to 'Read and Write' to Gyansaathi teachers. Finally, this desire was fulfilled as we started Adult Literacy sessions from October onwards, two days a week, Friday and Saturday from 3 to 4 p.m. Around 35 mothers participate in this Hindi tutorial.
A.3 -> Advocacy & Linkages (includes Linkage with GOs, NGOs, & Govt. Depts, Linking the beneficiary with different schemes, Formation of children's parliament, Anti-child labour day, Child Protection policy, Campaign health/environment, substance abuse, HIV, food)	Puppet Show on December 15: Nirmala Niketan interns through a Puppet show arranged a story on the ill-effects of tobacco and alcohol in the school for children and in the community for mothers. The story methodology touched the children's hearts and explained to them the scars left by tobacco misuse. Awareness sessions were held on drug and substance abuse and Moral values and good citizenship. Child Protection Policy was discussed with staff and children in groups; translation of the same is assigned. Scouts Training – Every month the boys have a meeting with the Scout leaders from the Maharashtra Scouts & Guides Forum. During these meetings they are taught discipline and regime, loyalty, values and principle based way of life. Children's Parliament is formed and monthly meetings are held. The children have also taken up responsibilities and participate in decisions and discussions pertaining to them.

PART II B. SPECIFIC ASPECTS
Organization

At the programme management level Mrs. Rose Joseph taken charge as Project in charge from Fr. Jinto in order to relive him for higher studies. The major challenge the project facing is the frequent health issues faced by the Project staff as a result of polluted & unhygienic environment. The management decided to send entire project staff for a general check-up and further precautions.

	ACTIVITIES
Capacity enhancement of the project team (includes capacity building on personal development, on syllabus & teaching modules of the NFE & adult literacy, on health issues of children, on Child Rights, RTE, child labour laws, Child Protection Policy, Legal aids, Staff motivation – recreational activities etc.)	➤ Teachers' Day celebration on September 5, 2012: In our school this year Teachers' day was celebrated a little differently as the older children role modelled their teachers and conducted teaching sessions. ➤ Staff Picnic at Badlapur on September 7, 2012: Badlapur recharged all the staff members as they soaked in nature's beauty at this manmade forest. There was a small session by Dr. as he explained the curative powers of each and every plant, shrub, and tree and incited in all of us the aweness of Mother Nature's healing powers. The staff had fun n frolic too in the natural rain Water Park and waterfalls and to top it with sumptuous lunch. ➤ Teachers' Day Celebration on September 14, 2012 at Deutsche Bank: Gyansaathi teachers participated in the NGOs Teachers Day celebration held by Deutsche Bank at their premises at Goregaon. Each NGO had to put up a 10 minute performance and Gyansaathi staff presented a 10 minute street play in Hindi which was much appreciated and applauded. It was a time to interact with other NGOs and build synergy networks. Deutsche Bank ensure a good time to all. ➤ Karunya Trust arranged a Christmas party for all its staff members and the Health professional's along with games, gifts and lunch. ➤ Performance Appraisals and Development Plan discussed with the staff of Gyansaathi. ➤ Pratham Syllabus Training for all the Staff of Gyansaathi. At Gyansaathi, students are evaluated based on a professional assessment tool developed by Pratham and our staff has been trained to use this tool beneficially. ➤ Participation of staff in preparing Karunya Trust Social Perspective Plan. ➤ Child Protection Policy is drafted, finalised & implemented. ➤ Participation of staff in Organizational development process. ➤ Various desk are created at the organisational level for the better functioning of the project

Programme / Project Management

The major change is the expansion of the study centre, Balwaadi. The local community especially the women accompany staff for community intervention like adult literacy, awareness program for parents, health check-up. The community has come forward to protect project staff while they face difficulties. The local community children bring their friends to the centre. The local leaders helped us to get a study centre for adult literacy in the community.

- Capsule Training on Team Building on August 24: Nirmala Niketan interns conducted a one hour capsule on team building through games and exercises. It was well facilitated as these sessions involved the teams to work with each other and stressed on its learning points of working as a Team.
- NIOS Training from August 29 – September 1, 2012: Ms. Pratibha Moprekar conducted an intensive training on the syllabus for Open School (NIOS). Karunya Trust had invited other CAHR participants for this training and this four day training definitely enriched all the participants as they shared their learnings, participated in teaching capsules and was provided critical feedback from their colleagues and the trainer for improvement. It was an open platform for seeking clarifications and understanding the syllabus and its administrative nuances.
- Capsule Training for Staff on September 18, 2012: Nirmala Niketan Interns conducted a capsule on ‘Principles of Social Work’ for the staff after school hours. They explained these principles with live examples and through open discussion. Most of the principles are in practice every day of our life but to have someone spell it out was learning to all the staff.
- HCDI ‘Workshop on Financial Management’ from September 14-15, 2012 – This seminar was organized by HCDI at Delhi. Loyona Vaz and Rose Joseph attended this two day session and they had shared the same with the team especially about the Child Protection Policy.
- Training for Staff: staff training on Team Building’ & ‘Personality Development’ was conducted by Central Board for Workers Education. All Karunya Staff members participated in this training. It covered various topics including Team building, Effective Communication, Listening skills etc.

Networking with:

- a. Parents in the Community – This includes parents of present Gyansaathi children and others motivated by the parents of this group.

- b. Local Community Leaders – Closely working with them and joining hands for the good of the community.
- c. BMC ‘M’ East Ward - The ‘M’ East Ward office is often visited and meetings held with the BMC Ward officers. The CDO is working closely with us to ensure education reaches out to all the children in the area.
- d. BMC Schools & Private schools– With close collaboration for admission.
- e. Police – Closely interacting with the police by bringing them to the school and planning de-addiction programs and welfare programs for the children.
- f. NGOs in the vicinity – Apnalaya, Pratham, Stree Mukti Sanghatna, Niramay, Swadhar. We share a relationship with these NGOs in the vicinity to work for the welfare of the Target by sharing resources.
- g. SWADHAR – We have invited NGO Swadhar to conduct sessions on budgeting and saving for the community women and we have had around 10 sessions in the last one year covering a total of 63 women. After the 5 days training we have helped them to open bank accounts in their names in a nationalised bank, teaching them to deposit cash/cheque, write cheques, and withdraw cash.
- h. ISKON – We have tied up with ISKON an NGO that provides very nutritious and hygienic food at affordable rates. They provide khicdi which is full of sprouts and vegetables.
- i. IRLA Medical College - To conduct monthly health checkups and awareness camps.
- j. College of Social Work – There are at all students coming for internship from various reputed social work colleges of India. This relationship with these various colleges has enriched us, and edified us as much as them. Some of these colleges are Nirmala Niketan College of Social Work, St. Xaviers College, and Chennai College of Social work.
- k. Others include Health Care Institutions, ICDS Centre, Community members etc.

Monitoring & Evaluation (M&E)

Monitoring: a) The project director do visit project area at least twice in a week. b) The project coordinator visit community thrice in a week. c) Feedbacks are taken from various focus groups of beneficiaries like women, adolescent boys & girls, children other NGO partners and conveyed to the project team.

Evaluation is done at five levels: 1) Every day meeting of the project staff for daily evaluation 2) The staff evaluate & do the future plan of the project every week 3) Every month Staff meet for the Evaluation and future planning 4) Half yearly evaluation and staff performance appraisal by the Project Director & the Project In charge 5) quarterly, midterm evaluation by Karunya Trust core team and annual evaluation of the project by organization’s development consultant.

Difficulties faced are: Interference of political leaders. People look for monetary benefit. People’s attitudes and mind set differs. At times we are not able to complete our target. When

same issues are dealt by more NGO, there are problems in functioning. People think NGO has hidden motive behind the service. Do a lot of developmental work but fail to do the follow up some times.

The achievement over the target gave more confidence & inspiration to the project team. The admission of 161 children including 18 children at NIOS was made possible with Government Community Development Officer & the Right to Education (RTE) Act has proved a boon, as it has helped us to take admissions for 7 students into the Private schools in the nearby vicinity.

Incidents related to Anti-corruption and Child Protection Codices

There are no such incidents occurred related to mismanagement or misappropriation of resources. Child Protection Policy in line with HCDI's Baseline Child Protection Policy is implemented in the Project. The policy is explained to the children. Currently the policy is under the process of translating it into the local languages like Hindi and Marathi.

Changes planned for next year :

As the target of children increases in the next financial year the staffing and project set up will change. Also the community development activities proposed will be carried out with more participation of stakeholders. More emphasis will be on training on waste management, career guidance, vocational trainings etc.

PART III. C. PROGRESS TOWARDS INTERVENTION LOGIC

Indicators	Accomplishment	Deviations & reasons	Future actions/ interventions to improve accomplishments
<i>Result 1:</i>	Improved health in 161 children and health seeking behaviour among the target group.		
<i>Related activities:</i>	Providing supplementary nutrition every day. Regular health checkups Health camps Providing medicines for deworming and other illness.	100 children have improvement in height and weight. 161 children and their families attended the health checkups and camps.	The children had migrated /sent to the construction sites to work/as bonded labourers.
<i>Result 2:</i>	Non formal education& educational assistance to the children.		
<i>Related activities:</i>	Educational materials to the children Educational help.	121 rag picking children came to the centre for non-formal	Successful transition to a formal education
			Innovative method of teaching and play way methods will be used in the

	Co curriculum activities. Sports coaching, study tours	education. Out of them, around 80 were admitted to a formal education centre. They were given admission into the government schools nearby. 18 children were admitted into the National Open School. The children feel the urge to study	setup was not accomplished. Reasons being : Migration of children to villages. Children were sent as labourers to construction sites, catering centres etc. Illiterate parents	future and create an interest/motivate them to study.
<i>Result3</i>	Improved mental health among rag picking children.			
<i>Related activities</i>	Life skills training, Sex education, Gender sensitization and Self defence education. Individual counselling done for around 93 students. Every quarter group counselling and awareness sessions by outside visiting Counsellors and Professionals.	The 18 open school children show change in behaviour and got empowered to protect themselves from abuse. Behaviour change in the children. Reduced substance abuse among the boys.	Initial resistance and gradual change in the children.	More informative sessions to the children and teaching them the LSE modules.
<i>Result3</i>	The rights and entitlements among the families and communities.			
<i>Related activities</i>	Formation and strengthening of parent's group. Adult literacy classes. Trainings/awareness sessions by SWADHAR. Promotion of	45 parents are formed in to parent's group and monthly meetings are held regularly. 17 mothers attend the Adult literacy class conducted in the area. 47 bank	At times the participation is less due to the problems in the area to collect water.	More parents will be motivated to participate in the meetings held. The mothers who attend the adult literacy class will do the one to one communication with other women to enrol for the

	communal harmony through celebration of cultural events.	accounts are opened, savings started and the beneficiaries are having an ID proof to avail the govt.schemes. 21 participant's bank accounts are in the process.		classes. The presence of 47 members who opened the accounts motivates others to do so. More involvement is ensured in the future.
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CASE STUDIES: Our successful intervention...

1. Mehboob (name changed), is 17 years old, has 2 sisters, lives on the dumping ground. He used to go to the dumping ground to sell sandwiches to the rag pickers and was a rag picker himself who never went to school and never bothered about his family. He never used to eat homemade food, but used to sustain himself on addictive drug pills and charas-ganja- ghutkas-goas. He was known as the bad guy of the area. During a community meeting, his mother approached us about his condition. We approached Mehboob, and invited him to school. After much coaxing every day, He started coming to school, but was not regular, and was disobedient. He never paid attention to studies and used to always chew ghutka- goas; even the staff found it difficult to handle this addicted teenager. After many counselling sessions, we began noticing changes in him. Now, Mehboob has stopped taking additives, stopped going to the dumping ground, he sells sandwiches and gives money to his family. He is one of the most regular students who studies well and is now studying through National Open School at Gyansaathi.

2. Psychosocial care has changed...

Amina (name changed) was referred due to possession syndrome and irregular to school.

In the process of counseling she shared experiences of extreme restlessness when awake and drowsy throughout the day. After being diagnosed by Consulting Psychiatrist as MDD she is on medication and is responding to counseling suggestions. She has a abusive parental background which is a daily challenge for her. While she is still coming to terms with her mother's extra-marital affair and alcoholic father, her prognosis has been good, she has shown good progress on the self care. Due to the Possession Syndrome she was forced to go to the Durgha to do some rituals very frequently which have reduced as her possession syndrome symptoms have also reduced. She is more committed towards completing her education and has started being regular to school and Gyansaathi. Treatment and counseling are continuing.

3. This is the story of one of the service user (16 years), where she speaks her feelings out. She states that,

"I go to the dumping ground every day at 9 am. I am never alone; I am always accompanied by my three friends. One of the mothers does always accompany us. At 1 pm I come back for lunch. Then I go back to the dumping ground at 2 pm. The scrap that I collect, I segregate them and then sell it to the scrap dealer. I gain around 150/- for plastic .i.e. Rs.10/- per kg. I too earn some money from Copper and Brass, where I get 250/- per kg for copper and 150/- per kg for brass. But it is difficult to find copper and brass because the boys come before us and pick up the valuable scrap first. Whatever small scrap I find like nails, locks and broken metal pieces. I sell them to khari wala for few packets of khari and toast. This will be our breakfast every day. The boys in the dumping ground bribe the truck drivers and arrange to have the kachra dumped near designated areas. There is a lot of bullying and gangism at the dumping ground. Girls always stay with the older women to avoid the menace of drugs addicts. Charas is the common feature among these boys and they consume beer there. Our mothers take turns to go to the dumping ground with their children.

Dumper trucks make two visits to the dumping ground. Sometimes truck drivers run away with our money. Recently, one of my friends (girl) was crushed under the dumping truck but no case was registered. The girl's family was compensated and the case was closed. I like to go to school, but my mother does not allow me. My father has expired and my mother is old to climb the garbage mound at dumping. Whenever social workers come to my house, my mother lies them that none of us children are rag pickers, but the truth is we all are. We are the earning members of our family. As I am not educated, I always sell my scrap in the accounts of 5/- and 10/- (as I can multiply only 5's and 10 's table, so if a scrap dealer offers me 6/- or 8/- a kg I have to bring it down to 5/- per kg).

"I want to learn, but I know it will not come true."

(Interview of one of the female rag pickers at Govandi dumping ground, she has left the school and her identity was kept anonymous respecting her decision)

II : SAVLI: Community based care and support programme for the HIV/AIDS affected children

Background: SAVLI is the community based care and support programme focuses on the education of 50 children who are infected and affected by HIV/AIDS, between the age group of 6-18years studying in the local schools in and around S ward.

1. Team involved in the project:

Sl. No.	Name	Designation
1.	Fr.Paul K.	Director
2.	Sr.Betty George	Program Coordinator
3.	Mrs.Suvarna Ghadge	Outreach worker
4.	Ms.Loyana Vaz	Part time Accountant
5.	Mr.Ayudh Kasbe	Project Coordinator

2. Works carried out during the reporting period:

a) Launching of the project:

The project was launched on 10th No.12 at St.Joseph's church Powai with a formal inauguration. It was followed by an introduction by Sr.Betty about the purpose of the project, aim and objectives of the project, types of support and the rules and regulations. Fr. Paul had highlighted the importance of education and the need to focus more on the same and promised prizes for the top scorers in the Annual Examination. During the meeting the peer leaders were selected by the beneficiaries and Manshvi, 9th std, Abhishek, 6th std are the leaders from children and Mrs.Anuradha and Mrs.Amrutha as parent's representatives. An icebreaking game had been conducted for the children. During this meeting 31 children and their caretakers had participated in it.

b). Observance of World AIDS day 2012 with Crompton Greaves (CG):8th Dec.12

The World AIDS day observance was done in collaboration with Crompton Greaves. Fr. Paul K. & Mrs. Pauline had inaugurated the programme in the presence of the participants. Mr. Vijay from CG had highlighted the need to take care of one's own health, treatment for HIV/AIDS etc. Ms. Pauline had shared about the vocational courses offered by CG for the people between the age group of 18-35 years and offered full support for the same. A presentation on HIV/AIDS intervention by Karunya Trust has been done on the occasion. The participants were given support services on that day in the form of cereals and pulses.



c). **Movie Day on December 19:** Seven children from the SAVLI project also were treated to the movie “Delhi Safari” and popcorns and samosa by Deutsch Bank at PVR Cinema.



d). Parent’s /caregivers meeting on 24th Jan.13

The monthly meeting of the caregivers had conducted where Mrs.Suvarna had given a session on the different vocational training available such as Fashion designing, auto mobile, electrical, D.T.P, Ms-office, tailoring , AC,Fridge repairing,driving, welding and fitter etc. with Crompton Greaves at Mulund and the requirements, as she had visited the training centre for the same.

Children on the Escalator at Phoenix Mall to watch the movie.

A brief note on Sanjay Gandhi Niradhar Yojana was shared among the participants as many of them fall in the criteria set by the government and the details are mentioned below.

Eligibility Criteria	Documents Required
• Destitute persons, blind, disabled, orphan children, persons suffering from major illnesses, divorced women, abandoned women, women freed from prostitution, outraged women, Transgender, etc. • Below the age of 65 years • Annual family income up to Rs 21,000/-	• Residence proof • Certificate of Age • Certificate of Income /Proof of Below Poverty Line family • Certificate of Incapacity /Disease - issued by the Civil Surgeon and Medical Superintendent of the Government Hospital.

Financial Assistance from the govt. for the beneficiaries under the scheme:-

- Each Beneficiary will get Rs. 600/- per month and family
- If more than one, beneficiary will get Rs .900/- per month.

The participants were interested in it, decided to apply and do follow up with the Peer leader Mrs.Amrutha and the Karunya Team. The meeting ended with vote of thanks and support was given to the beneficiaries.

4. Monthly Activities: Monthly support group meetings of children and parents. Provision of support services, Linkage with government schemes

5. Distribution of bicycles: The children who had scored very good marks in the exams were awarded bicycles, 12 children from 12 families were given the same. The DB team appreciated the efforts taken by Karunya Trust and given the bicycles. 50 parents and 50 children had participated in it.



6. Nature trail at Borivili SGNP:

The Nature trail organized by DB along with the Gyansaathi children had given a beautiful experience, to get to know the nature and its creation. 9 children had participated in it.



Achievement: One of the major achievements is that all the 50 children had passed in the academic year and are moving to the next class. In spite of their family's difficulties they did their best and scored good marks. Among the 50 children 5 of them are in 10th STD.

The Project is ongoing...

III. Jubilee Action Network (JAN):

It is a Volunteer Team formed and Commissioned by Karunya Trust on the Occasion of the Silver Jubilee of the Diocese of Kalyan. It reaches out to the orphans and destitute on the streets of Mumbai and its suburbs providing relief and rehabilitation



in collaboration with various centers that provide a dignified life to the destitute. The JAN volunteers are working together to **preserve, protect and promote life**, an expression of gratitude to God for the gift of life.

During the past 8 months of time it has provided shelter to 27 people from the street.

IV: Commissioning of the Karunya Trust Regional representatives:

12 Regional Representatives from Central, Western and Harbour Region were elected and commissioned to carry out the Karunya Trust activities in the Nodal centres.

V: Mazdoor Suraksha Yojana (MSY)

Mazdoor suraksha Yojana (MSY) is a social security scheme for unorganized workers initiated by workers India Federation which is the legal body of office for Labour, Catholic bishop's Conference of India. The scheme will be controlled and in association with Pension Fund Regulatory Authority, Mothers care Agency and life insurance corporation of India. The scheme will be implemented through Karunya Trust nodal centers. Few applications have been sent to the Delhi office.

VI: Standard Chartered Mumbai Marathon (SCMM13):

The SCMM is an event that all Mumbaikars look forward to every year and it also provides a platform for charitable organizations to expose their cause. Karunya Trust had participated in the SCMM2013 on Jan.20th and has gained both in terms of awareness and garnering funds. It aims to support the education of rag picking children at Govandi by enabling them to maximize their potential and transform their lives.



We are grateful to the 15 runners and sponsors who believed and championed our cause along with the children of Gyansaathi. Through this event Karunya was able to raise Rs.7, 50,000 for Gyansaathi programme.

VII: Gyandeep:

The poor children were supported through Initial study help (105 children), Sponsorship programme (38 children) and for Professional studies (10 students) from Karunya Trust apart from the services rendered by the Nodal centres.

DEVELOPMENTAL PROGRAMMES IN THE RURAL AREAS:

VIII: Women empowerment programmes under District Rural Development agency, Thane

Karunya Trust is working in two Talukas namely Ambernath and Bhiwandi. In Ambernath Taluka we are working in 10 Gram Panchayat which covers 33 villages and in Bhiwandi 73 Gram Panchayat which covers 128 villages. 350 self help groups are formed and linked with banks.

Federations: - In Ambernath Taluka we have registered 2 federations and two are in process in the same way in Bhiwandi 4 federations are in the process. Karunya Trust staff is giving training regarding the importance of the registration and the benefits of Federation.

Multi Purpose Halls: The halls are built by DRDA in the villages and maintenance is done by Karunya Trust and 4 such halls are with Karunya Trust. These halls are used for the various trainings to be conducted in the centre.

Tailoring Course: In the collaboration with DRDA and Naik Foundation we have started tailoring course for the women of SHG in Mulgao and Devololi of Ambernath Taluka each center is training and imparting the skill to 100 women of 10 SHG.

Training on Personality Development & Income generation: In collaboration with the Central welfare Board Mumbai we have organized personality development and income generating program training in 16 villages of Ambernath and Bhiwandi Talukas.



IX: Maharashtra integrated development action for society :(MIDAS)

The MIDAS Programme aims at **enhance effectiveness of karunya trust leading to improved social economic status and food sufficiency along with a reduced impact of flood on the lives and livelihood of marginalized families from 31 villaes in kalyan and ambarnath talukas of thane district by september 2013**

OBJECTIVES/ OUTCOMES:-

1. Karunya Trust functions at optimum level.

Organizational Development Process			
SL. NO	DATES	PATICIPANTS	CONTENT OF THE PROGRESS.
1.	12 th and 13 th April	Core team consists of 10persons. Powai office	Orientation to prepared DPP Draft. Members were divided in groups to prepare various chapters. This document consists of 5 chapters. Chapter I – History of Karunya Trust. Chapter II – Exiting context analysis. Chapter III – Karunya Trust Perspective Chapter IV – Programmers Chapter V – Capacity assessment.
2	18 TH & 19 TH July2012	Core team consists of 10persons. Powai office.	▪ Finalizing the core issues and preparation of the desk for all the core issues. ▪ Preparation of the position paper.
3	16 th &17 th August 2012	Core team consists of 10persons. Kalyan office	▪ Position paper ▪ Project Designing ▪ Resource mobilization ▪ Local Fund raising

- Human Resource Policy in Place & implemented. Finance and Gender policies implemented on 18th July 2012.





Diocesan Perspective Plan is Ready & Published

- All required Policies are implemented
- Various desks are formed. Such as education, health, training programme.etc.
- 12 Karunya Executives and 12 volunteers are commissioned
- Local resource mobilization increased to 70%
- Visibility: Publication of Karunya News, Telecasting by Shalom T.V and, other media partnerships.
- Induction of New Trustees.: Dr. Ashok Mehta (Former Sheriff of Mumbai) & Mrs. Neluifer Ahmed (Dean SNDT)
- Various capacity building programmes are conducted by KT staff like legal awareness, LIC policy, federation, SHG Management, Gradation, and Rights of women, children, farmers and land less farmers.
- Karunya Trust was invited to conduct 6 training for 280 SHG women organized by DRDA.
- Karunya Trust got in network with ONGC, NABARD,LIC and other Govt. & other NGOs (ISCON), SEAL, Social academic Institutions/ Nirmala Nikatan (College of social work)
- DPP is completed, presented and implemented and position papers and concept notes are prepared based on core issues they are as follows: Health, Education, Livelihood, Governance and environmental issues.
- 354 volunteers, including corporate, served Karunya Trust in the last year.
- KT is referred to the other organization as a best facilitator and promoter of the IGP for SHG by DRDA.
- KDSPP is in the process of translation to local languages Marathi & Hindi
- Other NGOs & GOs invited Karunya staff to conduct grass root training programmes
- The events are covered by newspapers, news channels & social networking sites.



2.20% of target families i.e. 280 household will have increased agriculture production by 15% by practicing sustainable agriculture practices in the 31 villages by 2013.

- 292 household have started cultivating crops & vegetables which has increases their income by 15%.
- 6 Farmers clubs have open Bank Account
- 105 farmers have adopted organic farming.
- 6 Farmers clubs have already filled the forms of NABARD and 6 Meetings with NABARD officials.
- 15 farmers meet every month to plan their program, regular meeting with the farmers clubs and the farmers are conducted.
- 305 household have started their livelihood schemes. From which they earn Rs.600/- to 700/- per month, 560 beneficiaries are linked with SHG.
- Families have stated partial organic farming.
- Dr. Haridas's training has helped 60 farmers to understand the importance of sustainable agriculture and organic farming and how it is important to initiate.
- People are convincing about the sustainable agricultural practices
- Farmers got rectification of their land records; farmer's rectification of land records is in the process.
- 10 village development committees are formed, 5 more are in the process. Incomes of the farmer have increased based on low cost production and not on quantity.

3. All 9 schemes will have been implemented and 20% target families have adequately utilized Nine Government Schemes related to Food Security by 2013

- Governing body is taking up the social issues which are affecting specially our tribals.
- They are raising their voice in the gram Shaba regarding job cards, pension schemes, housing schemes and drinking water problem.
- Core team is ready to take up some of the Govt. schemes and avail it to people. Such as pension, ration card etc.

- Under the NERAGA Schemes the federation has taken the tree plantation and 12 members planted 500 trees and have got the salary on time.
- Concept & benefit are understood by SHG members & are motivating other people to join SHGs and began to implement the Knowledge.
- Women of Kuderan village managed to get the road for their village and they supervised the construction work.
- 16 SHG have been graded for revolving fund & got Rs. 1,60,000/-
- Public Distribution -system, - 1221 families
- National Maternity Benefit schemes,-**103**
- National old age pension,-**25**. National family Benefit schemes-**140**.
- NREGA schemes. -**300** persons are holding job cards.
- Midday meal and ICDS has been benefited by all 31 villages.
- 5 SHG have started IGP,Bank Loan received Rs. 17,60,000/-
- 735families are benefitted from 9schemes through our intervention.

4. Increased coping capacity of the community in 21 villages to deal with any hazard with contingency and developmental plans by 2013.

- 21 villages' youth, women & men are well aware to respond in emergency situation.
- 21 task force committees are well equipped with knowledge, skill and equipments such as try, robe, light jacket etc. into face any kind of disaster.
- 21 task force committees are well equipped to face any kind of disaster.

194 SHG leaders, **10 VDC** presidents, **12** Federation presidents and vice presidents having knowledge in ,Prevention, mitigation and preparedness,Hazard, vulnerability and capacity Elements at risk in their villages.2 villages we held participatory Disaster Risk analysis. They are able to analysis the situation.330 Members of 21 TFC are made aware of the process of CMDRR.

AWARDS AND ACHIEVEMENTS:



Appreciation by DRDA, Thane



For the Best performance SHG 2013



For the Best Bag Stall

Karunya Impact:

Mrs. Sangeeta Jadhav, Mulgaon

Mrs. Sangeeta Jadhav residing at Mulgaon has studied up to 3rd Std. and has 5 children. Three daughters are going to school. One boy and girl who are handicapped are at home. She used to clean the vessels house to house and managed the family as her husband is a drunkard and don't work. The whole responsibility of the family is on her shoulder. She is the member of the SHG.

So she took loan from the SHG and started making eatables at home and started selling it door to door. This motivated her to do it on a bigger scale. So she asked Karunya animators to help her to get bank loan. Thus on the individual basis her loan proposal was put in Canara Bank. Bank encouraged her by giving loan of Rs.1, 00,000/- on the subsidy basis i.e. Rs. 50,000/-. Now she is taking orders from shops. She also takes the orders from Govt. Officers, when there is SHG woman's training programme. Every month she is having income of Rs.10, 000/-. Indeed she is an empowered woman. She feels so proud of it and very grateful to Karunya animators and bank for motivating.

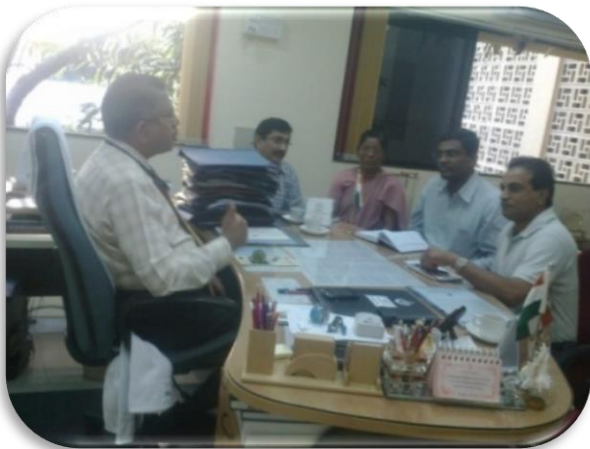
X: JUBILEE HOUSING PROJECT:

On the occasion of the Silver Jubilee of the Diocese of Kalyan, Jubilee housing Project is launched on 23rd April 2012 at Waraachyawadi .The goal is that thirty low income rural families living in poverty at Kalyan and Ambernath Talukas of Thane dist. in Maharashtra to have their own safe, decent and affordable homes within a period of one



year. The beneficiaries residing in the villages at Ambernath and Kalyan who belong to the SC/ST households, headed by widows/widower and unmarried woman, SC/ST households affected by flood or natural calamities, disabled people/ Senior citizens & destitute, households belong to below poverty line category, those who are having no fixed income, are selected for the programme.

PHOTO GALLERY:



Meeting with Mr.M.V.Ashok,
Chief General Manager, NABARD



Releasing of the Calendar 2013



Farmer's meeting



Exposure visit to Organic farming



Visit to organic farm of Mr. Gurunath



Tractor project under Govt.scheme



Training on SHG management



SHG intervention in mid day meal



Vegetable cultivation



Poultry



Participation in Gramasabha



Road construction by SHG members at Kuderan

Conclusion:

I take great pride and satisfaction of the impact of our interventions through different kinds of programs on children, women in the target areas. I take this opportunity to express my grateful thanks to all the Funding agencies, Donors in India and abroad for their generous contribution towards the cause. I humbly express my gratitude to all the Trustees, Board of Directors, and my Karunya Team for the successful implementation of all the programs. And above all our God without whose blessings it is not possible for the organisation to move on.

A handwritten signature in blue ink, appearing to read 'Fr. Paul Kunduparambil', with a stylized flourish at the end.

Fr. Paul Kunduparambil
Director, Karunya Trust