



# Service as a Joyful Shade

Annual Report 2021 - 2022





# VISION MISSION CORE VALUES



## **Vision**

Sustainable and holistic transformation of the poor and the marginalised for a just and fair society.

## **Mission**

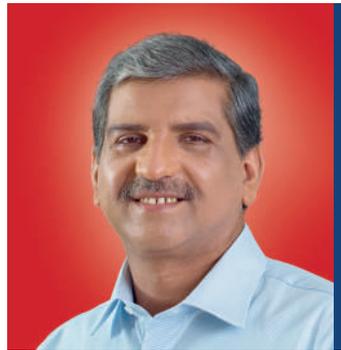
To empower the poor and the marginalised, especially women and children, by providing them access to education, finance, health services, natural resources, marketing and technology, and to create opportunities for their sustainable development and holistic transformation.

## **Core Values**

▶ Accountability ▶ Transparency ▶ Empathy ▶ Participation ▶ Innovation ▶ Trust in God



## Board of Directors



**Mr. K. Paul Thomas**  
Founder & Member



**Rev. Dr. Idicheria Ninan**  
President



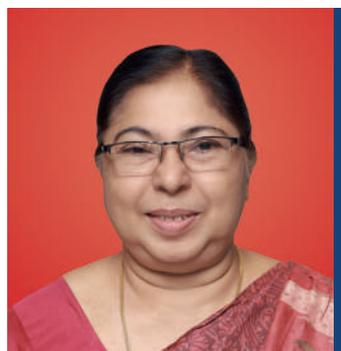
**Mr. R. Billy**  
Vice President



**Mrs. Mereena Paul**  
Secretary



**Mr. K. V. Christudas**  
Treasurer



**Mrs. Selina George**  
Member



**Mr. Stanly Johns**  
Member



**Mr. George Thomas**  
Member



**Mr. Jacob Samuel**  
Member

## Founder's Note



Dear Friends,

It has been more than three decades since ESAF set out on a journey to build the nation from its roots. Being the Founder, I am happy that ESAF could make rapid strides in expanding its geographical reach and serving a wider community, more effectively. At this juncture, I would like to thank all the well-wishers of ESAF for the continued support they extended over the decades. Your ever-enthusiastic support has been the driving force that has enabled the organisation to go across the length and breadth of the nation to serve the unserved.

This year, we have celebrated 75 years of Independence of our nation and I am happy to say that ESAF has contributed to building the nation for the last 30 years. The organisation became a guiding light for millions who were thrust into the darkness of illness and poverty.

Although the waves of destruction unleashed by the pandemic have ebbed away, the fallout of the same is still very much pronounced in our society.

The collaborative strength of ESAF was very much evident in alleviating the impact of the pandemic and the relief activities initiated by the organisation proved to be a winner. It is a matter of great pride that ESAF Bank's CSR activities could be a breath of relief for many still suffering from the destruction induced by the pandemic.

ESAF has always been focused on bringing about holistic and sustainable progress in society. Over the years, we have adopted an all-rounded approach dedicated to improving major areas of impact such as education, employment, healthcare, skill development, disaster preparedness and the environment.

I'd like to take this opportunity to appreciate all the donors who have been supporting ESAF's noble cause of **'Fighting the Partiality of Prosperity'** over the years. You have stood with the organisation in the face of adversity and have proved the strength of unity. I wish the organisation the very best in continuing the march towards its goals.

Thanks and Regards,

**Shri. K. Paul Thomas**  
Founder, ESAF Group of Social Enterprises

## Message from the President



### BUILDING THE NATION FROM ITS ROOTS

Dear Friends,

As a nation we celebrated the 75<sup>th</sup> anniversary of our independence. Though we gained freedom from the British Raj and existed as a democratic nation for the last 75 years, India has a long way to go to actualise the vision of our founding fathers regarding what India ought to be. Yes, we gained political freedom. But what about economic, social and spiritual freedom?

As per the World Inequality Report 2022, the top 10% and top 1% in India hold 57% and 22% of the total national income respectively while the bottom 50% share has gone down to 13%. The partiality of prosperity is becoming more evident.

ESAF began its journey in 1992 envisioning a just and fair society. Now as we complete 30 years of our existence, we can be proud of the fact that we have contributed our mite towards the building of our nation. Our humble efforts in

creating opportunities for the poor and the marginalised by providing access to finance, training and market have helped thousands of households to come out of financial and social bondage.

As a movement, ESAF has diversified into various areas of service. But I am glad that ESAF Society continues to function as an umbrella organisation holding the original vision and giving the right direction to all the entities. Though the Covid pandemic affected our growth, this Annual Report gives a definite indication that we are regaining momentum.

Let us thank God Almighty for all His grace and guidance. Let us continue to trust in Him and stay focussed on the vision of building a just and fair society.

With Regards,

**Dr. Idicheria Ninan**

President

## Message from the Executive Director



Dear friends,

I am honoured to present to you this year's Annual Report. I am happy to acknowledge that we have crossed quite a few milestones in our journey towards our vision of building a just and equal society; This would have remained a mere dream if it was not for the genuine support and guidance of our valued partners, donors and well-wishers. I hope this comprehensive report on the positive impact we have been able to create in society will inspire you further to strive hard for our virtuous cause.

All ESAF SFB CSR projects are concentrated efforts to close the inequality gap in our society. We can achieve true progress only by building the nation from its roots, by empowering the villages in every sense of the word and through inclusive holistic development of the rural population. It is this spirit that enabled us to align all our endeavours with the SDGs of the United Nations.

As the pandemic has loosened its stranglehold of destruction, the world is slowly getting back to normalcy. But, the poor and the marginalised, who were worst hit by the calamity, are still reeling under the repercussions. The impact made by the loss of lives and livelihoods has left a huge mark on the social and economic fabric of our nation. In the past year, we partnered with Opportunity International Australia and joined hands with the State Governments for the Suraksha-21 Covid Response Project. We were able to create awareness among more than 3 lakh members of vulnerable communities across 10 states and support the State Governments of over 7 states in vaccinating more than 7 lakh people. Relief materials in the form of ration kits, vegetables, etc. were provided to numerous families who were hit hard by the pandemic. We also provided gadgets in

the form of mobile phones, tablets, and TVs to school children from economically backward families. I am glad that through the Balajyothi Project, we could provide academic as well as non-academic support to almost 2,500 children in Kerala and Tamil Nadu. Apart from these, through our farm sector initiatives, we could create Pashumitras and Krushakmitras across different regions in the country.

I'd like to take this opportunity to express my gratitude to all our bankers, funders and stakeholders like HealthBridge, MSME-Government of India, Godrej Agrovert, NABARD, and Urban & Rural Local Bodies. I would also like to thank ESAF Small Finance Bank for all the support they extended to us for executing its CSR initiatives. Also, I am grateful to the Board of Directors, society members, the staff and their families, whose continued support was the pivotal force that steered us in the direction of success and growth.

We have made great strides as an organisation, but we have miles to go until we achieve our dream of building a society that is just and fair. Let us continue our efforts to empower the unserved and underserved with renewed vigour and passion and strive for building the nation from its roots. Once again, we thank you for believing in us and in our vision.

Thanks and Regards,

**Smt. Mereena Paul**  
Executive Director



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## Our Partners

### Our Funding Partners



### Resource Partners



## Strategic Intervention Areas



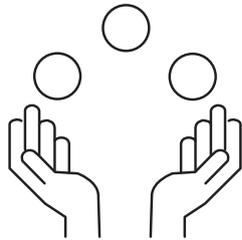
Education, Child & Youth Development



Urban Initiative



Environment



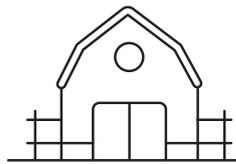
Skilling and Livelihood Development



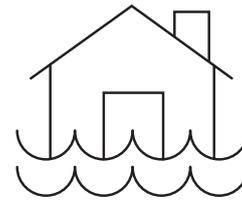
Farm Sector



Health Care



Sustainable Tribal & Rural Development

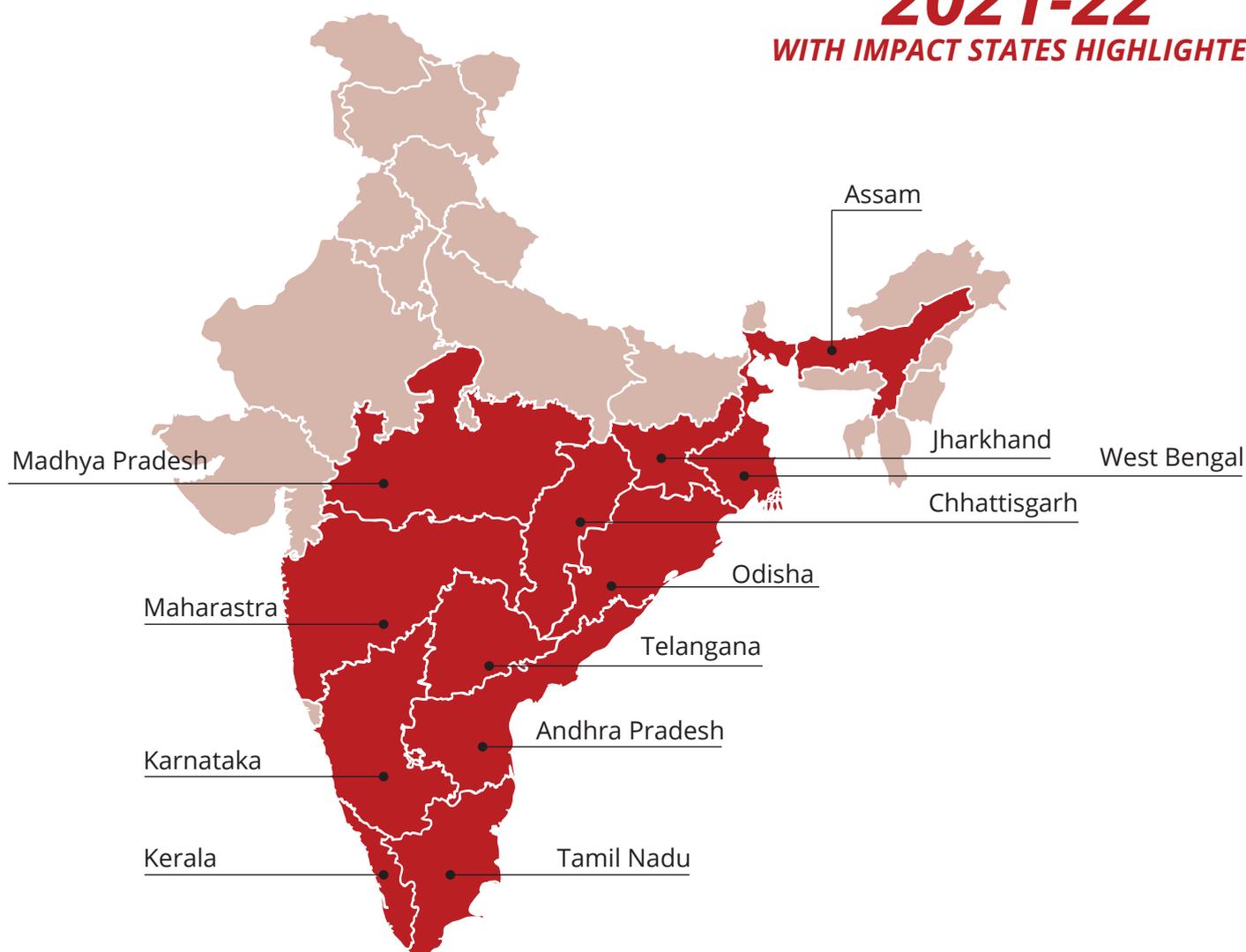


Disaster Preparedness and Management

23 Projects, 8 Strategic Areas of Intervention, 12 States covering 7,66,044 Families

# ESAF MAP 2021-22

WITH IMPACT STATES HIGHLIGHTED



	Kerala	Karnataka	Tamil Nadu	Andhra Pradesh	Telangana	Odisha	Assam	West Bengal	Jharkhand	Chhattisgarh	Madhya Pradesh	Maharashtra
ECYD	█		█									
UI	█	█					█					█
ENVT	█		█	█								
S & L	█								█			
FS	█	█	█	█	█	█	█		█	█	█	█
HI	█						█	█	█			
STRD								█	█			
DPM	█											

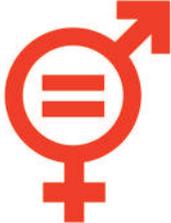
ECYD : Education, Child & Youth Development, UI : Urban Initiatives, ENVT : Environment, S & L : Skilling and Livelihood Development, FS : Farm Sector, HC : Healthcare, STRD : Sustainable, Tribal and Rural Development, DPM: Disaster Preparedness and Management.

## Closing the Inequalities Gap

Sustainable Development Goals (SDGs) were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The 17 Global Goals aim at closing the gaps of poverty, inequality and discrimination, with the pledge to Leave No One Behind. India's National Development Agenda is mirrored in the SDGs. The progress of the world to meet the SDGs largely depends on India's progress.

### ESAF's interventions in 12 states are bringing India closer to achieve its SDG targets

SDG	ESAF's intervention	Closing the gap
<p><b>1 NO POVERTY</b></p> 	<ol style="list-style-type: none"> <li>1. Skilling &amp; Livelihood</li> <li>2. Disaster Management &amp; Preparedness</li> <li>3. Farm Sector Initiatives</li> <li>4. Sustainable Tribal &amp; Rural Development</li> </ol>	<ol style="list-style-type: none"> <li>1. Housing project, Livelihood restoration projects</li> <li>2. Farmer Produce Companies</li> <li>3. Multiple skill training and employability, Access to finance, DDU-GKY</li> <li>4. Skilling and employability, craft-based livelihood, rural livelihood</li> </ol>
<p><b>2 ZERO HUNGER</b></p> 	<ol style="list-style-type: none"> <li>1. Skilling &amp; Livelihood</li> </ol>	<ol style="list-style-type: none"> <li>1. Promotion of farmer collectives, Organic farming</li> </ol>
<p><b>3 GOOD HEALTH AND WELL-BEING</b></p> 	<ol style="list-style-type: none"> <li>1. Education, Child &amp; Youth Development</li> <li>2. Healthcare</li> <li>3. Urban Initiatives</li> </ol>	<ol style="list-style-type: none"> <li>1. Community health initiatives</li> <li>2. Market linkages</li> <li>3. Promoting local produce, healthy lifestyle, open gyms</li> </ol>

<p><b>4 QUALITY EDUCATION</b></p> 	<ol style="list-style-type: none"> <li>1. Education, Child &amp; Youth Development</li> <li>2. Sustainable Tribal &amp; Rural Development</li> </ol>	<ol style="list-style-type: none"> <li>1. Community schools, career &amp; life guidance, Balajyothi clubs &amp; study centres</li> <li>2. Vocational courses, Community skill park</li> <li>3. Community-based education, primary and higher education</li> </ol>
<p><b>5 GENDER EQUALITY</b></p> 	<ol style="list-style-type: none"> <li>1. Skilling &amp; Livelihood</li> <li>2. Education, Child &amp; Youth Development</li> </ol>	<ol style="list-style-type: none"> <li>1. Livelihood opportunities for women</li> <li>2. Awareness classes, Educating the girl child through Balajyothi centres</li> <li>3. Promoting women-led farmer collectives</li> <li>4. Skilling, employability and entrepreneurial development for women</li> <li>5. Craft-based livelihood interventions for women, educating the girl child</li> <li>6. Making public spaces and open gyms accessible for women</li> </ol>
<p><b>6 CLEAN WATER AND SANITATION</b></p> 	<ol style="list-style-type: none"> <li>1. Skilling &amp; Livelihood</li> </ol>	<ol style="list-style-type: none"> <li>1. Promoting water purifiers</li> <li>2. RO water plant in rural villages</li> <li>3. Waste management</li> </ol>
<p><b>7 AFFORDABLE AND CLEAN ENERGY</b></p> 	<ol style="list-style-type: none"> <li>1. Environment</li> </ol>	<ol style="list-style-type: none"> <li>1. Urja Bandhus, who are solar entrepreneurs</li> </ol>

<p><b>8 DECENT WORK AND ECONOMIC GROWTH</b></p> 	<ol style="list-style-type: none"> <li>1. Environment</li> <li>2. Skilling &amp; Livelihood</li> <li>3. Farm Sector Initiatives</li> <li>4. Sustainable Tribal &amp; Rural Development</li> </ol>	<ol style="list-style-type: none"> <li>1. Livelihood opportunities for flood-affected families</li> <li>2. Increase in farmers' income</li> <li>3. Placements after skill training, entrepreneurship development</li> <li>4. Rural livelihood opportunities</li> </ol>
<p><b>10 REDUCED INEQUALITIES</b></p> 	<ol style="list-style-type: none"> <li>1. Skilling &amp; Livelihood</li> <li>2. Healthcare</li> <li>3. Urban Initiatives</li> <li>4. Sustainable Tribal &amp; Rural Development</li> </ol>	<ol style="list-style-type: none"> <li>1. Job-oriented courses for the poor and the tribal communities.</li> <li>2. Rural livelihood opportunities</li> <li>3. Access to health</li> </ol>
<p><b>11 SUSTAINABLE CITIES AND COMMUNITIES</b></p> 	<ol style="list-style-type: none"> <li>1. Disaster Management &amp; Preparedness</li> <li>2. Urban Initiatives</li> </ol>	<ol style="list-style-type: none"> <li>1. Building disaster resilient communities</li> <li>2. Inclusive built environments</li> </ol>
<p><b>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</b></p> 	<ol style="list-style-type: none"> <li>1. Skilling &amp; Livelihood</li> <li>2. Farm Sector Initiatives</li> </ol>	<ol style="list-style-type: none"> <li>1. Ensuring zero wastage</li> <li>2. Reducing resource use, degradation, and pollution, while increasing the quality of life.</li> </ol>
<p><b>13 CLIMATE ACTION</b></p> 	<ol style="list-style-type: none"> <li>1. Environment</li> </ol>	<ol style="list-style-type: none"> <li>1. Awareness classes, tree planting drive</li> <li>2. Clean energy products, training and awareness, Carbon audit</li> <li>3. Curbing air pollution, restoring natural resources</li> </ol>

## ESAF 30<sup>th</sup> ANNIVERSARY

ESAF celebrated its 30<sup>th</sup> foundation day at Hotel Ashoka Inn, Thrissur, on 11<sup>th</sup> March 2022. Dr. Idicheria Ninan, President, ESAF Foundation, presided over the function. Rev. Sam Mathew, Vicar, St. Thomas Evangelical Church, Mannuthy, blessed the occasion with an opening prayer. Shri. K. Paul Thomas, Founder, MD and CEO, ESAF Small Finance Bank delivered the founder's message while Smt. Mereena Paul, Co-founder and Director, ESAF Foundation, gave the welcome address. Shri. Jacob Samuel, Co-founder, ESAF Foundation, offered a thanksgiving prayer. During the founder's speech, Shri. K. Paul Thomas reminisced about the eventful journey so far and recounted various memorable moments. "There was only one investor when I began this journey, and it was

God Almighty. My first capital was faith in God. ESAF is a celebration of God's faithfulness.", he stated in full faith.

Shri. K. Paul Thomas and Smt. Mereena Paul handed over the keys of houses built and donated as part of the Snehaveedu project. Shri. Joseph Jacob, State President, UESI Kerala, delivered the felicitation address. Shri. Christudas K. V., Director, ESAF Foundation, released the souvenir by handing over a copy of the book to Shri. Mathews Mathews, Director, GramPro Business Services. Smt. Annie Wang, Director, Women and Health Safety Programme, Opportunity International, released the Suraksha project report. Shri. George Thomas, EVP, ESAF Bank, proposed a vote of thanks.









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# Education, Child & Youth Development

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## Building The Nation By Nurturing Its Future

The core objective of the ESAF Balajyothi project is to assemble rural children by forming clubs and study centres and to improve their academic and non-academic performance.

### Target Beneficiaries

Schoolgoing Children

### Geographic Reach

Tamil Nadu and Kerala

### Programme Reach

68 clubs with 2,470 children

34 study centres with 720 children

### Highlights Of The Year 2021-22

- ▶ Formed 41 clubs and 1 study centre
- ▶ Conducted regular club activities and theme-based sessions
- ▶ Provided academic and non-academic support
- ▶ Organised leadership camps in Thrissur, Palakkad, and Malappuram districts
- ▶ Organised two adventure camps for CYRC members
- ▶ Rejuvenated one sports club with necessary accessories
- ▶ Provided regular football coaching to CYRC members
- ▶ CYRC Club participated in an under-11 football tournament and secured fourth place
- ▶ Organised training sessions for children on various topics like public speaking, drawing, and craft-making
- ▶ Provided career guidance to the children
- ▶ Conducted financial literacy sessions and provided piggy banks
- ▶ Recognised and awarded the best performing children for their achievements
- ▶ Celebrated Balajyothi Week
- ▶ Conducted region-level competitions on public speaking and drawing
- ▶ Developed and distributed workbooks to children





Balajyothi Project is one of the Flagship projects of ESAF Society supported by ESAF Small Finance Bank CSR project. The Project envisions to organise rural children in the form of Clubs and Study centres to bring holistic development in children. During this year 41 new clubs have been formed in Kerala and Tamil Nadu, thus inducting 1,118 children into the programme. Presently 2,470 children are part of the Balajyothi project through 70 clubs and 34 study centres.

## Regular Club Activities



A Balajyothi Club activity in progress at Cuddalore, Tamil Nadu.

Balajyothi Project is reckoned for its dynamic actions and deliberations at the club level. Normally the children in the clubs meet monthly once and the studycentre extends academic support to the children on a regular basis. Every month, theme-based sessions are organised for the children in different areas. The facilitators/ volunteers and the Balajyothi coordinators lead the sessions.

## Academic Support

Academic support for children is one of the focus areas of Balajyothi Project. The team has been providing tuition support to the children through the Balajyothi study centres. Balajyothi has 34 study centres through which children are provided tuition support and other academic guidance. 608

children benefitted academically through these study centres. The study centres were functional during the lockdown period also through online mode. The interventions of Balajyothi team through the study centres helped its members to secure high marks in the recent SSLC examinations.

## Training for Facilitators

Good teachers can guide the children effectively, the facilitators play the role of teachers in Balajyothi Study Centres. The knowledge upgradation of the facilitators is the

key to making the study centres dynamic. On this ground, the Balajyothi Project conducted two ToT programmes for the facilitators.



A direct session was organized for the facilitators on innovative engagement with the children.

17 facilitators from different studycentres attended the one-day training.

Dr. Jacob Samuel (Director and Co-Founder of ESAF) inaugurated the programme and Dr. Semichan Joseph (Assistant Professor-Bharatmata College) handled the session. Online sessions were also carried out for the facilitators to enhance and update their knowledge.

## Balajyothi Week



Financial Literacy class held at Karunagappally Balajyothi Club.

Balajyothi Week was celebrated in the month of November. Different activities were carried out in clubs with the support of bank officials. 60 children from Balajyothi clubs registered for the Online Quiz Competition and 32 children participated in the same. Children wrote letters to the Prime Minister of India on the theme 'India of my dream'.

*Considering the holistic development of children, the ESAF Balajyothi team organized training sessions in different non-academic areas such as drawing, craft making, and public speaking.*

## Drawing Training (Varamozhi)

79 children from Kerala and 16 children from Tamil Nadu attended the training sessions. The training sessions covered basics of drawing, different patterns in drawing, doodle art etc. The training began in October 2021 and continued till

March 2022. Children learnt to draw pictures through the training and on special days they displayed their skills by drawing pictures and cartoons on the special day themes.

## Craft making (Nirmithi)



Balajyothi Club members in Cuddalore with their papercrafts.

Craft making was another area the children were able to excel in, thanks to the initiatives of the Balajyothi clubs. Online sessions were organized to improve the craft-making skills of the children. 70 children from Kerala and 113 children from Tamil Nadu took part in the programme.

## Public Speaking (Vamozhi)



A still from a public speaking session.

With the intention of developing and improving the oratory skills of the children, the Balajyothi team conducted public speaking training in Kerala and Tamil Nadu through online and offline modes. A total of 654 children benefitted from the public speaking training, out of which 389 children were from Kerala and 265 were from Tamil Nadu. After undergoing training in public speaking, many of the Balajyothi members were able to participate in public speaking competitions organised by their schools, various newspapers and the Balajyothi Clubs.

## Paper-pen-making



A paper-pen-making training was conducted for the facilitators and the volunteers under the Balajyothi Project. 29 facilitators and volunteers attended the training. The resourceperson explained the materials required and how to make the paper pen. The facilitators trained the children in their respective centres on paper pen making and all together the children made 15000 paper pens with a seed inside and that was distributed to various school children to build environmental awareness and each pen thrown out after usage will give rise to one tree.

## Career Guidance

Career guidance training was given to the Balajyothi members in Kerala and Tamil Nadu. The training was aimed at helping the children set goals early on in life. Online and offline modes were adopted for the career guidance training and a total of 118 children benefitted from the programmes. In Tamil Nadu, two offline sessions (Minjoor & Kovalam) helped 39 children to receive career guidance with the help of social work students at Madras School of Social Work. In Kerala Students in 10th standard and above were the beneficiaries and 79 children from different clubs and study centres attended the session. Dr. Issac Thomas (National Level Trainer) was the resource person for the same.

## Adventure Camp



Balajyothi Students at Poomala Dam during the Adventure Camp.

Balajyothi students visited Poomala Dam as part of the Adventure Camp. The adventure camp helped the students learn from nature and gain life skills while exploring new places. Informative sessions and team-building activities were also conducted for the benefit of the students.

## Regular Football Coaching

As part of Balajyothi Project, regular football coaching was provided to the children belonging to the CYRC (Child & Youth Resource Centre) at Don Bosco

College ground, Mannuthy. 71 children are receiving regular training with the support of two coaches.



## Leadership Development Programme



A still from the Leadership Camp.

The Balajyothi team organised Leadership Development Training Programmes for moulding future leaders. Three training sessions were organised as part of the programme and 136 children benefitted from the same. Self-Awareness, Empathy, Team Building/ Critical & Creative Thinking, Decision Making, and Communication were the topics covered through the training programme.

## Holiday Camps

Two holiday camps were organised during the Christmas Vacation for the children of CA High School, Ayakkad and Don Bosco College, Mannuthy. 72 children participated in the camp. In the camp, the children were trained in different

sports such as football, basketball, and badminton, and theoretical sessions were also incorporated into the training programme. Child rights, leadership, and communication were the themes broadly discussed in the camps.

## Renovation of Playground



The renovated playground at M. M. U. P School was inaugurated by Shri. K. Paul Thomas (Founder - ESAF Group) on 23<sup>rd</sup> December at Pittukarikulambu. The playground was renovated with the CSR fund of ESAF SFB through Balajyothi-CYRC Project. The playground was blessed

by HG Yuhanon Mor Melitius, Manager, M. M. U. P. School & the Bishop of Malankara Orthodox Syrian Church, Thrissur Diocese. Smt. Kavitha Madhavan, President of Kizhakkancherry Gram Panchayat was also present on the occasion.

## Special Training

Special training programmes were organized for improving the academic performance of the Balajyothi members through the support of Tata TRENТ. Special training programmes were carried out for learning maths through games, memory enhancement, and communicative English. The details of the training areas follows:

### ► Learning Maths through Games

As part of the Balajyothi Project, 10 training programmes were conducted in Thrissur District, on the topic of learning maths through games. Shri. Prasad K. C., Certified Management Accountant, trained the children. The two-hour sessions included lectures and learning activities. A total of 259 children benefitted from the training.

### ► Memory Enhancement Training

The onset of the pandemic and the absence of physical classes affected the academic life of children. The Balajyothi team supported the children by helping them prepare for their exams through Memory Enhancement Training Sessions. The team conducted 10 training sessions in the Thrissur district and covered 205 children.

### ► Communicative English Workshops

Communicative English Workshops were organized for the students of 10 Balajyothi Clubs. Self-introduction, basic grammar, phrases, and communication were the topics discussed in the workshop. Shri. Jerish L. was the resource person for these sessions. Children from 11 clubs participated and got benefit of the sessions.



## Results (Outcomes and Impacts)

- ▶ All 13 Children who appeared for the 10<sup>th</sup> exam passed with distinction.
- ▶ Master Jeevan Biju of Perumbavoor Balajyothi Study Centre won the 2<sup>nd</sup> prize in the drawing competition organized by Block Resource Centre, Kuvappady.



- ▶ Kumari Devapriya Prakash of Mananthavady Balajyothi Club won the 1<sup>st</sup> prize in the online Folk Song Singing Competition organized by Calicut Sangeetha Sadas.

- ▶ Master Yadhu Prakash (Waynad BJC) won the 1<sup>st</sup> prize in World Environment Day Photography Competition jointly organised by Mananthavady Block Panchayat, Waynad Neithu Gramam and BRC Mananthavady. Sub Collector Smt. Sreelakshmi IAS gave away the prizes.



## Case Studies

### ► Case 1: A Blessing for the unreached

Mudicode Balajyothi Study Centre, Thrissur, is located by the side of an irrigation canal, in a bustling colony where the majority of the residents belong to the lower strata of society. For the residents, every day is a struggle to make ends meet; Government services and schemes seldom reach them and the children of the colony barely receive any academic aid. It was at this juncture that ESAF's Balajyothi centre shone like a ray of hope for the children of the colony.

The Balajyothi centre provided academic and non-academic support to around 20 students of different age groups in the colony. Anaswara E. S., a 10<sup>th</sup> standard student, was the smartest among all the students in the study centre.

Anaswara's family comprises her father, mother and two elder sisters. Her father is a daily wage labourer while her mother is a homemaker. Both her siblings are pursuing their education. The meagre income of her father was not even sufficient to meet the family's daily needs. Hence, attending private tuition was something Anaswara could only dream about. Despite their financial constraints, Anaswara's parents were desperately looking for a way to support her academic journey. Thus, in 2019, when they learnt about the launch of ESAF's Balajyothi club in their locality, they did not have to think twice about enrolling her.

The club brought out the best in Anaswara. She outshone her peers in academic as well as non-academic activities.

Last year, she was the only SSLC aspirant from the study centre and the facilitator gave her the privilege to attend special training. Her schedule was specially charted to make the best of her time.

The facilitator increased the number of special academic sessions and decreased the frequency of non-academic sessions. Special classes in Maths, Science, English, and Social Studies were also provided to strengthen her subject knowledge.

Apart from subject-oriented training, she also underwent counselling sessions to improve her mental well-being and face the exams fearlessly. Prior to the public examination, the study centre also provided intensive crash training sessions, an hour in the morning and two hours in the evening, to deepen her proficiency in the subjects.

No wonder, Anaswara proved her mettle and came out with flying colours. Her perseverance paid off, as the bitterness of her hard work turned to sweetness when she secured A+ in all the subjects in the SSLC examination. Her parents were ecstatic when they saw the result. They thanked the study centre and were grateful for the support and guidance the study centre provided to Anaswara.



### ► Case 2: Football is a dream, a dream to reality

Vinayjith C. V., 9 years of age, studying in the fifth standard in AUP School, Vadakkancherry, Palakkad, is a promising football player. Unfortunately, the child had neither the means nor the opportunity to nurture his skills and unlock his potential. The aspiring parents were quite concerned and were looking for sources to support them. Soon, they came to know about ESAF CYRC (Child and Youth Resource Centre) and managed to get him admission when the boy turned seven. His parents were quite determined to turn his dream of becoming a professional football player into reality.

From 2019 onwards, Vinayjith began to attend professional coaching sessions at CYRC. The training he underwent honed his skills and moulded him as a player. Later, he began to be recognised as the best forward in his team. The future looks bright for Vinayjith. During the All-Kerala Football Tournament (under 11) at Kuttanellur, he was the cynosure of all eyes, thanks to his stellar performance. He scored 15 goals and his team secured fourth place in the tournament in which many reputed clubs participated. He was the top scorer of his team and was selected as the emerging player of the tournament. Unsurprisingly, teams lined up to recruit him after the tournament.



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# Urban Initiatives

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## Thiruvananthapuram

### Organic Farming at Vattiyoorkkavu



ESAF partnered with Daya Kudumbashree to start organic vegetable cultivation at PTP Nagar, Thiruvananthapuram, as part of its International Women's Day Celebrations. The farming was initiated with the support of the HealthBridge Foundation, Canada and AstraZeneca's Young Health Programme (YHP). Adv. V. K. Prasanth, MLA, inaugurated the project in the presence of Smt. Sheeba, President, Kudumbashree ADS, Smt. Sanitha, Secretary, Kudumbashree ADS, and members of the Daya Kudumbashree.

## Kochi

### Beach Cleaning Drive at Fort Kochi

ESAF organised a beach cleaning drive at the Fort Kochi beach in association with Kochi Municipal Corporation, and the NSS Unit of Cochin College. In total, 140 students and volunteers participated in the beach cleaning drive.



## Kochi & Thrissur

### Promotion of Cycle Tourism

ESAF's efforts to promote cycle tourism, since 2017, are all set to come to fruition this year. The Government of Kerala gave Administrative Sanction (AS) to construct dedicated cycle tracks on the new State Highway that is planned alongside the state's coastline. ESAF will support the move by the committee

of the Spice Route Muziris Heritage Project to promote Cycle Tourism along the beaches, from Ernakulam to Chavakkad. The cycle tracks will be constructed on a 90 km stretch on the State Highway from Cherai to Chavakkad Beach.

## Thrissur

### Development of Children's Cultural Village in Ollukkara and Elanjikkulam

Based on the discussion held with the Mayor of Thrissur Municipal Corporation, ESAF was asked to draft a by-law for developing the Children's Cultural Village in Ollukkara and Elanjikkulam. The by-law was submitted to the Municipal Corporation, Thrissur.

## Thrissur

### Community Farming at Valapadu Gram Panchayat



ESAF partnered with the Valapadu LSGI and the Department of Agriculture to organise the official launch of community farming on 1.5 acres (6070.28 square meters) of land at Ward 8 of Valapadu LSGI. It was a result of the collective effort of 40 families within the ward and ESAF took the lead in successfully implementing the farming model at Valapadu Panchayat. After the harvest, both the departments extended their support to introduce informal local public markets in the area to sell the harvested produces.

## Thrissur & Nagpur

### Transport4All - Digital Innovation Challenge

The Nagpur Smart and Sustainable City Development Corporation Limited (NSSCDCL) and Municipal Corporation, Thrissur, have named ESAF as a member of the Directorate of Urban Land Transport's (DULT) Transport4All Task Force (TTF), to start the "Transport4All - Digital Innovation

Challenge", initiated by the Ministry of Housing and Urban Affairs (MoHUA), Govt. of India. This challenge was to address the existing issues in public transport services and to improve the infrastructure for promoting sustainable modes of transportation (Non-Motorized Transport).

## Malappuram

### Road Safety Week Campaign

ESAF, in partnership with the Traffic Police and Motor Vehicle Department, Malappuram launched a road safety campaign to reduce road accidents and accidental deaths of students and youth due to speeding and to create road safety awareness among the parents, pedestrians and the public in general.

A few students organised a street play on road safety. Shri. Anwar, Joint RTO, Tirur, distributed road safety leaflets to 1,000 drivers and pedestrians. Smt. Naseema, Chairperson, Tirur Municipality, inaugurated the campaign.

## Malappuram

### Students Organic Vegetable Market

ESAF with the support of the Malappuram District Panchayat, Malappuram Municipality and the Govt. College, Malappuram, organised a 'Students Organic Vegetable Market' on the premises of Malappuram Collectorate. The first set of vegetables harvested from the organic farming initiative was



put on sale at Govt. College, Malappuram. The District Panchayat, Malappuram, has given ESAF the approval to use the vacant space at the Collectorate for putting up informal local markets and students' market any time of the year.

## Malappuram

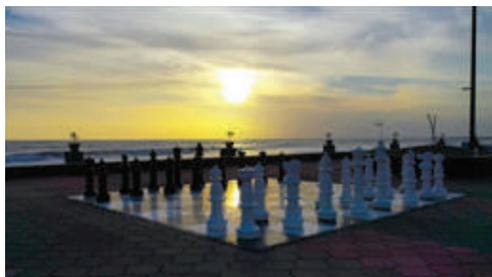
### Beach for All Campaign at Padinjarekkara Beach



ESAF organised a Beach for All Campaign at Padinjarekkara Beach, Malappuram, in partnership with Malappuram Municipality, and District Tourism Promotion Council (DTPC), Malappuram. Smt. Mariyumma Sharif, Chairman, Welfare Standing Committee, Malappuram Municipality, inaugurated the event in the presence of Shri. Salam Thanikkad, Manager, DTPC, Malappuram.

## Calicut

### Development of Kozhikode Beach and Bhatt Road Beach



The renovated Kozhikode Beach and Bhatt Road Beach now serve as functional public spaces for people to gather and engage in recreational activities. ESAF provided wheelchair-accessible ramps at Kozhikode beach to ensure accessibility for the differently-abled. Also, the cycle tracks and Bliss Park at Bhatt Road Beach cater to the needs of the community.

## Amphibious Chairs at Kappad Beach



ESAF, since 2017, has been providing technical support and organizing community initiatives with the Department of Tourism and DTPC, Kozhikode, for developing inclusive public spaces in the district. Kappad Beach received new

Amphibious Chairs for differently-abled people through 'Blue Flag Certification Programme' implemented by DTPC, Kozhikode. Kappad beach is the first beach in Kerala to have Amphibious Chairs.

## Kasargod

### Development of Kanhangad Beach

In 2021, ESAF partnered with Kanhangad Municipality and Revenue Divisional Office, Kasargod, to organize development initiatives at Kanhangad Beach, Kasargod. Now, ESAF is one of the core members of the Kanhangad Beach Development

Committee led by the Deputy Collector, Kasargod and Municipal Chairperson, Kanhangad Municipality. A mass beach cleaning drive was also organized at Kanhangad beach with the support of over 500 people from the community.



## Kasargod

### Beach for All Campaign & Beach Cleaning Drive

ESAF organised a Beach for All Campaign at Pallikkare Beach, Kasaragod, in association with Snehaveedu and JCI, Kanhangad Chapter. A Beach Cleaning Drive was organised at Kanhangad Beach in partnership with the District Administration and Kanhangad Municipality. ESAF is one of the members of the 'TheeramSundharaTheeram' Executive Committee, led by the District Collector, Sub Collector and Municipal Chairperson. This initiative aims to beautify the beach with inclusive recreational facilities and infrastructure.



## Kasargod

### Community Farming through Drip Irrigation System

ESAF, in partnership with Junior Chamber International (JCI), and the Dept. of Agriculture, launched a 'Community Farming through Drip Irrigation System' initiative at Ambalathara, Kasargod. Shri. K. Damodaran, Vice President, Kodom-Belur Gram Panchayat inaugurated the event in the presence of the Agriculture Assistant, JCI Officials, and Community Members.

## Bengaluru

### Installation of Bicycle Stands in Government Schools

ESAF's proposal to install bicycle stands in government schools was approved by DULT (Directorate of Urban Land Transport), Bangalore. The DULT is responsible for all the transport initiatives in the urban planning areas across the state, and they have agreed to install bicycle stands in 32 schools around Bangalore Urban areas, out of the 75 schools proposed by ESAF.

## Nagpur

### Installation of Open Gym at Trikoni Park

The Nagpur Municipal Corporation (NMC) endorsed ESAF's recommendations and set up an open gym with the necessary equipment at Trikoni Park (Ward No. 61), Gorewada, Nagpur.

## Nagpur

### 'Placemaking 2.0' Campaign at Mahal Market



ESAF collaborated with NSSCDL to initiate the 'Streets for People Challenge' in Nagpur City. A 'Placemaking 2.0' trial campaign was held as part of this challenge at Mahal Market with the intention of making the market pedestrian-friendly. The campaign was held as part of the Azadi Ka Amrit

Mahotsav, part II of the placemaking initiative of Smart Cities Mission and the Ministry of Housing and Urban Affairs. Urban Sketching, a Heritage Walk with the Nagpur Mayor and Chief Executive Officer of NSSCDL, and other activities were also held during the placemaking event.

## Guwahati

### Open Street Events

ESAF, along with the local partner "Pedal for a change", organized 4 open street events at Lachit Ghat, Fancy Bazar Ghat, Dakhingaon Cycle Track, and Khanapara Walking Zone - Guwahati in partnership with the Guwahati Municipal Corporation (GMC), Assam Institute of Management, Jeevan Kite River Festival SilaNoi, and local government bodies. Open street events are community-led initiatives aimed at reclaiming the streets of the city and these events were held every month at different locations in Guwahati City.



## Accessibility

### Designing Barrier-free Public Spaces

The School of Architecture and Planning Department of the Government Engineering College, Thrissur (GEC) has endorsed ESAF's Handbook (Handbook for Constructing Accessible and Barrier-free Infrastructure in Public Spaces, Leisure Zones and Tourism Destinations) as a reference document for designing barrier-free public spaces.

The Kerala Institute of Local Administration (KILA) has also included ESAF's Handbook in their training manual on how to create barrier-free public spaces, for the elected representatives of LSGIs and ULBs.

## AstraZeneca StepUp! Young Health Programme

ESAF partnered with the Kerala State Excise Department and Urban Local Bodies (ULBs) in all the districts to initiate Non-Communicable Disease Awareness Campaigns and campaigns against alcohol and drug addiction. ESAF identified vulnerable communities where drug peddling and alcohol addiction among young people were on the rise with the help of the Kerala State Excise Department. The Excise Department provided the list of red zones where such cases have been reported frequently. In total, 46 youth groups were formed in these areas during this period, and 1,475 young people, between the age group of 15 to 30 years, were enrolled in the project.

Several youth groups were trained with the help of specialized doctors from the Public Health Centres (PHC) to equip them to aid people suffering from alcoholism and drug

addiction which leads to NCDs. Public events and awareness campaigns such as cyclothons, walkathons, mini-marathons, football tournaments, wall paintings against drug addiction and alcohol, open street events and Beach for All campaigns for the differently-abled were organized across the district by the youth group members. These events helped to create awareness among youngsters and the general public about the importance of physical activities to prevent NCDs. Also, the youth groups were trained in organizing public events and campaigns with the support of the community and government departments.

The youth group members also introduced organic vegetable cultivation in coastal areas by mobilizing the support of the community and the Local Self Government Institutions (LSGI) to bring about behavioural change in young people. Drug peddling and alcohol addiction was a way of life for the youngsters in these areas. The LSGIs in Malappuram, Thiruvananthapuram, Kozhikode, Thrissur and Ernakulam districts gave 20,031.22 square meters of unused government land to the youth group members to launch the organic farming initiative. The initiative played a significant role in bringing a positive behavioural change among the youngsters and they began earning through the sale of vegetables. The project was helpful, to an extent, in dissuading youngsters, living in slums and coastal belts, from



Awareness session on NCDs at Mar Ivanios College, Thiruvananthapuram.



Organic Farming at Mar Ivanios College, Thiruvananthapuram.

consuming alcohol and drugs. The impact will be visible in the coming years. As of now, 2,840 Kg of different varieties of vegetables have been harvested by the youth group members from seven community farming sites.

In total, 1,475 young people directly benefitted from the project through 46 youth groups formed in the selected slum communities and coastal areas of 5 districts of Kerala.

	MALAPPURAM	THRISSUR	KOZHIKODE	THIRUVANANTHAPURAM	ERNAKULAM	TOTAL
Parents	350	368	400	400	250	1,768
Teachers	30	7	10	60	20	127
Community Leaders	48	29	8	15	10	110
Healthcare Workers	25	9	3	20	5	62



A cycle rally organised at Kozhikode against alcohol and drug abuse.



Football camp against drug abuse in Thiruvananthapuram

## Outcomes

This project has built the capacity of 46 youth groups in Kerala to curb NCDs and take preventive measures against NCDs. Now, they have a better understanding of how alcohol and drug addiction can cause NCDs. They were at the forefront in organizing 14 anti-drug awareness campaigns in vulnerable communities with the support of the Kerala State Excise Department and Department of General Education, Govt. of Kerala. The campaigns helped significantly in sensitizing the college students, general public, media personnel, government officials, police department officials and elected representatives about the need for a collective effort to stop drug peddling in the red zones. The public events organized as part of this project had an indirect reach of 14,979 young people who were staying in the urban areas.

Out of 1,475 young people enrolled in 46 youth groups, 342 had the habit of taking alcohol or drugs at the time of joining. The activities and

campaigns initiated through the youth groups helped to bring a positive behavioural change among 123 young people out of the 342 who were addicted to alcohol and drugs earlier. They even stopped taking drugs and this change happened in the second half of the project period. We could provide the youth group members with a livelihood opportunity by involving them in community farming and the sale of organic vegetables. Earlier, they were into drug peddling to make easy money, but now this scenario has changed. They have started taking organic farming seriously, after getting a regular income out of it. Since the LSGIs extended their support through the community farming initiative, cases of drug peddling registered in the police stations in the coastal areas

have reduced drastically. The youth groups have entered into a partnership with the Kerala State Excise Department to organize anti-drug campaigns in all the slum communities and coastal areas across the state.

"I used to take cannabis regularly along with my friends. But, when I joined the youth group and started participating in the anti-drug campaigns organized as part of the project, I understood how badly it affects one's health. So, I decided to slowly quit using drugs. It was not easy, but, other members of the group helped me to overcome it. I am not taking drugs anymore and I am quite happy to be associated with this project." 21-year-old member Fort Kochi, Ernakulam







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# Environment

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## Building The Future With Solar Energy

Urjabandhu is an entrepreneurship programme designed to train and establish entrepreneurs in the clean energy sector.

### Target Beneficiaries

Unemployed Youth, Local Electricians

### Geographical Reach

Kerala, Tamil Nadu

### Programme Reach

- ▶ Trained 115 Urjabandhus from Kerala and Tamil Nadu
- ▶ Trained 15 women on the topic energy efficient product assembly

### Highlights Of The Year 2021-22

- ▶ Trained 57 Urjabandhus from Kerala and Tamil Nadu in three batches
- ▶ Conducted energy-efficient product assembly training for women
- ▶ Completed solar projects of 402 kW as of 31<sup>st</sup> March 2022
- ▶ Provided follow up training to existing entrepreneurs
- ▶ Provided marketing support to Urjabandhus through solar dealers' meet
- ▶ Provided continuous mentorship to Urjabandhus
- ▶ Registered 11 Urjabandhus under MSME Udhyam





ESAF Urjabandhu Programme is a flagship programme for promoting and developing clean energy entrepreneurs with the support of ESAF Small Finance Bank. This initiative can gradually replace conventional energy with clean energy. ESAF has conducted 3 Urjabandhu Training Programmes in the year 2021-22 to train 57 candidates on PV System design, installation and maintenance. 16 candidates from Tamil Nadu and 41 candidates from Kerala benefitted from the programme.



The training was conducted at APS Poly Technic College, Kaggalipuru-Bengaluru, with the support of Kwatt Solutions Private Ltd. In Kerala, two training sessions were conducted at Mithradam Renewable Energy Institute, Aluva, with the technical support of MSME-TI, Thiruvalla. The duration of the training was 5 days and it covered both theoretical and

practical aspects of the Solar PV System. The training covered a wide spectrum of topics, from basics such as electricity to advanced topics like the complete designing of different types of Solar PV Systems. The practical sessions incorporated into the training made the programme more effective. The entire training session was led by experts.

## Follow-up sessions for Urjabandhus



ESAF provided trained entrepreneurs with hand-holding support for progressing in their fields. Follow-up training sessions were conducted as part of the hand-holding programme. The Urjabandhu Team conducted 7 online follow-up meetings for clearing doubts and enhancing the knowledge of the entrepreneurs.

## Solar Dealers' Meet



As handholding support to the clean energy entrepreneurs, ESAF conducted solar dealers' meet for the Urjabandhus in Kerala and Tamil Nadu. The meetings were intended to strengthen the solar entrepreneurs and develop their business opportunities. Two meets for solar dealers were conducted in the year.

## Assembly training for Women

ESAF conducted a two-day training on LED circuits and LED star-making to popularise and promote the use of energy-efficient products and encourage like-minded entrepreneurs. The two-day training held at MSME-Development Institute, Thrissur was organised with the technical and training support of the Department of Electronics, St. Thomas College, Thrissur. With the support of ESMACO, 15 women from different locations in the Thrissur district participated in the training programme. The training helped the women to learn LED assembling and LED star-making.



## Marketing Support

### Marketing support for women entrepreneurs assembling LED lights

ESAF supported women entrepreneurs who received training on LED circuits and LED star-making for marketing their products during the Christmas season. The women trained under the programme expressed their interest in making and selling the LED stars in the market and ESAF took the initiative to support them in marketing their products. 6 out of 15 women who underwent the training came forward with

a plan to produce and sell LED stars during Christmas. ESAF collaborated with ESAF SFB and Cedar Retail Private Ltd. to market the LED stars. As a result, CEDAR helped the women under the Mahilodaya Programme, and thereby 165 stars were sold through CEDAR, and 30 stars were sold locally. Through this, the women could earn a profit of Rs. 17,619/-.



## Marketing support for Urjabandhus

A marketing support meeting for the ESAF Urjabandhus in Kerala was organised at MSME DI-Thrissur on 28<sup>th</sup> February 2022. The agenda of the meeting was the formation and development of a cluster and the establishment of networks. A marketing support workshop was conducted for the 5<sup>th</sup> batch of trainees at MSME-DI, Thrissur, on 30<sup>th</sup> March 2022.

19 Urjabandhus attended the programme and received their certificates. The future plans of the Urjabandhus, marketing opportunities, and banking schemes were also discussed during the workshop. The office-bearers of ESAF SFB, ESAF Society, and MSME Department were present and spoke on the occasion.

## Results (Outcomes and Impacts)



Urjabandhu Training Programme in Tamil Nadu.

- ▶ Installed solar projects (on-grid/Off-grid) -405 kW total installed capacity-which generates 5.34 lakh units of electricity annually
- ▶ 31 entrepreneurs undertook business worth Rs. 2.8 Cr with a profit of Rs. 42 Lakhs to Urjabandhus
- ▶ 502 tonnes of CO2 offset per year
- ▶ Through the installation, consumers could collectively reduce electricity bill amounting to Rs. 32.07 lakh
- ▶ Completed 810 Man days' work, worth 9.72 lakh Rupees through the installations
- ▶ 15 Urjabandhus completed Udhyaam registration

## Case Studies

### ► Case 1: Urjabandhu Powers His Future

Urjabandhu has proved to be the right impetus for many aspiring entrepreneurs in the clean energy sector. The story of 43-year-old Muhammad Rahim from Thrissur is no different. For Muhammad Rahim, entrepreneurship was a long-cherished dream. Hailing from a middle-class family consisting of his wife and two children, he chased his dream with commitment. In 2019, just before the invasion of the pandemic wave in Kerala, he quit his job as a logistic professional abroad and relocated to his hometown to fulfil his dream. As his siblings were in the inverter and battery business, he didn't need to ponder too much about the path to be followed. He soon launched an inverter business but was quick to identify the potential of solar technology. Lack of expertise in the field held him back from exploring further. He, however, began to gather leads and relied on third parties for solar panel installations at a nominal commission. The growth opportunities of solar motivated him to make the big leap. With an aim to launch a solar installation business of his own he enrolled as a candidate in ESAF's Urjabandhu training programme. The five-day residential training on solar PV system design, installation, and maintenance, from 21<sup>st</sup> to 25<sup>th</sup> April 2021, at Renewable Energy Institute, Mithradham, Aluva,

opened a new world of possibilities to Muhammad Rahim. He not only learned about the technical aspect of the solar PV system but also gained insight into the marketing aspect of the technology. The training helped him to elevate his business to a new level. He completed seven solar projects (on-grid and off-grid) of 31 KW capacity as of January 2022 and earned a profit of around Rs. 3,10,000. ESAF's training brightened the business prospects of Muhammed Rahim's enterprise; he is looking forward to creating employment opportunities for unemployed youth in his neighbourhood through his venture. "I am forever indebted to ESAF for the Urjabandhu training. It not only opened the doors of solar business for me but also taught me to manage a business successfully," he did not hide his happiness and gratitude while concluding.







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# Skilling and Livelihood Development

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# Skill Training for Women Entrepreneurs

## Creating Entrepreneurs Through Upskilling

ESAF develops the skillset of women entrepreneurs through various training sessions to build their enterprises and help them grow as entrepreneurs.

### Target Beneficiaries

Women

### Geographic Reach

Kerala, Tamil Nadu, and Karnataka

### Programme Reach

▶ Trained 1,944 women on different skill sets during 2021-22 (trained 6,246 women altogether)

### Highlights Of The Year 2021-22

- ▶ Reached 556 women through 16 food processing training sessions
- ▶ Reached 484 women through 16 tailoring training sessions
- ▶ Reached 442 women through 5 online webinars
- ▶ Reached 276 women through 8 EDP and marketing training sessions
- ▶ Reached 145 women through 3 agriculture and allied training sessions
- ▶ Reached 41 women through 2 beauty and wellness training sessions
- ▶ Provided marketing support to women entrepreneurs through market linkage, registration, and licencing support



Enhancing employability and entrepreneurship through training and mentorship is one of the most significant aspects of the skill development programme. Through the initiative of the Skill Development Team, ESAF could train 1,944 women SHG members by way of online webinars, apart from 51 skill development training sessions conducted on topics like food

processing, tailoring, beauty & wellness, agriculture-related activities, EDP & marketing. Even amidst Covid - 19 restrictions and social distancing, ESAF organised skill development training in Kerala, Tamil Nadu, and Karnataka with the support of ESAF Small Finance Bank. The support from ESMACO ensured the smooth execution of the programme.

## Food Processing



In the food processing sector, ESAF conducted 16 training sessions on different topics such as chocolate & cookie making, cake making, pickle making, malt making and

creating value-added products from mushrooms. Through the training, ESAF reached 556 women entrepreneurs from Kerala, Tamil Nadu, and Karnataka.

## Tailoring



Tailoring is a sector in which women entrepreneurs have a huge scope for success. Therefore, ESAF conducted 16 advanced training sessions in tailoring and trained 484 women. The topics covered through the training were,

kidswear and jumpsuits, floormat making, cutting, designing and stitching, making masks & cloth carry bags, and stitching curtains.

## Beauty & Wellness



Beauty and Wellness training sessions were provided to the existing women entrepreneurs working in the beauty and wellness sector. 41 women entrepreneurs were trained in beauty and wellness through 2 training programmes.

## EDP and Marketing

EDP and marketing training was conducted for entrepreneurs and small and marginal employees as part of the skill development training. Apart from this, 8 training programmes were carried out and 276 women were trained in marketing and entrepreneurship.



## Agriculture Allied Activities

Agriculture and Allied training sessions were organized for the women who were working in the agriculture sector. 145 women were trained through 3 training sessions.



## Online Webinar

Online webinars were conducted for women entrepreneurs to clear doubts and enhance their concept clarity. Trade-wise sessions, as well as sector-wise sessions, are organized as a part of the training. 6 online webinars were organised and ensured the participation of 442 women in the sessions.

The trade-wise and programme-wise distribution:

Training Sector	No. of training sessions	No. of participants
Food Sector	16	556
Tailoring	16	484
EDP & Marketing	8	276
Agriculture & Allied Training	3	145
Online Webinar	6	442
Beauty & Wellness	2	41
<b>Total</b>	<b>51</b>	<b>1,944</b>

## Results (Outcomes and Impacts)

- ▶ 43 women entrepreneurs have availed loans worth Rs. 32.60 lakh for expanding their business after the training
- ▶ 3 of the entrepreneurs have established linkage with Cedar Retail Pvt. Ltd. and have done an initial business worth Rs. 12,800
- ▶ 5 food processing entrepreneurs received FSSAI licenses and supplied 50 kg chocolates worth Rs. 30,000 to the bakeries
- ▶ 6 floor-mat-making units have been established with an initial investment of 1.8 lakhs. It was established with the loan support of ESAF SFB and it generated employment for 12 women entrepreneurs
- ▶ 9 women entrepreneurs who attended the agri training have packed and supplied 20 tonnes of dried cow dung and goat dung worth Rs. 1.76 lakh through ESPCL
- ▶ After beautician training, on average 41 members are earning an additional income of Rs. 1,20,000/- per annum through different types of bridal makeup

## Case Studies

### ▶ Case 1: The training that makes her life beautiful

Sajeera T. K., 36 years, runs a beauty and wellness clinic. Her family hails from Ammanappara, Kannur. Her family is made up of her husband and two children. Her children are pursuing their education and her husband is a gulf returnee.

A few years back she learned a beautician course from a private institute and joined a beauty parlour in Taliparamba. She had plans to open a shop of her own after learning the ropes of the trade. Once she gained sufficient experience, she started a parlour as planned, in Pazhayangadi. Her beauty parlour was registered under District Industrial Centre, and she was earning around Rs. 25,000 per month as profit. But the happiness did not last long, the 2020 lockdown shook her business to the core and she was forced to shut the shop. Her husband also lost his job around the same time.

Sajeera did not lose hope amidst the crisis. She brought all the beauty equipment home and began operating from her house. Customers visited her house whenever they needed her services, she also offered doorstep services to her clients.

It was at this juncture that Sajeera heard about the beauty and wellness training and Entrepreneurship Development

Training organised by ESAF at Kannur. She joined for the same and successfully completed it. This helped her in two ways. Through the training, she learned the latest techniques in beauty & wellness and also gained the confidence to restart her beauty parlour. She opened a beauty parlour cum tailoring centre at Talipparamba, near her home.

She is a part of ESAF Sangam since 2018 and is thankful for ESAF's timely support in developing her business. "ESAF's training rejuvenated my skills and gave me the confidence to restart the parlour. Now I am planning to upscale my business," she concluded gratefully.



### ► Case 2: She realises her dreams through designing

Ajitha T. belongs to a middle-class family comprised of her husband and two children, a boy and a girl. Her husband works as manual labourer in the gulf and Ajitha is in charge of household chores.

Ajitha was born and brought up in Coimbatore, Tamil Nadu. Once she completed her matriculation, she set out to learn new skills as she was not keen on pursuing higher studies. She opted for sewing and began to work in a garment company nearby.

After marriage, she shifted to Palakkad and her husband's meagre earnings were the only source of income for the family. The financial requirements of the family piled up after each passing day. The education expenses of the children further worsened their financial condition.

Soon, her husband migrated to the middle east in search of better employment opportunities. Ajitha then used her tailoring skills to support her husband. In 2018, with ESAF's support, she purchased sewing machines and established a tailoring centre.

She used to take orders for school uniforms, kidswear & ladieswear. During peak seasons such as Onam, Ramadan & temple festivals and the beginning of the academic year, she even hired a part-timer who could also sew menswear.

Generally, she used to earn around Rs. 10,000 per month, but the Covid-19 pandemic affected her enterprise and this was reflected in her monthly income.

She was looking for a way to further expand her business but she was badly in need of learning new skills other than stitching. It was during this time that the ESAF Sangam informed her about the skill development programmes of ESAF. She then attended the training for Saree designing and the Entrepreneurship Development Programme.



The training programme helped her in two ways. Apart from fabric painting, she learned how to successfully run an enterprise. The new skills that she learned are helping her in designing new patterns and she is getting new orders for designs. As a result, there has been a significant improvement in her monthly income. Ajitha is very optimistic about expanding her enterprise further. She expressed her gratitude towards ESAF for organising such training sessions.

## Skill Training for Youth

### DDU GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

The Government of India has set an ambitious target for providing skill training to 500 million of its youth by 2026, which is in line with the estimated demand for skilled manpower over the next decade. As per the 2011 Census, India has 55 million potential workers between the ages of 15 and 35 years in rural areas. At the same time, many industrialized nations are facing the problem of an ageing population. Some of these countries are expected to face a cumulative shortage of 57 million workers by 2025. These numbers represent a historic opportunity for India to transform its demographic surplus into a demographic dividend.

DDU-GKY is a part of the National Rural Livelihood Mission

(NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and catering to the career aspirations of rural youth. DDU-GKY is uniquely focused on rural youth from poor families, between the ages of 18 to 35 years. As a part of the Skill India Campaign, it plays an instrumental role in supporting the social and economic programmes of the government. ESAF has been partnering with NRLM by training and placing 1,195 rural youth under the DDUGKY Programme as a Programme Implementing Agency (PIA). Today, ESAF Academy for Professional Skills shines as a youth development centre in Kerala, a hub for the development of youth from marginalized and deprived communities.

### Focus Area

► Skilling the Rural Youth

### Skilling Area

► Banking Financial Services and Insurance (BFSI) Sector

### Different Domains offered at ESAF Academy for Professional Skills

► Banking Finance and Insurance Services (Accredited By NCVT) - 6 Months.

## Training Achievements

States	Number of Students Trained	Number of Students Placed
Kerala	551	424
Karnataka	260	237
<b>Total</b>	<b>711</b>	<b>661</b>

## Impact Stories

### FAR BEYOND A DREAM

Name :	Sneha Sebastian
Address:	Kattikulakattu(House), Mandapam(P.O.) Chittarickal(Via), Kasaragod-673326
Name of PIA:	Evangelical Social Action Forum (ESAF)
Location of Training Centre:	Chiyaram, Thrissur, Kerala
Current Employer & Location:	ESAF Small Finance Bank, Kanhangad
Salary per Month in INR:	Rs. 23,000
Contact Number:	9188868145



This is indeed a proud moment for me. I would like to express my gratitude to the officials of ESAF DDU GKY, Chiyaram, for giving me an opportunity to learn. No doubt, the centre is blessed with good mentors. Their guidance helped me to secure a job, as a Teller, in ESAF Small Finance Bank. With this job, I can now stand on my own feet without depending on others. Thank you ESAF DDU GKY Chiyaram for the unstinted support provided to me during my studies and thereafter.

Before DDU GKY, my family members were tense about their daughter's future. But now, the situation is quite opposite. Even when the male members of my family struggled to find opportunities, during the pandemic, I was financially independent and was able to support my family in many ways. Once again, I thank ESAF for the training that received under the DDU GKY Project.

Since I was a differently-abled person, I faced many difficulties throughout my life. During my childhood, I often felt inferior

to my peers. After graduation, my job applications were mercilessly rejected due to my disability. It was a dark and desperate period for me. When I heard about the ESAF-DDU GKY training programme, I enquired about it and was really interested in joining the same. ESAF-DDU GKY family welcomed me wholeheartedly despite my disabilities. And little did I know that my life was about to change. The programme really helped me to gain confidence and taught me many valuable lessons. I felt I could do anything just like others. The trainers helped me in countless ways. As soon as the training was completed, I was placed at ESAF SMALL FINANCE BANK, in Kasaragod district as an officer trainee. Now I am working at the Kanhangad branch as a Bank teller. Since childhood, I used to think that, I would have to depend on others, but now the situation is completely different. Now I have become an independent woman who is able to support my family. None of these would have happened if I hadn't joined the training programme. Once again, I thank ESAF for the training received under the DDU GKY Project.

## Kaitharikkoru Kaithangu

### Diagnostic Study- Kuthampully Weaving Community

Following the successful campaign of KaitharikkoruKaithangu, a diagnostic study has been planned with the support of NABARD. The diagnostic study revealed the following needs of the weaving communities:

- ▶ **Marketing intervention** – A professional marketing system needs to be envisioned and implemented with consistency to bring a change
- ▶ **Financial intervention** – Crowdfunding, working capital, loans, etc. are necessary to fund their current debt and to keep a reserve fund for the future interventions of the project
- ▶ **Design intervention** – Professional design support is required to repurpose the traditional weaving skills, to address the contemporary market and the target segment
- ▶ **Workforce intervention** – Need capacity building and skilling of the key stakeholders in the project- the weavers



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# Sustainable Tribal and Rural Development

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## LIMS SKILL TRAINING:

### Equipping youth and women for employment through skill training

LIMS, a skill training Institute of ESAF, aims to enhance the employability of marginalised youth and women from the hinterlands of Jharkhand through skill training programmes. LIMS collaborates with NGOs and Government Organizations

to identify and train beneficiaries. The Chief Minister's Micro Enterprises Development Board, Jharkhand, NABARD and Sido Kanhu Murmu University (SKMU) Dumka, Jharkhand, are some of the agencies that are associated with LIMS.

### SKMU Certified Skill Training Programme

LIMS launched several skill training certificate courses in association with the Sido Kanhu Murmu University. Natural Fibre Arts & Craft, Tribal Arts & Craft, Textile & Apparel Value Addition, Agriculture & Medicinal Plants, and Micro

Enterprises Development were some of the courses that were launched as part of the initiative. 1,179 members benefitted from the six-month certificate courses. The participants were from different districts of Jharkhand, Orissa and Bihar.



A handicraft skill training programme was organised with the support of Mukhyamantri Laghu Evam Kutir Udyam Vikas Board, and the Government of Jharkhand. 200 beneficiaries from the Schedule Caste communities of Godda, Pakur,

Sahabganj, Jamtara, Deogarh, Dhanbad, Giridhi, East Singhbhum, and Seraikela & Kharsawan districts of Jharkhand participated in the programme.



As part of NABARD's Skill Development Programme, 60 women were trained in bamboo and cane craft making. The trained

women were linked to the regular supply chain of production through ESAF Swasraya Producer Company Limited.

### Case Study

#### ► Case 1: Merila can dream now!

Merila Marandi, from Majdiha village in Dumka, lost her mother when she was 10 years old. She had to shoulder the responsibilities of her home and take care of her three younger siblings. Merila's father was engaged in subsistence farming, gathering just enough for the family to have food three times a day. It was difficult for the father to engage in any other work, leaving behind the three young girls alone at times.

The turning point came for the family after Merila joined a skill

development programme at LIMS. After being trained, Merila also trained her sister in making bamboo-based products. Now, the sisters are able to earn about Rs. 13,000 a month. This income has helped the family to have a better quality of life. More importantly, it has helped Merila's younger siblings to have access to better school and tuition facilities, and even wear decent clothes - things that were beyond their reach earlier. Merila and her sister are continuing to work hard to save money so that they can resume their studies. She is on her path to fulfilling her dreams!



## Development Support Programme for Stone Quarry affected Communities (DSSQC)

The development support for communities affected by stone quarries at Shikari Pada block of Dumka, Jharkhand and Birbhum districts of West Bengal focuses on providing alternative livelihood and education support for the

community members. It includes non-agri based livelihood training programmes, entrepreneurship development, marketing support, bridge school, moral education and an awareness programme on financial services.

### Livelihood Programme

1. Stitching
2. Water hyacinth-based craft training
3. Furniture-making training
4. Stonecraft training
5. Bamboo plantation training
6. Palm leaf-based product-making training



**Marketing Support** - ESAF provided marketing support to community members trained in different types of livelihood income generation programmes through various modes.



1. Common Facility Centre (CFC) – Beneficiaries trained in craft-based products were linked through the CFC which is set up at Telbula village in Dumka. ESAF supported the marketing of craft products made by beneficiaries through the CFC.

2. Farmer Producer Organisation (FPO) – ESAF provided marketing support to bamboo farmers at the Shikaripada area. Realising the scope of bamboo for various commercial purposes, many farmers opted for training in bamboo cultivation. ESAF is providing the marketing support to the farmers by linking them to bulk buyers.



3. Women trained in making apparel received orders for stitching eco-friendly bags.

4. Products were promoted through FabIndia and e-commerce. Market orders on craft products were mobilized through ESAF Swasraya Producer Company Ltd.

**Entrepreneurship Training Programme** - ESAF conducted Entrepreneurship training programmes for 42 community members to mould their skills in bamboo-based entrepreneurship.

### Setting up and Development of Training Centre

- ESAF set up and developed a training centre for teachers training, carpentry, handloom, stone craft, tailoring and bamboo cultivation at Benagaria, Shikaripara.



## Education: Bridge School



Bridge School was a place of hope for rural children during the lockdown period. As all schools were closed for almost two years, bridge education supported 575 children with daily tuition services. In rural villages, children were taught through stories, rhymes and activities with the support of audio-visual materials.

### Kids Club

In the monthly Kids Club Programme, children were taught moral values through stories. Kids Club Programmes were conducted in 25 villages and 641 children participated in the same.

Hopna Soren from Aamchua village in Dumka was unable to attend school for two years due to the COVID-19 lockdown. It was during this time that the Bridge school began providing daily tuition for one and a half hours. Hopna attended the tuition regularly and continued learning through audio-visual classes.



## Promotion of Bamboo MSME Cluster for Sustainable Development - An EU - SWITCH ASIA Project

The objective of the EU-Switch Asia Project is to promote bamboo as a sustainable resource and generate green jobs. The project is designed to help the local community and other stakeholders to collaborate for the promotion of a green economy, sustainable growth, economic prosperity and poverty reduction along with mitigation of climate change.

### Case Study

#### Case 1

Sunita Mohali from Lakhikundi village, Dumka, is a bamboo artisan. Like most artisans, she was struggling due to the lack of systematic marketing channels. Due to her meagre earnings and lack of sufficient marketing support, she was not in a position to increase production. After attending the skill enhancement training, Sunita started getting work orders from ESAF Swasraya Producer Company Limited to produce lifestyle handicraft products. Financial linkages helped her in buying raw materials for bulk orders. ESAF's intervention helped many artisans like Sunita to get financial support and take up bulk orders. Sunita was also able to construct a house with the additional income she earned.



Sunita Mohali being awarded the Priyadarshini Awards by the MSME Dept., Government of India.



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# Farm Sector

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## Farm Sector

ESAF aims at overall livelihood improvement of farmers by providing on-field support through trained entrepreneurs (Pashumitras and Krushakmitras), strengthening Farmer Producer Organisations through training and market linkage and thus creating sustainable livelihood for farmers.

### Target Beneficiaries

Small and Marginal Farmers, FPOs

### Geographic Reach

Kerala, Tamil Nadu, Karnataka, Telangana, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha, Jharkhand

### Programme Reach

- ▶ 123 FPOs in 9 States with 65226 farmer members
- ▶ Trained 44 Pashumitras to provide dairy-based services
- ▶ Trained 46 Krushakmitras to provide agri-based services
- ▶ Established 14 milk collection centres

### Highlights Of The Year 2021-22

- ▶ Formed new 40 Farmer Producer Organisations in 8 States with membership of 6636 farmers
- ▶ Trained 25 Pashumitras
- ▶ Trained 27 Krushakmitras
- ▶ Established 7 milk collection centres
- ▶ Conducted branding, packaging, and licencing training with the participation of 10 FPOs
- ▶ Created marketing platform for 51 Farmer Producer Organisations through 4 buyer-seller meets



## ESAF Pashumitra

### Pashumitra Training

Pashumitra is a flagship project of ESAF where, Pashumitras are Dairy Entrepreneurs who are trained to provide dairy based services to the farmers of FPOs. With the support of ESAF Small Finance Bank, Pashumitra training was conducted at BAIF, Karnataka, for creating socio-agriculture entrepreneurs in rural areas to support dairy farmers. Under the programme, ESAF mobilized and trained 25 candidates from Karnataka (7) and Tamil Nadu (18). The training focus was on practising artificial insemination in fields. The in-house and field training helped the trainees to effectively support the dairy farmers in artificial insemination and in supplying nutritional feeds for the cattle.

Pashumitras trained	25
AI completed	1,420



### Follow-ups/Refresher Training

For improving the theoretical and practical knowledge of the existing Pashumitras, ESAF conducted refresher training and orientation programmes. Three refresher and follow-up training programmes were organised in the year 2021-22 to support the entrepreneurs in upgrading their knowledge as well as clearing their practical doubts during the field-level interventions.

## Results (Outcomes and Impacts)

- ▶ 25 candidates have successfully completed Pashumithra training
- ▶ 1,465 Artificial Inseminations worth Rs. 3,66,250 completed through 9 Pashumitras in Karnataka and Tamil Nadu
- ▶ On average, Pashumitras are providing services worth Rs. 19,474 per month with a profit of Rs. 9,096
- ▶ 30 farmers availed of Dairy loans worth Rs. 45 lakh from ESAF SFB

## ESAF Krushakmitra

### Krushakmitra Training

Krushakmitras is a flagship project of ESAF where, Krushakmitras are Agri Entrepreneurs, who are trained to provide agriculture based services to farmers of FPOs. With the support of ESAF Small Finance Bank, Twenty-seven entrepreneurs from Tamil Nadu were trained under the Krushakmitra Programme as part of the CSR initiatives of ESAF Small Finance Bank. The training was organized for two batches, with the participation of 27 candidates, in the training institutes of MYRADA training centre, Hosur, and KVK, Krishnagiri. The technical support for the training was provided by KVK, Krishnagiri. After the completion of the training, the Krushakmitras were equipped with tool kits and uniforms for extending their support to the farmers in the villages.

### Refresher Training

ESAF conducted a follow-up training for the existing Krushakmitras at KVK, Krishnagiri, to enhance their theoretical and practical knowledge. The important areas covered through the training were agent banking, business plan preparation, linkages with Cedar Retail Pvt Ltd., and the roles and responsibilities.



## Results (Outcomes and Impacts)

- ▶ 27 Candidates have successfully completed the Krushakmitra training
- ▶ Microbial consortium (INM)-8000 kits, Pseudomonas IPM 8000 kits and Trichoderma IDM 9000 kits worth Rs. 5.7 lakh have been procured from ESMACO and were distributed to 25000 farmers for demonstration purpose

## Setting up of Collection Centres and Market Infrastructure



### Setting up of Milk Collection Centres

With the intention of supporting the dairy farmers in rural areas, ESAF set up milk collection centres to procure milk and to ensure fair pricing to the farmers. As part of its CSR initiatives, ESAF SFB established 10 milk collection centres with ancillary equipment. As of now 14 milk collection centres are functioning, procuring 3,500 litres of milk per day on average.

The farmers are getting an additional benefit of 1 rupee per litre of milk from the established collection centres and the milk collection agents are also getting the benefit of one rupee per litre. Hence the collection centres are helping the farmers to get fair pricing on one side while providing a source of livelihood for the milk collection agents on the other side.

### Results (Outcomes and Impacts)

- ▶ 13 dairy collection centres are functioning and procuring 11,47,195 litres of milk per year, worth Rs. 39 lakh
- ▶ Through the milk collection, 13 entrepreneurs have received a total of Rs. 11.5 lakh as incentive in the year
- ▶ 23 dairy farmers availed of Dairy loans worth Rs. 36.8 lakh from ESAF SFB

## Capacity building and marketing infrastructure



As part of extending support to the farmers at the grassroots, ESAF initiated capacity-building and market linkage support programmes through the support of ESAF Small Finance Bank CSR projects in the farm sector. In the year 2021-22, four buyer-seller meetings and one training on branding, packaging, and licensing were organised.



### Buyer-Seller Meetings

For the promotion of Farmer Producer Organisations and their products, ESAF organized 4 buyer-seller meetings in Tamil Nadu in the year 2021-22. Prospective buyers, representatives from the Government Agriculture Department, NABARD, ICRISAT, and farmers attended the meetings. The buyer-seller meetings were organised at Ariyalur, Permbalur, Nilgiri, and Hosur. Altogether 56 FPOs were present in the buyer-seller meetings.



### Training on Branding, Packaging, and Licensing

A training session on branding, packaging, and licensing was carried out at MABAIF, Madurai. 22 farmer representatives from 8 FPOs attended the training.

### Results (Outcomes and Impacts)

- ▶ 13 FPOs have been involved in collective, marketing benefitting 2013 farmers
- ▶ 2094 tonnes of Agri produce (vegetables, millets, and flowers) worth Rs. 589.56 lakh have been marketed during this financial year

# CBBO Project

ESAF has been empanelled by NABARD and NCDC to promote 40 Farmer Producer Companies in 8 states

## Training & Exposure Visits

A two-day capacity-building training was organized in Kerala for CEOs of Farmer Producer Organisations and their supervisor cadre employees viz. cluster coordinators. The training covered sessions on Roles and Responsibilities of CEOs, Conflict Management, Project Management, Financial Management, Record Maintenance and Regulatory Compliance. Apart from this, CEOs of successful FPCs shared their experiences during the programme. Several exposure

visits, to successful FPOs and nearby KVVKs, and sessions for overall improvement of FPO activities were conducted for the FPO members. 50 FPO members from ED Oil Palm FPCL, Telangana, visited the Ashaeropet plantation in Khaamam district to learn more about oil palm cultivation. 10 BoDs of Nila FPCL, Kerala, visited Valluvanada FPCL, Malappuram, to understand the basic strategies behind procuring and marketing coconuts.



## Results (Outcomes and Impacts)

- ▶ 21 FPCs from 5 states received sanctions worth Rs. 18 lakh each for FPC management. FPC Offices were opened in all the states and they were inaugurated by officials from NABARD, ESAF and Government Departments.
- ▶ An equity grant worth Rs. 6,00,000.00 was received by Nila FPCL, Kerala and another grant worth Rs. 82,600.00 was received by Jai Kishan FPCL, Odisha, from the Central Government as part of its efforts to empower progressive FPOs for furthering their business.
- ▶ A piece of land was allotted to Bheemadevarapalli FPO in Telangana, by the State Government, for setting up an office of their own.
- ▶ First General body meeting were held in 4 blocks in Kerala, 2 FPCs in Telangana, 3 FPCs in Chhattisgarh, 2 FPCs in Odisha, 2 FPCs in Maharashtra, and 2 FPCs in Telangana, involving hundreds of farmers. Officials from NABARD, the Agriculture Department and the Horticulture Department, and several MPs and MLAs participated in the meeting. Share certificates were issued to farmers during the meeting.
- ▶ Setting up of a Coconut Dehusking Machine with a capacity of 4,000 nuts/day and an Arecanut Dehusking Machine with a capacity of 300 kg nut/day in FarmAsist FPCL in Irrity block in Kerala, gave cost advantage to FPO members as well as other farmers in the area.
- ▶ The partnership between Nila FPCL and Keramithra, ensured FPO members received regular services with a 50% discount on coconut harvesting, addressing the labour shortage and high cost of harvesting coconuts.
- ▶ Sonadehi FPCL in Chhattisgarh assisted farmers to get paddy sacks for Rs. 30.00 per sack instead of the market price of Rs. 45.00. So far, 3,500 paddy sacks have been distributed.
- ▶ A farm school programme was launched at Greens Mala FPCL, Kerala, with the support of the State Biodiversity Board. Farmers were trained in various agriculture programmes including soil conservation.
- ▶ Installation of mustard oil extraction unit and the launch of mustard oil brand "Desi" in BMK FPC in Chhattisgarh, increased the income of FPO farmers through value addition of produces.
- ▶ Share capital of Rs. 87 lakh was collected by 40 FPOs comprising 6,636 members

## Small Farmers Agri Business Consortium Projects

Formation and capacity building of 6 FPOs have been completed in collaboration with Small Farmers Agri Business Consortium, Tamil Nadu. Input shops were established by 2 FPOs while the business plans are being prepared by all the FPOs.

FPO Name	Place	Authorized Share Capital	Paid Up Capital	Total Number of Farmers	Women Farmers
PasuvaiSangamam CFFPCL	Thoothukudi, Ottapidaram	10 Lakh	6.02 Lakh	602	92
Korkai CFFPCL	Thoothukudi, Eral	10 Lakh	7 Lakh	700	198
Alathur CFFPCL	Perambalur, Alathur	10 Lakh	5 Lakh	500	192
Veppur CFFPCL	Perambalur, Veppur	10 Lakh	3 Lakh	300	213
Vaazhviyal Uzhavan CFFPCL	Ariyalur, Aandimadam	10 Lakh	5.2 Lakh	520	180
Vriksham CFFPCL	Ariyalur, T.Pazhur	10 Lakh	2.5 Lakh	250	85

## Enriching Fruits of the Land

In partnership with Rhema ForNation, US, a project has been implemented in collaboration with the FPOs in Tamil Nadu and Chhattisgarh. The objective of the project was to build the capacities of the FPOs and thereon increase their revenue through value addition of products, in turn increasing farmers' livelihood.

Following are the activities undertaken under the project:

- ▶ Training on semi-organic cultivation and primary processing of vegetables
- ▶ Establishing a Cattle Feed Production Unit
- ▶ Establishing a Tea Blending Machine
- ▶ Providing E-Tricycle Vegetable Cart



# Integrated Livelihood Project

Integrated Rural Livelihood Project focuses on 5 major areas of intervention Viz:

1. Entitlements and Linkages
2. Training and Capacity Building
3. Dairy and Poultry Development
4. Agriculture Development
5. Water and Sanitation



## Background

Evangelical Social Action Forum (ESAF) in partnership with Godrej Agrovet Pvt. Ltd. has been implementing the 'Integrated Rural Livelihood Project' (IRLP) in three villages Seethanagaram, Meddisettivaripalem (M V Palem) and Chintampally, falling under Chintalapudi Block in the West Godavari District of Andhra Pradesh. The main objective of the project is to create livelihood options for communities in the three villages, which comprise 1510 households.

Chintalapudi is a Mandal in the West Godavari District of

Andhra Pradesh. The Mandal Headquarters is in Chintalapudi town. Nuzvid City, Eluru City, Hanuman Junction City and Kothagudem City are the nearby cities.

Chintalapudi consists of 72 villages and 20 panchayats. Gopalapuram is the smallest village and Chintalapudi is the biggest village. It is at 21 m elevation (altitude).

Bhadrachalam, PapiKondalu (Papi Hills), Vijayawada (Bezawada), Rajahamundry, and Amaravathi are nearby important tourist destinations.

## Project Activities

### Enabling Entitlements

#### Formation of Farmer Producer Collectives

Farmers Interest Groups were formed for the purpose of creating Farmer Producer Companies. As part of the process, communities were mobilised and were made aware of collectivisation and its advantages in input purchase and output marketing. This was followed by the formation of 10 Farmers Interest Groups comprising 160 farmers from 3 villages. Various training sessions were conducted for the members with a focus on the roles and responsibilities of FPC members and the Govt. schemes available for FPCs.

Efforts were made to link members from Farmers Collectives to NABARD Programmes. NABARD invited members from Farmers Collectives to take part in Women's Day Celebrations. Women representatives from Farmers Collectives took part in the celebrations. This is an example of the visibility of the organisation's interventions among other agencies.



A training session led by Achut on Government Schemes.



Community members along with NABARD DDM during Women's Day Celebrations.



Development Seminar at Chintampally.

### Development Seminars

Development seminars were conducted with community members to increase their awareness on Government Schemes and entitlements. Six such seminars were conducted and the members learnt about financial literacy and various Government schemes through the programme. Some of the schemes that had been availed of by the members were PM Jeevan Jyothi Bheema, PM Suraksha Bheema Yojana, SC Corporation Loan Scheme, YSR Pension Scheme and YSR Bheema Scheme.

More than 50 members have applied for various Government Schemes and 30 members have availed of the benefits.

### Village Level Meetings



Village-level meetings in progress.

## Dairy and Poultry Development

### Veterinary Camps

As part of organising Veterinary Camps, several training sessions, led by experienced veterinary doctors, were conducted to increase the awareness and knowledge of the members on animal management.

of diseases among milch animals, sheep, goats and poultry. 145 members benefitted from the camps and received free medicines for preventive and curative purposes. 2,503 animals were examined in the camps.

Three veterinary camps were organized for the prevention



A few glimpses from the Veterinary Camps.

### Backyard Poultry Enterprise

Backyard poultry was encouraged among beneficiaries to create an alternate livelihood option. 20 one-month-old chicks of the Rajashree variety, along with 2 cages to protect the birds, were provided to women beneficiaries to create a women-led poultry enterprise. 100 women benefitted from

the programme.

Beneficiaries were provided with field-level training that focused on the benefits of poultry farming and the management of chicks (feed, medicine, regular care).



Rajashree chicks after breeding.



Cage distribution for protecting Rajashree chicks.

## Agriculture Development

### Agriculture Training

Agriculture training was provided to encourage environmentally friendly agriculture practices among community members. Various training sessions were organized by Krushi Vigyan Kendra, VR Gudem and Andhra Pradesh Agriculture Department to train members on seed

treatment (bio-fertilizer), Integrated Pest Management (IPM), Integrated Disease Management (INM), Integrated Nutrient Management and Post-Harvest Management. The training also focused on Input Management and touched upon practices for better productivity and land preparation.

### Establishment of Intercropping Demo Plots

A demonstration was conducted on intercropping of fodder in oil palm farms and coconut farms. Farmers were provided with improved fodder seeds to create additional income by selling green fodder on unutilized agricultural land.



A few stills from Agriculture Training provided to community.



Demonstration plots with intercropping of fodder crops.

### Promotion of Kitchen Garden

Kitchen gardens were promoted in the community to create a self-sustainable model for procuring organic vegetables. Seeds given to the members were open-pollinated so that they could be used for the next generation. More than 1,000 households were a part of the programme and they began to grow vegetables in their backyards.



### Water and Sanitation Promotion of Pipe Composting

Pipe composting is an alternate method of composting kitchen waste, which could be used in kitchen gardens to increase productivity and reduce environmental pollution.

30 members took part in the initiative to demonstrate the composting method. Liquid waste decomposers were provided to accelerate the decomposing process.



500 members were provided with 1.5 meter PVC pipes to process kitchen waste.

## Demonstration of Soak Pits



A soak pit is a simple and cheap drainage structure facilitating the disposal, filtration and percolation of wastewater into the ground. During the project period, 15 soak pits were constructed to demonstrate the safe disposal of wastewater in three villages. These soak pits were constructed near washing areas and locations without proper drainage systems.

A soak pit constructed for waste disposal.

## Setting up of RO Plants

Two RO plants have been installed, one each in M. V. Palem and Seethanagaram, with capacities of 1,000 ltr and 2,000 ltr respectively, depending on the population of the villages.

In M. V. Palem and Seethanagaram, the installation has been completed and the plant has begun functioning.



Officials from Godrej Agrovet Pvt. Ltd. inaugurating RO plants in M. V. Palem.



Villagers getting pure water from the RO Plants in M. V. Palem.

## Promotion of Women Water Enterprise Group



Two women members were trained to maintain and operate the RO plants to create a self-sustainable model in the village. Apart from managing the unit, women entrepreneurs are able to earn an income through the initiative, by charging for their services.

## Covid-19 Interventions

To ensure the health and hygiene of people in villages, hand sanitisers and masks were distributed among them during the pandemic. Small group meetings were conducted in villages to spread awareness on hygienic practices and slogans were painted on walls to popularise health and hygiene.



## Training and Capacity Building



### Common Facility Centre

A common facility centre was established in the project location to provide alternate livelihood training to community members. 20 women were trained in tailoring and 6 of the trained women sew masks and provided them to people at the Velugu (Institution for SHGs) and Chintampally Gram Panchayats.



20 children from classes 8 and 9 enrolled in computer classes at the centre. 71 children from a government school were also provided with computer classes weekly twice. The classes equipped the children with basic knowledge on computers.

### Changing lives in a Sustainable Manner

Moligimuti Rebhamma hails from Chintalapudi Mandal of West Godavari District. Her family comprises her husband, son and daughter. Daily wage labour and agriculture were the main sources of livelihood for the family. Her family used to purchase vegetables from nearby markets for Rs. 1,200

per month. The cost used to go up seasonally as the price of vegetables often shot up. Moreover, the vegetables, grown using chemical pesticides and fertilisers were of very poor quality.

#### GAVL-IRLP Support:

She was an active participant in all the awareness programmes that ESAF conducted in her village and attended training on the importance of kitchen gardens and the PVC pipe method for compost generation using kitchen waste. After the training, she was eager to execute these activities at her house and approached ESAF for support. Through GAVL- IRLP Project's support, she received a vegetable seed kit (consisting of 12 types of seeds) in December 2020. She sowed all the seeds as per ESAF staff's guidance. After 20 days, she could harvest leafy vegetables from her garden & after 30 days she could collect other types of vegetables from her kitchen garden. Now, her family consumes fresh vegetables produced daily in her kitchen garden and shares the extra quantity produced with her neighbours. Her family slowly reduced its dependency on vegetables from the external market and moved towards self-reliance. As a result, she could improve the health of her family members and save Rs.1,200 monthly.

kitchen garden near her house. The family filled the pipe with kitchen waste and dry leaves in a systematic manner and maintained the required moisture level by adding water/dung slurry. After the pipe was filled, they left the unit for 45 days to complete the composting process. After 45 days, dark brown-coloured compost (8 kg) was generated from the unit and it was used in the kitchen garden as manure.



Through the IRLP project, ESAF also supported her with a PVC pipe compost unit for efficient management of household waste during January 2021. She established the unit in the

Sl. No.	Particulars	Before Intervention (Rs.)/ Month	After Intervention (Rs.)/ Month
1	Vegetables Purchased	1,200	Nil

In Moligimuti Rebhamma's words-

"I am happy that my family is self-sufficient for our vegetable needs, thanks to the sustainable methods I learnt through ESAF's training. I would like to especially thank both GAVL and ESAF for changing our lives through their interventions."

## Changing lives in a Sustainable Manner

Adapa Mallikarjuna Rao's family consists of two members, his mother and himself. They live in Seethanagaram village, Chintalapudi Mandal, West Godavari District, Andhra Pradesh. His family's main source of livelihood was a Kirana store. They

used to purchase vegetables from the nearby market for around Rs. 800 per month and they were often not fresh, as they were grown using chemical pesticides and fertilisers.

### GAVL-IRLP Support:

He attended awareness classes on the importance of Kitchen Gardens and PVC pipe method compost generation using kitchen waste. Soon, he was keen to implement these activities at his house and approached ESAF for support. In December 2020, through the GAVL- IRLP project, he received a vegetable seed kit, consisting of 12 types of seeds. He sowed all the seeds as per ESAF staff's guidance. After 20 days, he could harvest leafy vegetables & after 30 days he could harvest other types of vegetables from his kitchen garden. Now, his family consumes fresh vegetables daily, from the kitchen garden and the extra quantity of vegetables produced is sold to others. Also, they are not dependent on the external

market for daily vegetable consumption.

Through the IRLP project, during January 2021, ESAF also supported his PVC pipe compost unit, for efficient management of household waste. He established the unit in a kitchen garden near his house. The family filled the kitchen waste & dry leaves waste systematically in the pipe compost unit and maintained the required moisture by adding water/dung slurry. After filling, they left the pipe compost unit alone for 45 days, to complete the process. After 45 days, dark brown-coloured compost (12 kg) was generated from the unit and it was used in the kitchen garden as manure.

Sl. No.	Particulars	Before Intervention (Rs.)/ Month	After Intervention (Rs.)/ Month
1	Vegetables Purchased	800	Nil



In Adapa Mallikarjuna Rao's words-  
"The sustainable methods like compost generation from household wastes that ESAF introduced have enabled us to be self-sufficient. Now, we cultivate our vegetables and do not depend on the local market for the same. I am grateful to both ESAF and GAVL for the support."

## Sustainable Dairy Farming through Improved Variety of Green Fodder

U. Bhaskar Rao's family consists of three members, his wife, a grandchild and himself. He lives in M. V. Palem Village, Chintalapudi Mandal, West Godavari District, Andhra Pradesh. Buffalo rearing was the main source of income for the family. They had 4 buffaloes & 2 sheep and they used to purchase the fodder & feed from the outside market. Previously they

used to purchase dry fodder worth approximately Rs.15,000 every year and they used to incur an expense of Rs. 1,000 for animal health. As the quality of common fodder and pasture resources often got degraded drastically, over a period of time, milk production was reduced and it affected the income of the whole family.

### GAVL-IRLP Support:

He came to know about ESAF and its initiatives by attending a veterinary camp at MedisettivariPalem village and soon approached ESAF to try the green fodder seed variety on his land. In March 2021, he received 5 Kg of Sorghum Sudan grass (SSG) seeds, a drought-resistant and high-yield variety, with the support of the GAVL-IRLP project and sowed them in 20 cents of land on his coconut farm. He was able to get 150 Kg of green fodder in a single harvesting stage, which was sufficient for rearing 4 animals. As he was able to get yield every 15-

20 days, he could always ensure the availability of fodder. He was very impressed with the Sorghum Sudan Grass as he was able to overcome the green fodder deficiency using it.

The milk production per buffalo increased by 1 litre (morning and evening) per day. Overall milk production increased by 4 litres per day and the fat content increased by 2%. Now, he is able to get Rs.150 more per day from milk production. Green fodder has not only increased his income but has also

improved the health of his animals. His family was able to reduce the purchase of dry grass fodder, up to 50 %, compared to the previous quantity and he could save Rs. 7,500 yearly.

Sl. No.	Particulars	Before Intervention (Rs.)	After Intervention (Rs.)
1	Dry Fodder Purchase	15,000	7,500
2	Buffalo Health Purposes	1,000	300
3.	Monthly income from the sale of milk	8,400	12,600



In U. Bhaskar Rao's words-  
 "Initially the lack of availability of green fodder was a problem. It affected the income from cattle rearing. Thanks to the interventions of ESAF and GAVL, I can now provide green fodder to my cattle and earn a good income."

## Producing Compost with Household Waste

Vallepu Ramadevi's family consists of 4 members, her husband, two sons and herself. They live in Seethanagaram Village, Chintalapudi Mandal, West Godavari District, Andhra Pradesh. The family members' main occupation was Agriculture and Agriculture allied activities. The family was facing the issue of waste composting and was forced to throw the household waste near the house, at a compost pit.

### GAVL-IRLP Support:

She was an active participant in all the awareness programmes that ESAF conducted in her village and attended training on the importance of kitchen gardens and the PVC pipe method for compost generation using kitchen waste. Soon she showed interest in implementing these activities at her house and approached ESAF for support. In January 2021, through the IRLP project, ESAF supported her PVC pipe compost unit for the efficient management of household waste. She established the unit under a coconut tree near the house. Her family filled the kitchen waste & dry leaves waste in the pipe compost unit systematically and maintained the required moisture by adding water/dung slurry. After filling, they left the pipe compost unit alone for 45 days to complete the process. After 45 days, dark, brown-coloured compost (10 kg) was generated from the unit and it was used in the kitchen garden as manure.



In Vallepu Ramadevi's words-  
 "We used to throw household wastes into a common pit. After learning about the PVC pipe method, we were able to generate compost while maintaining hygiene around the house. I am grateful to ESAF and GAVL for the training they provided to us."

## Results (Outcomes and Impacts)

Reached out to 1510 beneficiaries through the project from 3 villages

- ▶ Entitlement worth Rs. 75,83,000 has been facilitated through the project for the benefit of 30 members from 3 villages
- ▶ More than 100 bank accounts have been created after the training programme on financial literacy
- ▶ There has been a 17 % increase in the production of beans and vegetable crops after the intervention
- ▶ The members have produced vegetables worth Rs. 4.5 lakh and hence the average savings has been Rs. 2,000 per household
- ▶ There has been a 72 % increase in the green fodder availability period and the fodder availability period increased from 5.81 months to 10 months
- ▶ Approximately half Kg of kitchen waste per household is getting processed through the pipe compost units, converting 7,500kgs of kitchen waste to usable compost per month
- ▶ Out of 15 members who were trained last year, 12 members have purchased sewing machines and are pursuing tailoring, and they are able to generate an income of Rs. 2,000 per month





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# Health Care

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## Mental Health Interventions Through Santhwana

Santhwana Project supported by the CSR of ESAF Small Finance Bank promotes mental health among the community members through awareness and Counselling Sessions.

### Target Beneficiaries

Children, Women, Elderly

### Geographic Reach

Kerala

### Programme Reach

- ▶ Provided mental health support to 2,000 families through various mental health support programmes
- ▶ Provided tele-counselling support through a toll-free number
- ▶ Trained 111 barefoot counsellors (Manomitras) on mental health services
- ▶ Organised special programmes for elderly
- ▶ Conducted mental awareness sessions in schools

### Highlights Of The Year 2021-22

- ▶ Designed, printed, and distributed awareness materials
- ▶ Provided life-skill training to 757 schoolchildren
- ▶ Reached 1,258 women through mental health awareness sessions
- ▶ Conducted 289 tele-counselling sessions
- ▶ Prepared and shared five digital magazines on different themes, through various social media handles
- ▶ Supported 4 families through the Family Care Plan
- ▶ Organised special programmes for the elderly
- ▶ Organised skill-training programmes for disabled children and their parents
- ▶ Conducted mental health assessment of 30 palliative care patients
- ▶ Observed Mental Health Week
- ▶ Trained 56 barefoot counsellors on mental health



## Mental Health Awareness

According to WHO, 'health is a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity.' ESAF focuses on ensuring the mental health of the general public by spreading awareness on mental health. A series of mental health awareness sessions were carried out through online and offline modes across the state of Kerala. The topics covered through the sessions included strengthening family bonds, finding and sustaining happiness in daily life, managing stress, and the importance of mental health in daily life. Through the awareness sessions, ESAF reached out to 1,258 individuals.



## Barefoot Counsellor Training



To ensure the mental health of the rural masses, ESAF introduced the concept of training and developing barefoot counsellors (Manomithras) at the village level to provide befriending services to the needy. As a result of this initiative, ESAF trained 56 women as barefoot counsellors including ASHA workers, MSW graduates, health nurses, and Sangam members. The topics discussed during the sessions were mental health basics-risks and protective factors, signs of mental illnesses, types of mental illnesses, treatment options, sample case identification and discussion, suicide prevention, parenting & dealing with adolescent issues, and self-awareness & relaxation exercises, and analysis of case studies.

## Follow-up Sessions for Manomithras



ESAF conducted periodic follow-up sessions through online and offline modes to update the theoretical and practical knowledge of the Manomithras (barefoot counsellors). Some of the topics discussed during the follow-up sessions were cognitive behaviour therapies, substance abuse treatment, the role of community volunteers, major symptoms of delusional disorders, and grief counselling. Discussions and case studies were used to ensure effective communication during the sessions.

## Tele-Counselling

People struggling due to pent-up emotions and family problems were provided with befriending services via a helpline. Counselling services were provided by professionally qualified social workers/counsellors of the Santhwana team. 289 tele - counselling sessions were conducted in the year 2021-22. Marital problems, depression, psychiatric symptoms, scholastic problems, autism, behavioural problems, alcoholic

addiction, post-partum depression, and interpersonal issues were the common problems addressed through tele-counselling services. The services were provided to them in the form of active listening, psycho-education, referral to the concerned DMHPs, cognitive reframing, and emotional support.

## Mental Health Assessment of Bedridden Persons

A mental health assessment of bedridden persons was conducted as part of the Santhwana Project. The intention behind the assessment was to analyse the mental health of individuals bedridden due to various health issues. Bedridden family members from Sangams were identified with the

help of ESMACO and the social workers of the Santhwana team visited their homes to understand their condition. The assessment was done on 30 bedridden individuals with the help of a structured questionnaire.

## Family Care Plan

ESAF supported 4 families under the family care plan of the ESAF Santhwana Project. The families were selected after a thorough analysis of their financial and medical situations (at least one of the family members should be bedridden or suffering from severe health issues and should belong to the below poverty line category), and the families were provided with financial support to meet their medical and hospital transportation expenses, and caretakers of the bedridden were provided with vocational training.



## Vocational Training for Differently-abled Children

The economic independence of differently-abled children is one of the major concerns of their parents. Drudgery-free and feasible income generation models are ideal for ensuring the economic independence of children with disabilities.

It was found that activities like LED bulb assembling, paper bag making, and Nettippattam making were suitable for the children to learn quickly and earn a living with ease. The parents of the children accompanied them to the training sessions and learnt the skills. 98 children with disabilities, along with their parents, participated in three vocational training sessions. The training not only helped the children to acquire a new skill that would ensure their economic independence but also helped them to come out and interact with each other.



## Special Programmes for Elderly

A pleasure trip was conducted as part of the special programmes organised for the elderly under the Santhwana Project. Also, a need assessment was conducted among the elderly in the Nadathara Gram Panchayat with the support of the Kudumbashree Mission. A significant majority of the participants opined that the pleasure trip gave them an opportunity to interact with nature and improve camaraderie among them. In the pleasure trip to Peechi Dam, representatives from Kudumbashree CDS and Gram Panchayat also participated. 26 elderly persons participated in the programme and as part of the trip, the project team organized group activities, games, and yoga sessions. The programme helped the participants to become relaxed and encouraged them to remain active in the group with games and songs, and ultimately they managed to develop a strong bond. As part of the special programmes for the elderly, the Santhwana team conducted a training programme for the elderly on yoga and dealing with ageing-related health issues. Simple yoga steps that help to keep the body and mind calm were demonstrated during the session and common ageing-related health issues and methods to cope with them were also discussed during the programme.



## Mental Health Week

ESAF commemorated Mental Health Week, as part of the Santhwana Project, with the intention of generating mental health awareness among the general public. As part of the

commemoration, the Santhwana team conducted a series of sessions and competitions for school students.

### Sessions

ESAF organized three online sessions on mental health literacy during Mental Health Week. The first session was organized on 9<sup>th</sup> October 2021 with the participation of 21 Women Resource Persons from ESMACO, the second session

was conducted on 10<sup>th</sup> October 2021 with the participation of 33 differently-abled children, and the third session was on 13<sup>th</sup> October 2021 with the participation of ESAF Sangam members.

### Competitions

On the theme of Mental Health Week, ESAF conducted competitions for school children on speaking, colouring, and drawing. 285 students from 10 schools attended the competitions. The successful students were awarded certificates and trophies.

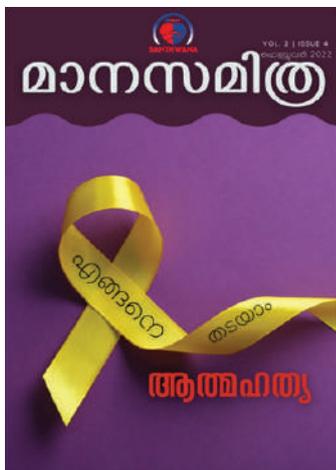


## IEC Materials

As part of the ESAF Santhwana project, the project team prepared IEC materials like posters & bookmarks, on different themes and distributed them to the public through ESMACO and ESAF bank's branches. The themes included in the IEC materials were myths and facts related to mental illness, how to promote mental health, BYE BYE to stress, Addiction-Help, and Signs of mental ill-health.



## Digital Magazines



Removing the public's stigma around mental health is one of the most important aspects of the Santhwana Project. The project team focused on spreading awareness on mental health issues, ways to reduce stress and ways to strengthen the mind to cope with uncertain situations. In the year 2021-22, 6 magazines were prepared and circulated through online platforms. The themes of the digital magazines included understanding the needs of adolescents, building resilience, managing personal finance, suicide prevention, and children's education & you (Kuttikalude Padanavum Ningalum).

## Life Skill Training

The future of the nation depends on the quality of life of its children. Life skill training for children helps to improve their cognitive capacities and equips them to cope with unpredictable situations in life. In this regard, ESAF conducted 10 life skill training sessions (4 online & 6 offline sessions) for school children across Kerala.



## Results (Outcomes and Impacts)

- ▶ Created a platform for addressing mental illness through tele-counselling.
- ▶ Enabled a mechanism for identifying the mentally ill members in society through Manomitras.
- ▶ Created a positive environment for mentally ill persons through the outreach programme.
- ▶ Enabled mentally ill persons and their caretakers to contact Manomitras for addressing their issues.

## ESAF Hospital and Research Centre Thachampara

ESAF Hospital is extending affordable medical services to the communities in and around Thachampara and the following departments are functional in the hospital

- GENERAL MEDICINE
- ORTHOPAEDICS
- PAEDIATRICS
- OPHTHALMOLOGY
- DERMATOLOGY
- PHYSIATRIST
- CASUALTY
- DENTISTRY
- GENERAL SURGERY

There are 14 doctors working in the hospital on a full-time basis or as consultants. Outpatient units and Inpatient units are functional in the hospital. The hospital conducted

medical camps in nearby villages during the reporting period to support the community. A Centralized Oxygen Unit, established during the reporting year to support COVID patients and others could provide affordable medical support during the period. During the reporting period, the hospital celebrated its 15th year of foundation day and Shri. K. Paul Thomas, Founder, ESAF Group of Social Enterprises, inaugurated the dedication function. Smt. Mereena Paul, Executive Director, ESAF Foundation, Dr. Jacob Samuel, Director, ESAF Foundation blessed the occasion. As part of the function, the newly renovated block of the hospital was inaugurated by Shri. K. Paul Thomas. Important national days like Nurses Day, Independence Day, World Environment Day etc. were celebrated during the reporting period.



Message by Founder and Co-Founder of ESAF Group Shri Paul K. Thomas and Smt. Mereena Paul on the 15th Year celebration of ESAF Hospital and research centre

## Dennabandhu School of Nursing

Deenabandhu School of Nursing provides affordable nursing education to children from different districts of Kerala. The school is affiliated with Kerala Nursing Council and Indian Nursing Council and it conducts a 3-year General Nursing Course. During the reporting period, the admission for the 2021-22 batch was completed and 30 students were newly admitted. The lamp lighting ceremony of XXII batch students was also completed during the same period. Many ongoing medical education programmes were initiated for nursing students during the reporting period.





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# Disaster Preparedness and Management

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## Building Resilient Communities Through Emergency Interventions

ESAF reaches the unreached during times of crisis and provides support to individuals and institutions through rescue and rehabilitative measures.

### Target Beneficiaries

Communities in need

### Geographic Reach

Pan-India

### Programme Reach

- ▶ COVID-19 Vaccination Drives
- ▶ Relief Kit Distribution
- ▶ Support to hospitals and institutions
- ▶ Education support to needy children for online education

### Highlights Of The Year 2021-22

- ▶ Supported State Governments during Covid-19 vaccination drives
- ▶ Reached 8,636 individuals through Covid-19 vaccination drives in Kerala and Tamil Nadu
- ▶ Supported 8,771 families during emergencies
- ▶ Provided online education support to 136 schoolgoing children
- ▶ Supported 9 hospitals and institutions
- ▶ Reached 7,394 families through 53 medical camps in 11 states (Kerala, Tamil Nadu, Bihar, Karnataka, Jharkhand, Assam, West Bengal and Tripura)
- ▶ Supported the traditional weaving entrepreneurs of Kuthampully, Eravathody, and Thiruvilwamala weaving societies



## Activities

### Educational Support

Amidst the covid-19 pandemic, one of the groups that were severely impacted was school-going children. Schools were shut temporarily and they began to rely on online classes but an unavoidable number of children went out of the system due to the unavailability of digital gadgets (Smartphones, tablets, televisions, computers, laptops, etc.), in this connection, with the support of ESAF Small Finance Bank, ESAF started supporting the needy children with the required devices. In the year, ESAF supported 136 children with smartphones, televisions, and tablets.



### Covid-19 Vaccinations

As part of the emergency relief intervention programme, ESAF supported the Government in organising Covid-19 vaccination drives in remote areas. Through the programme, ESAF provided logistical support to the tribals, women, elderly, differently-abled, and other vulnerable communities to reach the vaccination centres and also brought the health workers to the interior villages for supplying vaccines to the unreached. 8,636 people were vaccinated through this intervention. Attappady, Idukki, Wayanad, Athirappilly, and Sholayoor were the major areas to which ESAF extended its support.

### Relief Kits

When the pandemic and the natural calamities hit the people, ESAF supported the families with relief kits. 2,733 families were supported with food kits, blankets, etc.



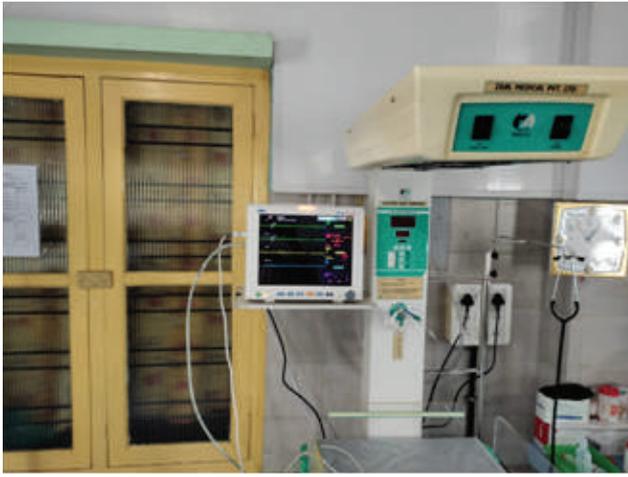
### Medical Camps

ESAF has organized medical camps for the general public with the support of ESMACO and LLMS in Kerala, Tamil Nadu, Karnataka, Bihar, Jharkhand, West Bengal, Tripura, and Assam. Through the medical camps, ESAF could reach 6,038 individuals.

## Handholding Institutions

ESAF supported 10 institutions with necessary equipment and infrastructure facilities. The following institutions were supported by ESAF in this financial year.

Sl. No.	Institution	Support Provided
1	Paduva Rehabilitation Centre, Palakkad	20 orthopaedic beds and mattresses
2	Damian Institute, Mulayam	Refrigerator
3	Govt. Model Higher Secondary School, Thuneri, Karnataka	Thermal scanners
4	Primary Health Centre, Vellanikkara	100 flasks and blankets for palliative care patients
5	OLFLP School, Vellappally, Alappuzha	Hand sanitiser
6	Nazareth Medical Society – Morning Star Medical Centre, Adimali	Neonatal cardiac monitor, vacuum extraction machine
7	Community Health Centre, Kumbalangi	Infrastructure support
8	Peace Mission Palliative Care Centre	62.5 KVA Mahindra Powerol diesel generator
9	Municipal Corporation – Nagercoil	Equipment for children's park & projector



## Supporting Entrepreneurs

ESAF supported the Kuthampully weavers in marketing their products and rejuvenating their weaving technologies. Through the programme, ESAF supported 400 weavers from the Kuthampully weaving communities.

## IHT – Rural Hospital infrastructure – Thachampara

### Hospital Renovation

ESAF Hospital and Research Centre, Thachampara, offers affordable medical care to the rural population. During the pandemic, a Covid ward was established and the same was upgraded by providing a centralized supply of oxygen that replaced the manual supply. This proved to be a solace for the rural populace as they began to get better medical facilities. The infrastructure renovation was one of the key priorities

and it was done with great detailing. As part of the renovation, tile works in the surgeon room, storeroom, passage, water tank area, eye clinic OP, rooms, and toilets, were executed apart from painting, and plumbing works. Ultimately, the rural population became the winners as they began to enjoy better healthcare facilities.

### Medical Equipment

As part of renovating the ESAF Hospital and Research Centre, medical equipment was supplied to the hospital. The list of equipment is given below.

- ▶ Automatic Electronic Tourniquet
- ▶ Crash Cart Trolley
- ▶ 90 DBSN Chairs
- ▶ Dental Chair with X-ray

## Results (Outcomes and Impacts)

- ▶ Supported 2773 families during emergencies through the distribution of relief kits.
- ▶ With the support to Amala Institute of Medical Sciences, Thrissur 137 COVID affected patients were given isolated treatment through 10 ICU beds.
- ▶ The neonatal monitor at the Morning Star Medical Centre, Adimali helped to improve the health of 22 neonatal babies and through the Vacuum extractor enabled to avoid 6 cesareans sections.
- ▶ Through critical ventilator supported to Jubilee Mission Hospital, Thrissur 93 COVID patients were treated.

## Case Studies

### ► Suraksha -2021

Suraksha-21 was conceived at a time when India was reeling under the public health crises of Covid-19 across its length and breadth. Only 5% of the population were vaccinated against Covid, and vaccine hesitancy was becoming detrimental to India's fight against Covid. Taking up the mantle to arrest vaccine hesitancy and provide vaccination, especially to the poor, marginalised and vulnerable people groups, ESAF designed Suraksha-21 Covid Response Project partnering with Opportunity International Australia. A three-phased strategy was designed with the motto "No one is safe until everyone is safe" to educate the community on vaccination and organise vaccination drives with the support of the Health Department and the Local Government Bodies.

1. Covid Suraksha Awareness Programme (CSAP) - Community leaders were trained to be health educators by organising COVID awareness sessions. Awareness materials were published in the vernacular languages to reach out to the community. The sessions were organised to counter misconceptions and arrest vaccine hesitancy.

States	CSAP	
	No. of Branches	No. of Health Educators
Chhattisgarh	52	1300
Madhya Pradesh	79	2216
Maharashtra	69	1976
Tamil Nadu	108	2700
Karnataka	19	475
Odisha	11	275
Bihar	8	200
Jharkhand	15	375
Rajasthan	3	73
<b>Total</b>	<b>364</b>	<b>9590</b>

10 states | 9,590 health educators trained | 3,83,600 (approx.) community members reached

2. Covid Suraksha Vaccination Camps (CSVC) - Assisted the Health Department and Local Government Bodies in organising vaccination camps at the community level.

7 states | 2021 vaccination camps | 7,23,817 vaccines administered

3. Covid Suraksha Mobile Vaccination Unit - The Mobile Vaccination Unit brought vaccines to the people groups in the hinterlands where the state machinery was not equipped to host vaccination camps. Tribal people, pregnant women, palliative care patients, and persons with physical and mental disabilities were provided with vaccines through the Mobile Vaccination Unit.

2 states | 1,552 vaccinations | 8,800 km covered

States	CSVC	
	No. of Camps	No. of Vaccinations
Chhattisgarh	332	69,111
Madhya Pradesh	410	71,253
Maharashtra	724	89,432
Tamil Nadu	410	86,925
Kerala	115	4,01,881
Uttar Pradesh	9	2,014
Rajasthan	21	3201
<b>Total</b>	<b>2021</b>	<b>7,23,817</b>





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# Financial Statements

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<b>ESAF Foundation</b> (Formerly known as Evangelical Social Action Forum) <b>MANNUTHY, THRISSUR, KERALA</b> <b>BALANCE SHEET AS ON 31st MARCH, 2022</b>			
Particulars	Annexures	31.03.2022	31.03.2021
<b>SOURCES OF FUNDS:</b>			
<b>CAPITAL FUND</b>			
Donated capital fund	1	1,05,94,255	1,05,94,255
Surplus/ (-) Deficit	2	15,57,98,989	13,17,91,094
Revaluation Reserve		9,99,55,350	9,99,55,350
<b>DESIGNATED FUNDS</b>			
Domestic	21	6,36,27,300	4,47,99,734
<b>RESTRICTED FUNDS</b>			
Domestic	20	1,56,71,888	1,07,49,084
Foreign	20	2,39,17,232	1,78,07,322
<b>BORROWED FUND</b>			
Long term loans-Commercial Rates	3	3,71,427	5,90,748
Other Short term Liabilities	4	3,99,13,272	3,99,43,012
		<b>40,98,49,713</b>	<b>35,62,30,599</b>
<b>APPLICATION OF FUNDS:</b>			
Property Plant and Equipment	6	20,91,41,590	19,68,81,414
<b>CURRENT ASSETS</b>			
Deposits and Advances	7	7,25,81,468	6,07,28,085
Cash and Bank balances	8	14,51,22,887	12,04,92,646
		<b>21,77,04,356</b>	<b>18,12,20,731</b>
Less: CURRENT LIABILITIES & PROVISIONS	5	1,69,96,232	2,18,71,546
<b>NET CURRENT ASSETS</b>		<b>20,07,08,124</b>	<b>15,93,49,185</b>
<b>Total</b>		<b>40,98,49,713</b>	<b>35,62,30,599</b>
By order of the board.		Vide our separate report of even date.	
-sd	-sd	-sd	<b>For A. JOHN MORIS &amp; CO.,</b> Chartered Accountants TRN: 007220S Thiruvananthapuram 
Idicheria Ninan (President)	Mereena Paul (Secretary)	Christudas Karayil Victor (Treasurer)	(G.KUMAR) (Partner) M. No. 023082
Place : Thrissur			
Date: 30/08/2022			
UDIN : 22023082AQRLCQ5829			

ESAF Foundation (Formerly known as Evangelical Social Action Forum) MANNUTHY, THRISSUR, KERALA INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2022						
Particulars	Annexures	31.03.2022				31.03.2021
		General funds	Restricted funds	Designated funds	TOTAL	
<b>REVENUE:</b>						
<b>DOMESTIC</b>						
Funds received	9a	-	9,50,78,756	2,00,40,866	11,51,19,622	5,86,14,846
Funds reimbursed	9b	14,99,500	-		14,99,500	63,26,984
Donations received	11	-	-		-	17,498
<b>FOREIGN(FCRA 2010 covered)</b>						
Funds received	10	-	5,36,69,939		5,36,69,939	5,85,00,939
Donations received	11	-	-		-	10,000
<b>GENERAL</b>						
Income from Investments	12	40,10,427	-		40,10,427	28,14,277
General Projects	13	3,77,51,124	-		3,77,51,124	62,50,637
ESAF Medical Mission	14	8,23,07,191	-		8,23,07,191	5,90,79,726
		12,55,68,243	14,87,48,695	2,00,40,866	29,43,57,804	19,16,14,907
<b>EXPENDITURE:</b>						
Financial Cost	15	46,719	-		46,719	1,25,191
Inland Projects Expenses (Domestic)	16	96,24,440	7,94,06,868	12,13,300	9,02,44,608	6,81,70,246
Foreign Donation Project Expenses	17	1,88,684	2,97,52,707		2,99,41,391	3,92,34,238
ESAF Medical Mission Expenses	18	7,64,14,930	-		7,64,14,930	6,67,08,884
Other general expenses	19	55,43,582	-		55,43,582	20,70,206
Depreciation	6	97,41,993	-		97,41,993	81,30,485
		10,15,60,348	10,91,59,575	12,13,300	21,19,33,223	18,44,39,250
Excess/Deficit (-) of Income over expenditure		2,40,07,895	3,95,89,121	1,88,27,566	8,24,24,581	71,75,657
Less: Prior Period Item		-	-		-	-
Excess of income over expenditure after adjustments of prior period items		2,40,07,895	3,95,89,121	1,88,27,566	8,24,24,581	71,75,657
By order of the board.		Vide our separate report of even date. For A. JOHN MORIS & Co., Chartered Accountants FRN.: 007220S				
-sd	-sd	-sd				
Idicheria Ninan (President) Place : Thrissur Date: 30/08/2022 UDIN : 22023082AQRQCQ5829	Mereena Paul (Secretary)	Christudas Karayil Victor (Treasurer)	(G.KUMAR) (Partner)			







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