# Annual Report 2018-2019







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# **Foreword**

Unlocking Denied Opportunities has been the theme of our work in the year 2018-19.

A factor that strikes us over and over again is the total lack of opportunities for rural youth, whether it is for education, health or livelihood. According to statistics projected by the National Sample Survey Organization, unemployment rate stand at a 45 year high and is not likely to change very soon. It is the 8th standard passed or 10th failed who are the main body of job seekers in rural India. Even when there are vacancies in the job market, these youth prove to be unemployable because they lack the skills that are in demand. This total lack of opportunities leads the youth into undesirable engagements like: unsafe migration, child marriages, making them vulnerable to trafficking, joining rebel movements etc. Our focus has been to provide opportunities to rural youth. We firmly believe that development should be people centered and economic growth must be equitable for its benefits to have an impact on people's lives. As a development organisation, we are deeply conscious of this great truth and strive for this overall growth that can liberate people and their communities. Some of the projects we implemented in this year to open up opportunities are:

The Adult Literacy Project (Computer Based Functional Literacy), supported by Tata Consultancy Services. This was implemented in 7 very poor districts of Odisha, Chhattisgarh and Karnataka. In this second phase, over 80,800 Adult Learners were covered by the committed efforts of 17 local, implementing partner organisations, 20 supervisors and 500 facilitators. For the Learners, especially the women among them, it was literally an eye-opening experience as they transited from intellectual darkness to a new dawn. Many of them expressed that they had resigned themselves to a life of illiteracy and never imagined that this awakening could happen in their life. This has opened up several avenues for each of them to explore new opportunities for growth and development for themselves and their families.

BridgeIT is another project that was implemented with support from TCS. With more and more services now being available on the digital platform, this project is a godsend to poor rural communities. For the entrepreneurs who are youth, chosen from the lower socio-economic strata of their village this opened up a great opportunity to make a sustainable living, serving their own people. We are providing training and hand-holding support to 46 entrepreneurs in North Karnataka and Mizoram, of which, 29 are young women.

We have finally been able to start a project to Prevent and Protect tribal Youth from Unsafe Migration and Trafficking in 20 villages of Jharkhand. Unsafe migration and Human trafficking is still rampant in these villages. We find that the root cause is total lack of opportunities for thousands of youth in these villages. The project ensures that adolescents in the 9 to 20 age group access relevant education of desirable quality, acquire skills to process locally available resources and market using online platforms thereby providing new opportunities for quality life and livelihood staying in their own villages. Children and youth are part of clubs where they are sensitized about their rights and entitlements.

The need to open up opportunities for youth in remote pockets of our country and liberate communities from the clutches of poverty is still huge. All our interventions put together is just a drop in the ocean. We will continue to facilitate people to realize the God-given potential in them and mobilize them to come together for their own, sustainable development.

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# Development Focus

We are a nonprofit organization working towards empowering children, youth and their communities from the neediest sections of society. Our goal is to see them achieve quality life through relevant education and skills training leading to sustainable livelihood. We see education from a broad perspective as preparation for life or lifelong learning rather than just passing grades. Hence to make education relevant, life skills are promoted to children who are 6 to 14 years old and livelihood skills for youth in the age group of 15 to 20. This is accompanied by community participation in the project leading to community ownership and sustainability.

Registered as a Trust, in 2006, Development Focus started functioning as the 'Local Expertise Centre' of Edukans Foundation, the Netherlands, in India till 2014. Presently, Development Focus works with various donors to implement projects for very needy children, youth and their communities in some of the poorest parts of India. We partner with grass root-level organizations focusing on Education for Life. This includes Primary Education, Health Education, Functional Literacy, Livelihood skills, Appropriate Technology and promoting the use of Clean Energy.

Development Focus does not implement projects directly but co-implements with credible local organisations. Working with multiple implementing partners and using the Programmatic strategy gives the unique advantage of having a wide geographic reach to remote, needy areas as well as to be cost effective. This strategic positioning enables us to positively influence the overall direction of programmatic initiatives.

As a co-implementer, Development Focus's role includes; conceptualizing, designing programmes, strategizing, monitoring and evaluation, building capacities of community and partner organizations for effective field implementation. We promote; sharing experiences, dissemination of best practices with stakeholders, governance institutions and civil

society. This facilitates lobbying and advocacy to influence appropriate education and skill building policy frameworks by the government. This enables communities sustain the impacts locally.

Geographically, Development Focus works in the states of Chhattisgarh, Odisha, Karnataka, Mizoram, and Jharkhand, especially the poor and remote districts in these states. The projects have targeted the poorest communities; mainly the Scheduled Castes, Scheduled Tribes and Other Backward Communities – in other words, the last 20% of the socio-economic ladder in rural society. Our development strategy is to empower communities to claim their rights and entitlements related to education, livelihood etc. from the local government.

There is a growing awareness and interest among Individuals and Companies, both private and public, to actively 'Give' and support development initiatives in the country. Development Focus seeks to actively collaborate with Individuals, Schools, Corporate Houses and Funding Agencies to reach our development goals. Such associations are seen as partnerships transcending 'mere funding or financing of costs' and therefore offer several options – adapting to the specific contexts and challenges.

Development Focus invites all those who are concerned to join hands with us to make the lives of marginalized children and youth better, bringing smiles on their faces and hope for their future.



# Why we exist



- To bring Opportunities and Hope for children, youth and women who are at the Bottom of the Socio-economic Pyramid. Holistic, Human Development of the poorest of the poor is our Prime Focus.
- Socio-economically deprived geographic areas are chosen for programme implementation. Most backward states and districts are where we work.
- Empowerment through "Education" understood from a wide perspective – is our goal.
   We work on the principle of life-long learning.
- We are a Catalyst to develop the capacity of other NGOs, thereby strengthening Civil Society. We will continue to Sensitize and Motivate Civil Society.

#### **Core Values**

- o We believe that every human being, however poor or marginalized s/he may be, has God given potential. Our work is to help them realize and unleash this potential.
- o When isolated, the poor are powerless and voiceless. When they are mobilized as groups they understand their rights and can claim their entitlements. Mobilizing children, youth and people as strong homogenous groups is high on our agenda
- o Respect for every individuals in the community, staff members and organisations.
- o We believe that people can find the best solutions for their problems if provided the opportunity. We seek to listen to them leading to bottom-up approaches.
- o We work towards bringing a positive change in the attitudes and behaviour of people and developing local leadership that lead to sustainable development.

- o We believe that people have fundamental rights and they have possibilities.
- o We value people's culture and want them to enrich the same.
- o We believe in cost effective approaches with a wide impact.
- o We do not set up parallel structures like schools and hospitals but empower people to claim their rights and entitlements for quality services from the state.
- o Partnerships with like-minded players and networking are important to us
- o We respect the law of the land as responsible citizens and will fulfill all statutory requirements – not out of fear of being penalized but as a core value.

#### The situational context:

## Within the country:

- $\cdot$  A strong bias towards the elites
- Right-based understanding and approaches are receding
- Empowerment of people is sometimes seen as a threat
- · Exaggerated emphasis on Material values

#### Internationally:

- · Growing "Right wing" progression.
- There is blurring of lines between capitalism and philanthropy.
- Spiritual values and institutions are fast losing their influence as the flag bearers of Conscience
- India is no more a priority for international donor support
- · Market force theory is gaining prevalence

#### Consequences:

- o The very poor are ignored and entrenched in poverty
- o Disparity is increasing
- o Vested interests are gaining acceptance
- o There is an incentive to maintain a poor layer in society

It is in this scenario that Development Focus seeks to

make a difference!

# Computer Based Functional Literacy

A person who does not know to read and write faces many challenges in life. They are unable to read sign boards, bus destinations, do bank transactions, help children in their education etc. They are often cheated in the market place. The person lives with low self-esteem and becomes incapable to defend or speak up in any forum. Illiteracy is a serious challenge in many rural communities of Central India, where the average literacy rate is around 65%, which is far below the national average of 74% (Census 2011). The low Functional literacy continues to be a great challenge and hinders development in any form. In an endeavour to address this grave issue, the Functional Literacy Project was implemented. As a strategy, Development Focus strives to reach the most marginalised communities in society; thus, this project has reached some of the most backward and tribal regions of Central India and disadvantaged regions of North Karnataka. More than 91% of those reached are from SC, ST, OBC and minority communities.

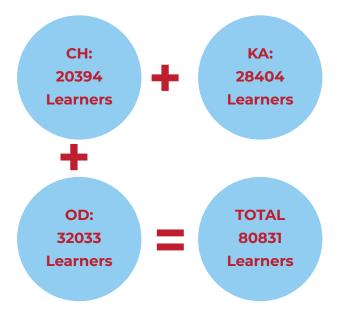
The Project was conceptualized and funded by Tata Constancy Services as part of their Corporate Social Responsibility - Affirmative Action. DF co-implemented this project with 15 local implementing partners. Over 80,800 Adult Learners in 7 very poor districts of Odisha, Chhattisgarh and North Karnataka have become functionally literate in the year of report. Any project to be effective and sustainable should have the ownership and involvement of local communities. This literacy project was community anchored. supervisors and 500 facilitators in 500 villages were directly involved in steering the project at the grass root level. The project used a Computer Based Functional Literacy software developed by TCS. Each Facilitator was provided with a laptop, two speakers, one projector and UPS wherever needed. At the end of the 50 session course (75 hours in all), the Learners appeared for an internal test to assess their learning and 10,670 learners appeared for the exam conducted by National Institute of Open Schooling in collaboration with Saakshar Bharat Mission.

# **Project Outputs**

Gender distribution: 49,969 or 62% of the Learners covered were women. This is an achievement since women in these areas normally do not go out of their homes nor allowed to do so. The program was a real eye opener for them.

Affirmative Action: 91% of Learners were from the most marginalised sections of society or from the bottom of the social pyramid. 43% of the beneficiaries were from Tribal communities, 21% from Scheduled Castes and 27% Other Backward Castes.

**Geographic distribution**: The chart below shows the state-wise distribution of the beneficiaries. It can be seen that the majority of learners were from Central India.



#### **Snapshot of Project Impact**

It may be too early to talk about Impact. However, there is sufficient evidence to show that individuals and communities are changing, the way they think, act and participate.

- Learners are more active in their village, they read newspapers, help their children in education and exhibit a more disciplined lifestyle.
- Learners have greater control over their personal finances. They can fill bank challans, read passbooks, count their money, and are not easily cheated by traders or in the market place.
- They can now shed away the tag of being an "Illiterate" person and have greater Self-esteem and Self-confidence.
- Social and cultural changes are visible. Some
  of the unaccepted social practices such as
  child marriage, alcoholism, caste system is
  questioned and challenged. They have taken
  up the issue of alcoholism with authorities.
- Communities gather together on platforms such as Adult Literacy Committee and Learners' clubs and discuss various issues of socio economic well-being of their village.
- There is better sharing of responsibilities within the family with women are participating in decision making.
- The Outlook of the village is changing. There is dynamism and hope for the future. The women of the village have started taking leadership positions in the Panchayat and can articulate their opinions publicly.

# Learning to Transact money in a Learner's Club.



# Rukmini, a 36 year old Learner from Paikmal Block of Odisha says .......

"I could go to school only for 2 years because of my family situation. I grew up as an illiterate person, was married and later elected as a PRI member in my village. I felt ashamed and embarrassed since I could not read the official circulars that came to our village council. When I heard of the Adult Literacy classes, I was the first to enroll. I have not only learnt to read and write, but my self-confidence is greatly boosted. I can now read the circulars that come to our village council and can discuss issues with confidence. I have made sure that several poor families in my village can avail government schemes like; Old age pension, Ration card etc. I have also encouraged many other women to attend the classes and become functionally literate.

# Purnananda Negi, a village elder in Kurrichuan village of Odisha says .......

"Every family in my village lives below the poverty line. Many families complement their meagre agricultural income by collecting forest products like Kendu leaves (used for making local beedi) or Mahua (used for producing local liquor) and Char. These products are seasonal and provide us some money. We are a cent percent Adivasi village. We lived a life where no one valued us and being illiterate added to the marginalization. We have been provided an opportunity to become literate and for the first time in our lives we appeared for an examination. We are ever grateful for this opportunity. We believe that with this education, a lot of development will reach us."



# A young facilitator, Neerbati, from one of the villages says .......

"I was very excited to teach adults in my village because literacy is a very important aspect in the development of a person and the community. I was glad to be the one to help the Learners make the most of this opportunity. I went from house to house and told them about the importance of literacy. They agreed to come to the classes, but most of them could not make it regularly. In spite of this, I continued to teach as many who were present. Although it took some time, more Learners started showing up. I am happy with what we have achieved."

# Challenges faced:

- To register the Learners who have completed the course for the National Institute of Open Schooling exams has been a challenge in many states.
- Some of the Learners expressed that 75 hours of learning is too short. They would like the course to be extended for double the time. The flip side is that many were unable to even set aside these 75 hours.
- Most of the Learners are daily labourers and work hard to earn their daily bread. Their work is seasonal. Attending classes when work demands are high becomes difficult and attendance fluctuates. The facilitators

help them to catch up on what they have missed.

Literacy or learning is vital in making sense, not only of the Word, but also the World. - Paulo Freire

Acquiring functional literacy for an adult who was denied basic education as a child is a great blessing. It transforms the Outlook and confidence level of the person. We are deeply aware that these communities are marginalized with hardly any livelihood opportunities. They need to earn their daily bread to survive. Being literate gives a new perspective in life but does not lead to short-term changes of well-being and liberation from the clutches of poverty. Although many communities have been mobilized and strengthened in the course of this project, it is important to follow this up by providing opportunities for livelihood and alternate income. That will greatly enhance the quality of their lives.

The only person who is educated is the one who has learned how to Learn ...and Change. - Carl Roger



Learner's Club Member meeting

# Bridging the IT Gap between Urban and rural India

"Before this programme my life was nothing.

I used to spend a lot of time going door-to-door selling vegetables in our village but had very little income. Now, I can earn money in other ways with the help of IT. This program has influenced my life in many ways. It has given me a great opportunity to build my future. I have savings in my account. It gives me confidence in my life"

– Laltanpuii, Mizoram

"Earlier everyone had to go to Pothnal to get Xerox and online services. Now I can provide these services in my own village. The community members now come to my shop to get these services and they are very happy" – Mudiappa, North Karnataka "People around me were saying that women are not fit to run an online shop.
But I didn't pay much attention to them.
Earlier I was not familiar with IT. But now I am more confident in computer skills and I am doing my business through IT"

– Nirmala, North Karnataka

"My fellow Entrepreneurs are starting to feel that they are serving their community and that they make things accessible for the people in their community. This eventually boosts them and gives them a good feeling. They feel that they serve their people through their business, which increases self-worth"

– Lalnunsanga, Mizoram

These are just some of the testaments that represent the crux and essence of the BridgeIT project. Conceptualized and funded by Tata Consultancy Services (TCS), DF has had the privilege of implementing this innovative project in two vastly different and varied regions. Piloted first in North Karnataka and then extended to Mizoram, over the past two years this project, as its name suggests, has brought about a 'bridge' in the IT gap between the urban and the rural. The project has taken 46 young people from rural areas (22 in North Karnataka and 24 in Mizoram) and provided them with the knowledge, equipment, and skills to provide IT related services in their communities. More importantly, through this, it has created the opportunity for these young people, who otherwise had very few options before them, to develop and build a sustainable livelihood for themselves through self-employment.

Many of our entrepreneurs had little or no computer experience and had never used a

computer before. Many had completed high school, and some had even gone on to get college degrees. But with so few opportunities available to them in their villages, their only options were daily wage labour or working in their family fields. Hanumanti, from Devadurga was just 19 when she joined the project. The only girl in her entire village to complete school and go on to get a degree was forced to work for daily wages picking cotton. Zohming from Turial in Mizoram earned his income by selling sand taken from the riverbed. Maupuii from Thingsulthliah in Mizoram, due to ill health was written off by her family as amounting to not much. Hanumanti now runs a computer training centre she started with another BridgeIT entrepreneur and Zohming has set up his own computer and online services shop, 'Hmingtea Store', very close to the same riverbed he once mined. Maupuii not only earns a good income through IT related services, but now earns enough to provide for and support her brother in his education.



Zohming in his Hmingtea store

These and other stories like these represent the opportunities the BridgelT project has provided. With the assistance of their Module Leads (MLs) and Cluster Leads (CLs), the entrepreneurs seek out and capitalise on a wide but vastly varying range of opportunities to earn an income. In North Karnataka for example, entrepreneurs have all set up shops in strategic locations in their villages. They provide IT related services such as photocopying, printing, laminating, Caste & Income certificates, Aadhaar card & PAN card updates, online job and government scheme applications etc. Apart from this, they also sell kirana items, stationary items, cosmetics, mobile accessories etc. to complement their online business. In Mizoram however, many of the entrepreneurs still provide their services from home. Online shopping, photography, editing & printing photos, showing movies, renting their projectors, buying products online and selling locally, taking photos and videos at events, buying and selling two wheelers, making cards and Mizoram handicrafts etc. are their main revenue streams, exemplifying the vast geographical, cultural, and contextual diversity of this project. The challenges faced are also varied. Difficult geographical terrain, low population density, and climatic conditions, are just some of the issues the entrepreneurs face in Mizoram. Caste segregation, gender biases, and an entrenched patriarchal system, are some of the issues faced in North Karnataka. Regardless, the entrepreneurs have broken barriers to take advantage of the opportunities provided, earning collectively over Rs 18 lakhs in income and Rs 9 lakhs in profit within the last one year alone.

Economics apart, the project has brought several personal and social changes in the lives of the entrepreneurs, their families, and the community.

"The most important thing has been the sense of confidence that made her change her mind that she can run a small business and provide services not available in her village" (Dindin,

#### Module Lead)

"It enlarged my horizon and uplifts my creativity. I was an introvert and by joining this programme, I become more confident and can now socialize". (Maupuii)

"I have gained respect at home and in the community. I have increased confidence, public speaking ability and social identity"

## (Nirmala)

"My mother now knows Xerox and printing. She helps me in the shop especially when I go to teach. She is very proud of me"

#### (Renuka)

"I had disappointed my parents in the past. So, I wanted to make them proud of me. This project helped me do that. They can now see that I can stand on my own two feet and contribute financially (Shivakanta)

These are just some of the personal and social changes brought about by the project. Increased confidence, willingness to take risks, ability to analyse and make decisions, respect, mobility, ability to effect change, confidence to move forward, capacity to dream big, determination, and a hope for a bright future are now woven into the fabric of the project.

The stories of change don't end with the entrepreneurs and their families. As a way of investing in and giving back to their communities, the entrepreneurs provide supplemental teaching in their local government schools and functional literacy classes to adult learners

In the government schools, the entrepreneurs, using technology (laptop and projector) and their newfound skills in computers, have built and strengthened students' foundations in Math, Language (Kannada & Mizo), and

Environmental Studies (EVS), for Primary School students (grades 3 to 5). In Middle School, the entrepreneurs teach Computer Basics to students from grade 6 to grade 8.



Entrepreneur Geetha with her young pupil

The intervention, especially in the schools, has proved to be successful, with teachers, parents, and students alike attesting to and welcoming the programme. Feedback has shown that the technology driven interactive nature of the intervention has proven to be very interesting and captivating for the students. Teaching with the help of technology has drawn the students' interest and has given them a curiosity about IT, making them want to learn more. The practical hands-on nature of the intervention, where students are encouraged to explore, try, and do, has captured students' interest and enabled them to learn with confidence.

"After starting computer classes in our school few irregular students are coming regularly. This project is very helpful for our school, students are learning well, we are also very happy about the project"

(Ms Sumitra, Teacher)

"Teaching basic computer is very useful [in] today's competitive world"

(Mr. Sathyavadi Tippeswami, Teacher)

"Computer Training in rural government schools is a dream project and this organization made it happen. Because of this programme our school attendance has increased. We are inspired by your project and started smart classes in our school"

(Mr Rajesab K, Teacher)

"Earlier we didn't know about computers. After attending the classes, we were able to learn how to Switch off and on, how to draw using "Paint" and how to play games. We can do anything in a computer and it is helpful for my future" (Jyoti, 7th standard)

"Because of this project we all learnt computer. Earlier we didn't know about computers and we never touched a computer. Now we have computer knowledge and we are typing and practicing in computer. I am very happy, I am very thankful to you people for giving this project to our school" (Yallamma, 6th standard)

Interacting with and learning about computers has been a great blessing for these government schools. In a world driven by technology and a future where competency in technology is a must, children from rural backgrounds are severely left behind. This intervention, having impacted over 4000 students to-date, is "fulfilling the gap", and in its own way "narrowing that gap" between urban and rural.

The Adult Literacy Classes have also had a positive effect with learners acquiring the knowledge and skills to be functionally literate. The learners feel a sense of accomplishment and have expressed gratitude at the freedom of being functionally literate. Previously unable to read or write, the learners now can write / sign their name, read labels and signs, and do some basic calculations. This has enabled them to step out on their own, travel beyond their boundaries, and interact in the local community (bank, shops, public office etc.) More importantly it has instilled in them the value and importance of education, in so doing, ensuring that their children and grandchildren acquire an education.

In Mizoram, with literacy levels at 91%, the 'Adult Literacy' intervention consists of short modules designed to enhance life and livelihood skills of adults. Entrepreneurs provide information and awareness on various life and livelihood topics such as 'Government Schemes', 'Financial and Digital Literacy'. 'Poultry Farming', 'Beekeeping' etc. Although it is still in the pilot stage, feedback indicates that the topics are relevant and well accepted

with learners. They find these inputs useful and beneficial for their day to day lives.

These "Voices" from the field confirms the Relevance of this project and the life transforming Impact it brings. The entrepreneurs acknowledge that this is a unique opportunity not only for them but for their communities and for rural youth in general. They see this

project as a 'life saver' providing them prospects to earn a sustainable livelihood and a vision for their future. With successes such as these, we sincerely hope that the BridgeIT Project will continue to grow in impact and strength, and we will have the privilege of bringing this unique opportunity to many more rural youths in many more regions of our country.



Entrepreneur Renuka in her online cum Kirana store



Entrepreneur Mama using his knowledge and skills to fix computers

# **NORTH KARNATAKA AT A GLANCE**

Implementing partner: Vimukti Charitable Trust Module Lead (Project Officer): Mr. Channabasava Project Site: Raichur District 22 Villages

# **MIZORAM AT A GLANCE** Implementing partner: Cod Nerc Module Lead (Project Officer):

Ms. Ramdinmawii (Dindin) Project Site: Aizawl District 24 Villages

**Entrepreneurs:** 



village)



School Adult Beneficiaries: Beneficiaries:



760

**Entrepreneurs:** 







School

Beneficiaries: Beneficiaries:

945 students

**learners** 





students

**learners** 

"Before this project was introduced, most [entrepreneurs] were unemployed and involved in daily casual labour. Now all of them have started their own shop in their villages and are standing on their own feet, earning good money"

> Channabasava, Module Lead, North Karnataka

"In the past, the Entrepreneurs never saw themselves as capable to earn money from Xerox and computers. They now feel like their dreams are coming true"

Dindin, Module Lead, Mizoram

# Prevention and Protection of Tribal Youth from Unsafe Migration / Trafficking



Human trafficking is the third largest organised crime globally next to arms and drugs. The number is increasing every year. According to the US State Department, 600,000 to 800,000 people are trafficked across international borders every year, of which 80% are women and half of them are children. According to estimates by the National Human Rights Commission a child under 18 years of age goes missing every 8 minutes in India. Almost half of the children thus trafficked are between the age of 11 and 14 years. Victims are lured or abducted from their homes and subsequently forced to work against their wish; in various establishments, forced into prostitution or subjected to various types of indignities and even killed or incapacitated for the purpose of trade in human organs.

Jharkhand is a state in Eastern India that was bifurcated from Bihar in Nov. 2000. It has 24 districts. It has vast forest cover and several Tribal villages. Trafficking of minor girls and women is widespread in Jharkhand and has emerged as a major source for intra country trafficking in India. They are forced to domestic servitude in urban areas where the demand for domestic workers is growing,

# Youth group meet at Paikmal

forced as labourers in unorganised and hazardous industry, forced into marriages in areas where the sex ratio is skewed, forced into prostitution, forced as bonded labourers in construction sites, brick kilns and so on. These trafficked girls are also forced into surrogacy and the babies are illegally sold to childless couples. The mothers have no clue whatsoever about the whereabouts of their babies. Thus they are deprived of any form of right over their own bodies.

Key factors that lead to Unsafe migration and Trafficking are illiteracy, lack of livelihood opportunities, social norms that prevent young girls from expressing their opinion etc. The villages where they grow up are very poor and there is hardly any cash economy. The barter system is still prevalent. It is in this context that:

1. Agents who are working on behalf of large Syndicates visit homes in the villages and offer large sums of money to parents of adolescent children, inducing them to part with their children. They make false promises of a good job and a secure future. For the impoverished and debt ridden parents this offer seems very attractive.

2. Young women and men who have already gone out of the village to big cities come and entice their siblings and other youth to go with them to the cities. They do not talk about the dark side of exploitation and abuse that they go through but only about the glam and glitter of city life and the cash that they can splash.

Seeing this dire need, Development Focus has begun implementing a 3 year project to Prevent and Protect Tribal Youth from Unsafe Migration and Trafficking in Simdega and Gumla districts of Jharkhand. The project objectives are:

- 1. Children/Youth are provided opportunities for education and livelihood and made aware of their rights.
- 2. Incidence of unsafe migration and trafficking is greatly reduced in 3 years.
- 3. Community Watch Groups formed in each of the project villages are sensitive to the problem and are determined to stop the same.
- 4. Control mechanisms both at Community and District levels strengthened and active to protect children from early marriage, child labour and trafficking.

Work in 20 villages of Simdega has started with AROUSE as our implementing partner.

Children's Clubs, Youth Groups and Community Watch Groups have been formed. The Watch Groups are eager and enthusiastic to help their children and youth see opportunities and remain in the villages, where otherwise, young people are missing. Children are receiving inputs to strengthen Learning. Youth are practising entrepreneurship through an unique "Grow your Money" initiative. Inputs in Sexual and Reproductive Health Rights are provided to children, youth and community members through trained Yuva Mitras or Change Agents.

It has been extremely difficult to raise funds for a sensitive project like this from donors and CSR. We have started the project with funds raised from students of schools and colleges of Bangalore, from concerned individuals and through crowd funding. MISERE-OR in Germany has decided to fund us for implementing in another 20 villages of Gumla district, where SITARA will be our implementing partner. We are still seeking funds to implement in 20 more villages with ASHRAY as our implementing partner. By the end of 2021, 6,000 Tribal children and youth will have directly benefitted from this project giving them opportunities for Quality Life in their own villages and saved from lifelong humiliation and abuse.



Children's club during an activity

# Past Projects: Basic education Programme

India is a signatory to UNDP's Sustainable Development Goals. The 4th goal is to "Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all by the year 2030". Our government is doing its part to ensure that this goal will be met. In 2009, the Right of Children to Free and Compulsory Education Act or Right to Education Act (RTE) was enacted as an Act of the Parliament further strengthening the resolve.

In spite of the Government's resolve and action; extreme poverty, migration, armed conflict, lack of amenities etc. keep many children out of school. In fact, children from the poorest households are four times more likely to be out of school than those of their richer counterparts. One of the main problems is the attitude of parents in poor, rural communities towards education. They feel that 8 years of primary education is not going to make any difference when it comes to the future of their children in an environment where pursuing education beyond grade 8 is very low. So they conclude that sending their children to school is a waste of time and energy that will not lead to stable livelihood and is of no consequence.



Earn While You Learn program run in schools

Development Focus implemented a Basic Education Programme from 2006-14 with support from Edukans Foundation, the Netherlands. The programme was implemented in 26 very poor districts of Odisha, Chhattisgarh and Jharkhand where the majority are SC, ST and OBC communities. DF partnered with 40 implementing organisations that were organised into 5 Clusters. School enrolment rates in these remote villages were very poor and drop-out rates very high when the project started. There were some villages were the enrolment rate was less than 60% and 45% of these children would drop-out by the time they came to grade 5.

The main components of this programme were: To sensitize communities on the benefits of education, empower the communities to demand better facilities in government schools, demand that teachers were appointed and quality of teaching/learning improves and quality mid-day meals provided. To make education more relevant, a unique "Earn While You Learn (EWYL)" intervention was introduced. This brought about a big change in the community's attitude towards education. EWYL is a co-curricular activity carried out along with formal education. Children learn and practice child friendly livelihood activities like chicken/duck rearing, vegetable gardening, chalk making, producing organic fertilizers, vermicomposting etc. after class hours in the school premises. Parents began to realize that schools can also teach their children skills that are relevant in their environment, leading to livelihood at a later stage. This proved to be a Game Changer in the perspective of poor households towards education.

Children's Clubs were formed and strengthened in schools. Children learnt about their rights and developed Leadership skills. The overall interaction between the community and the school greatly improved through School Management Committees. Communi



Children's club during their after- school meeting

ties understood the importance of education, their entitlements and started demanding their rights from the officials. This programme reached out to nearly 120,000 children in the 6 to 14 age group in 873 villages. School enrolment rates went up to 100% and drop-out rates up to grade 8 are less than 10%. Even though the project cycle is over, the interest and involvement in education continues.

In addition to these community level interventions, State Level Forums were established in the state Capitals of Odisha, Chhattisgarh and Jharkhand. These Forums were made up of Implementing Partners, other like-minded NGOs and Civil Society Players. The aim was to take up Policy Issues with the government and ensure that implementation of the same. Some of the Outcomes of the Forum are: Sufficient teachers are deployed in village schools, Textbooks are printed on time and made available to children at the beginning of the academic year and the school infrastructure is maintained well. There is still a great need for Education projects like this and Development Focus will continue to strive for the same.

# Past Projects: Clean Development Mechanisms

In spite of techno-economic progress that India has made, over 80% of rural households in remote villages of Central India still use firewood and cow dung cakes for cooking. These make-shift stoves emit smoke and soot leading to respiratory diseases. Women and children also spend long hours collecting

firewood and/or spend money to buy them. When it comes to lighting, there are over 40% households in these regions that have no grid supply. They use kerosene lamps for lighting. This project was piloted in villages of Jharkhand, Chhattisgarh and Odisha. Young boys and girls were trained to Make-Market-Maintain; Fuel Efficient Stoves (FES) and Solar Lanterns (SL). The overall objectives of the project are:

- Providing livelihood opportunities to marginalized boys and girls in villages.
- · Reducing unsafe migration of rural youth to towns and cities in search of livelihood.
- Enhancing the quality of life for poor rural households through better lighting and improved fuel efficiency for cooking, leading to better health and financial savings
- Reducing carbon emission, creating a finance opportunity through carbon credits after scaling-up.
- · Community participation and ownership in the initiative.



Fixing up and re-selling Solar powered products for Clean Development Mechanisms program

A pilot project was started in 2014 and 480 youth were trained. Several challenges including; poor quality of SL component supply and the struggle to take up business by the Tribal youth were identified. These were adequately addressed. Post training, every trained youth was provided 3 solar lantern kits that would act as the initial capital or a FES mould depending on their area of skill acquired.

With the wealth of knowledge and experience gained through this Pilot, DF plans to raise funds for a much larger project covering at least 50,000 households to provide Livelihood to many youth and improve the Quality of Life. This further conserves natural resources and propagates safe and healthy lifestyle. Once the spread is large, we plan to apply for Carbon Credit to bring in financial sustainability. Our ultimate goal is to create a sustainable environment for the current and future generations of our nation.

# Past Projects: Prevention and Protection of adolescents from Child Marriage

Child Marriage is a Human Rights violation and a serious threat to the development of an individual. Although there are laws and ordinances preventing Child Marriages, the practice goes unabated due to socio-cultural and economic reasons. Child marriage has been a scourge in many communities, especially in poor, rural villages. It is common that a girl of 13 or 14 is pulled out of school and married off for financial considerations or in the guise of protecting the child. In some communities where Development Focus works, more than 80% of girls are married before they are 18.

of Edukans Foundation, Holland, implemented a Prevention of Child Marriage Project in 12 districts of Jharkhand and Odisha in 2014-15. These two states have very high incidence of child marriages. The Goal was to reduce child marriages by 50% and strengthen Sexual and Reproductive Health Rights (SRHR) among adolescents and youth. As in all our projects, the community was involved right from the beginning. The broad objectives of the project were: better knowledge on SRHR, improved access to SRHR services, enhancing access to formal education, ensuring retention amongst adolescent girls in schools, influencing government policies, institutional mechanisms and services on Child Marriage and SRHR.

6 Yuva Mitras were selected from each of the 400 villages where the project was implemented. They were motivated to volunteer as 'Change Agents'. They were systematically trained on: SRHR issues, importance of education and laws governing child marriage. They mobilized 800 youth groups across 400 villages that met regularly. These issues were discussed in the groups. Youth were sensitized and set goals for themselves. More than 22,000 youth were sensitized. Children in 200 government schools were also sensitized.



Young women sensitized of the evils of Child Marriage

Development Focus in partnership with 20 Implementing Organizations and the support

Community awareness in these villages has been raised so that they will support the youth

in their decisions. By the end of the project, several child marriages have been stopped. The fact that the youth are together in groups emboldens them to resist harmful traditional practices. The Yuva Mitras still support the youth after the project cycle is over. The authorities have been sensitized and are stepping in and stopping practices that threaten the rights of a child.

A Child cannot resist her marriage without parental and community support. The community is unable to take a stand without the support of external stakeholders. With this in mind, the programme concluded with a state level dissemination workshop held in both Jharkhand and Odisha. The workshops were attended by; Youth, Parents, Yuva Mitras (change agents), Panchayat Raj Institutions and officials. Case studies were presented. The

workshop had panel discussions to evolve specific recommendations to prevent Child Marriages to the State officials. In Jharkhand, the Minister for Women and Child Welfare was present and addressed the gathering. She emphasized the importance of Civil Society support that is needed to wipe out this practice. The Minister released a booklet that catalogues the experiences in implementing this project.

What has been done is just a drop in the ocean. Children in poor and vulnerable sections of Society need to be freed from this practice that stunts their growth and deprives them of development. Development Focus will strive to spread this message to more and more communities, to protect their children.



School children are at risk unless they are sensitized of the evils of unsafe migration and child trafficking

# **Upcoming Projects**

Education, seen from a holistic perspective will continue to be in focus as we look to future programmes. Education, not as an end in itself, but as a means to Transform, Liberate and to bring Equity among people and communities that are being pushed to the margins. The educational interventions we plan to include are:

- Providing Access to Relevant, Quality education for children up to the age of 14 with add-on components like Earn While You Learn to protect them from Child Labour, Child Marriage etc.
- Providing Entrepreneurial and Skill Training leading to sustainable livelihood for youth to include the use of Information Technology to provide opportunities and protect them from unsafe migration, trafficking etc.
- Promoting Clean Energy devices for rural households by training youth to Make-Market-Maintain these devices and creating awareness on Environmental Issues providing healthy lifestyles for rural households and reducing the Carbon Footprint.
- Providing Awareness on Child Rights, Human Rights, Sexual/Reproductive Health Rights etc. thereby raising their awareness.
- Mobilizing communities and providing them information on their entitlements as well as empowering them to claim what is due to them
- Computer Based Functional Literacy for adults who have missed out on school education – transforming them from a world of illiteracy to be functionally literate.

The interventions in Education listed above are used as a means to address issues that withhold people, especially the youth from development in their own lives and in their communities. This includes addressing issues like; Child Marriage, Child Labour, Unsafe Migration, Harmful Traditional practices etc.

Looking forward to Specific Projects, we would like to take up the following and are working on raising the needed resources for the same:

#### 1. Sustainable Livelihood for Tribal Youth

Jharkhand is a mineral-rich state accounting for 40% of India's mineral resources. In spite of this natural wealth, which is exploited by outsiders, rural communities suffer from widespread poverty with over 39 per cent of the population living below the poverty line. Over 92% of the population live in remote, rural villages and is home to 32 different Scheduled Tribes. With literacy levels well below the national level, and high unemployment rates, the Scheduled Tribes of Jharkhand are some of the most neglected and marginalised people in India.

We plan to provide livelihood opportunities to youth in Jharkhand, with a strong focus on empowering women in the 18-25 age groups. The communities will be facilitated to identify Relevant and Marketable skills using participatory tools. The identified skills will relate to locally available resources and market opportunities. A Unique Selling Point of this project will be that NGOs, as "Outsiders" do not go in with a list of prescribed skills. The intervention will seek to initiate new livelihood activities that will strengthen the rural economy and meet the goods and service needs of these rural communities. Another innovation will be that the youth will be linked to online marketing avenues so that the products will reach far and wide, providing a good profit margin for the entrepreneurs. Thousands of ST/OBC communities will benefit. A project like this will usher in; self-sufficiency, growth, economic independence, and improved status of youth, especially women.



Learning to build Smokeless Chulas

## 2. Clean Energy for rural households.

Over 75% households in villages of Chhattisgarh, Jharkhand and Odisha still rely on firewood as fuel for cooking. Apart from cutting trees and destroying the environment, the smoke that these stoves emit are harmful for women and children who constantly inhale them, leading to several respiratory diseases. Youth from these villages will be trained to Make-Market-Maintain, Fuel Saving Stoves. These stoves drastically cut down emissions and reduce fuel consumption to less than half. Even twigs and other bio-fuels can be used, saving the trees and the environment.

Household lighting is another area that needs attention. Many villages are still not connected to the electricity grid and even those that do, have supply for just 2 hours a day. Hard to acquire, kerosene is used for dimly lit lanterns just for few hours each evening, further depleting fossil fuels. Youth from these villages are trained to Make-Market-Maintain affordable solar lanterns, thereby meeting the lighting needs of the community. They will also produce solar powered Mobile phone charging stations in villages that do not have electric power grid supply. These will be livelihood opportunities for the youth.



Youth assembling Solar Lanterns



Protecting children from Child Labour through the formation of Children's Clubs

## 3. Protecting Children from Child Labour.

Hundreds of children picked up from each village during the cotton and chili harvesting season in the impoverished districts of North Karnataka is a reality even in 21st Century India and in a more developed state like Karnataka. The farm owners and their Contractors find the nimble fingers of children best suited for harvesting cotton and chili, without damaging the buds and flowers in the plant. Tractor loads of children are transported to these farms and miss out on school for several days during the harvest season. A recent survey shows that over 65% of these children in Raichur district are children below the age of 14.

We plan to sensitize and raise awareness of this de-humanizing practice to children, their teachers in school and the communities from where they come. Children's Clubs will be formed and Child Participation promoted. Children will find representation in the Panchayats (Village Development Committees) to discuss the issue from a Child's perspective. Lobby and Advocacy will take place to tighten the Control Mechanisms to put an end to this ongoing practice. Our aim is to make Child Labour in the chilli and cotton fields of North Karnataka a narrative of the past.

# Resource Mobilization

Resource Mobilization for us is not about asking and raising money; it's about being convinced and passionate of a cause that you share with others and invite them to be part of that cause.

After seeing the extreme need to fight Trafficking of adolescents in Jharkhand, Development Focus did not remain idle. Our efforts to raise money from traditional funding sources did not bear immediate results. Rather than wait for funds to come, DF took a leap of faith and started the Anti-Human trafficking project in 20 villages of Simdega district with small amounts of funds we managed to raise without a "conventional donor" supporting the same. A major part of the funds for the first quarter came from generous friends and family while the remaining amount came from awareness campaigns in schools and colleges of Bangalore.

Creating social awareness about the plight of these Tribal Children among school and college students is part of our agenda. We believe that such an awareness campaign will enhance the students' holistic development and that these students will grow up with concern for the less privileged leading them to be responsible citizens of our country. We go to schools and colleges and talk to the students about the plight of their peers in

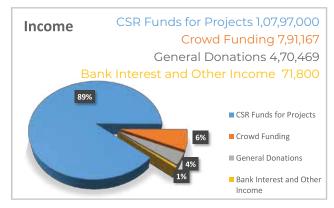
rural areas and what we do to alleviate the situation. Students who volunteer to support our projects are given stamp cards or book marks that they can buy or sell to family and friends to raise funds for the project.

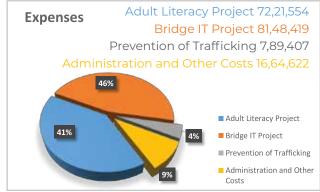
All schools and colleges that we approach are not equally responsive to such an awareness campaign. There are some heart-warming and encouraging responses. For example, on the 19th of December 2018, the students of Goodwill Girls High School' and Composite PU College paid keen attention to the presentation. Although these children come from Lower middle class families, they managed to raise Rs.48,480 through their efforts for the anti-trafficking project.

Social media is also used for Resource Mobilization. Facebook, Instagram, twitter and LinkedIn portals are regularly updated with the most relevant information and stories. In the past, DF was listed in Letzchange, which is a crowd funding platform to facilitate fundraising in all its social media portals. An amount of Rs.831,350 was donated by donors via Letzchange. DF has recently switched to "Ketto" crowd funding platform. We also reach out to potential donors through WhatsApp and email. Our website www.devfocus.in is widely viewed.

#### Financial Overview

At Development Focus, we believe that Accountability is the key to all our actions, decisions, and policies related to the governance of the organisation and implementation of projects entrusted with us. We ensure that our accounting and financial practices are according to the existing standards in the country and in line with priorities set by our Board of Trustees. We fulfill all statutory requirements – not out of fear of being penalized but as a core value of the organisation.





# Implementing Partners

Development Focus does not directly implement but co-implements projects with credible local partners. These partners are close to the communities we jointly seek to serve and have developed a rapport with them and the local duty bearers. Working with local partners enables us to reach vulnerable and needy

communities in very remote areas that we may never be able to reach by ourselves. It also helps reach larger numbers and be cost effective than if we were to implement. In the process, the capacity of Civil Society Organisations is built to enable them to be more effective in their own interventions.

## **Computer Based Functional Literacy**

Implementing Partner	State	District
Agranee Jana Kalyan Anusthan - AJKA	Odisha	Baragarh
Palli Alok Pathagar – PAP	Odisha	Bolangir
Assoc. for Dev. Research in Socio-Economic Activity - ADARSA	Odisha	Sambalpur
People's Rural Education Movement - PREM	Odisha	Kandhamal
Bastar Sevak Mandal - BSM	Chhattisgarh	Bastar
Bastar Dharma Kshema Samiti – BDKS	Chhattisgarh	Bastar
Social Education and Basic Awareness – SEBA	Chhattisgarh	Bastar
Snehagiri Missionary Sisters - SMS	Chhattisgarh	Bastar
Deen Bandhu Samaj - DBS	Chhattisgarh	Bastar
Vishala Rural Women & Children Dev. Organisation - VISHALA	Karnataka	Vijayapura
Don Bosco Social Service - DBSS	Karnataka	Raichur
Vimukti Charitable Trust - VIMUKTI	Karnataka	Raichur
Rural Health and Child Health Society of India - REACH	Karnataka	Vijayapura
Centre for Non-formal Education - CNFE	Karnataka	Vijayapura

# Bridging the IT gap between Urban and rural India

Implementing Partner	State	District
Don Bosco Social Service - DBSS	Karnataka	Raichur
Vimukti Charitable Trust - VIMUKTI	Karnataka	Raichur
Centre for Community Development through Network - Cod Nerc	Mizoram	Aizawl

# Prevention and Protection of Youth from Unsafe migration / Trafficking

Implementing Partner	State	District
Animation Rural Outreach Service - AROUSE	Jharkhand	Simdega

We greatly appreciate the commitment and concern for the poor with which the above partners have implemented the project. It has been an enriching experience for Development Focus as we co-implemented the project with them. Timely reporting and accountability in program and financial matters have been above our expectations in most cases. We want to convey a big Thank You to our implementing partners.

# Trustees of Development Focus

Dr. Gladys Sumithra (Treasurer & Founder

**Trustee)** holds a PhD in economics from Indian Institute of Science, Bangalore. She was the Senior Director of the Planning Department, Government of Karnataka where she served for 25 years. On retirement she was reappointed as Senior Scientist in the office of the Additional Chief Secretary for Public Works and Housing.

Dr. Gladys Sumithra is actively involved in civil society development and continues to be on the Governing Board of several educational institutions and Non-Profit Organizations in Bangalore.



Dr. P. Sethu (Founder Trustee) is the Director of Indienhilfe, India - a charitable organization that empowers children belonging to economically and socially weaker sections in different states of India. Analysing and finding solutions for empowerment of communities especially among the children, youth and women has been his passion for the last 3 decades.

Besides serving on the Board of several organ-

izations and institutions, he renders consultation on administration, finance and project launching. Dr. Sethu has organised national and regional events, seminars and conferences, and has also led international and national delegations in India and abroad.



Dr. Hannah Anandaraj (*Trustee*) holds a doctorate in Social Sciences and has expertise in Social Work with a focus on Medical and Psychiatry. Dr. Anandaraj worked as a Reader (Associate Professor) in Osmania University.

She has many publications to her credit. She also serves as a guide to research students.

Dr. Hannah Anandaraj has served on boards of several organizations and committees. She was the Chairperson of the board of World Vision India for several years and was also on the World Vision International Board.

She is currently an Evaluator for a Child Safety

Net programme in Vijayawada region of Andhra Pradesh. Coming alongside, she encourages and enables Child-Centred NGOs to build on their strengths and overcome challenges, which has been a deeply rewarding experience.



Mr. Thomas Paul (Managing Trustee) holds a Masters' degree in Technology from the Indian Institute of Technology, Madras. After working for a private firm in Gujarat for 10 years, he moved on to the social development sector and was the Superintendent/Director of the Methodist Technical Institute at Vadodara, Gujarat. He later took over as the General Secretary of Skills for Progress, an all-India association of over 200 private vocational training institutions across India.

For the past few years, he has been supporting various international organizations as a freelance consultant. His main forte has been community development and livelihood train-

ing for marginalized children and youth. His passion has been to help people realize and unleash the God given potential within them. Presently he manages the day-to-day functioning of Development Focus.



# The Staff Team

#### Masillamani - Team Leader

Development Focus works for the upliftment of the last 10% in the socio-economic strata of society. It is a very challenging task to facilitate the development process of this group. These communities are neglected both by Government and Private development players. They are considered as mere; vote banks, beneficiaries, cheap labourers - overused and abused. They neither participate nor are given opportunities to participate in aspects of life that affects them on a daily basis. Development Focus is enabling these people to participate in their development process, by empowering them and going down to their level. Relevant education, information and technology are taken to their door steps.

Development Focus believes that people

have the power and potential to change. I am proud to be a part of this team that strives to cater to the development process of these neglected and abused sections of our community.



# Priya Kirubakaran – Programme Coordinator

I've had the privilege of working for Development Focus for the past 1 year and have been able to see first-hand the impact the work we do have on peoples' lives. Being involved in several of Development Focus' projects has been a steep learning curve but a very satisfying one. It has taught me to appreciate that even the small things we do can bring about lasting change. Working with the team and gaining first-hand insight into the culture and context of development in India, especially rural development, has been an eye opener to the challenges people face living in remote / rural areas. But at the same time, it has also shown the tenacity, resilience, and determination, of the human spirit, that given the opportunity, people have the ability to capitalise and bring about change in their lives, regardless of circumstances.

My most cherished moments over the past year have been getting to know and work with the people whose lives we are impacting. It has been a privilege to walk alongside

them and see transformation take place. I'm grateful to DF for giving me this opportunity and hope to continue to be an agent of change for many more years to come.



# Sanjana - Accounts cum Admin Officer

"The purpose of life is to live it, to taste experience to the utmost, to reach out eagerly and without fear for newer and richer experience." (Eleanor Roosevelt)

My role as Accounts Officer enables me to put my expertise and energy for social good. It presents me the opportunity to give back to Society through good accounting. My

position demands maintaining accurate and detailed accounts not only for DF but for all the Implementing Partners too. I strongly believe that my work contributes to the purpose of my life.



## Betrayan Samuel - Project Coordinator

I recently joined the Development Focus team as a Project Coordinator and am given the responsibility of coordinating the project, "Prevention and Protection of Tribal Youth from Unsafe Migration and Trafficking". This project aims to instill dignity and value in the people whom we serve by creating opportu-

nities for their youth in their own villages, so that they can stay back and live an honourable life. Our goal is to make the people understand that they have potential within them to make their life better.

I consider this as a great opportunity to serve marginalized communities, which was my primary desire. To strive for the transformation of Individuals from among these communities gives me a great sense of fulfilment. I can see that Development Focus has real

passion for the underprivileged in our society. I can learn a lot and involve myself as part of this team. I am privileged to be part of Development Focus.



## Emmanuel Raj - Asst. Project Officer

My passion is to reach the unreached. I have

been Involved in the development activities of DF for over 11 years. As an Assistant Project Officer I get opportunities to work in rural areas of North Karnataka. Working with rural youth and adults



has given me a good understanding of their lifestyle and livelihood. I will do my best to facilitate transformation in the lives of the underprivileged. My dream is to travel places to reach the unreached and to engage myself in their spiritual and social development.

# Immanuel John – Communications & Fund-Raising Officer

Only a sculptor can look at a deformed, dull and useless chunk of rock and see a master-piece worth a million admirations. I count it my blessing to kick-start my career with people who look at the downtrodden, neglected and abused communities and see their true potential and enable them to unleash it.

I owe my loved ones and other well-wishers who thought it worthwhile to invest in my life for Proper Schooling, Degree from a reputed university, a decent living and many other benefits. Now I have the privilege of working at Development Focus which invests in lives of people who would otherwise have no light in their Dark paths.

As the Communications and Fundraising Officer I will do my best to stand by this organisation to press forward in its clear vision.





BridgeIT project staff, enterpreneurs and Development Focus team members at Devadurga

# Call to action!

OUT VISION is clear and our commitment unwavering. A just and humane society, where children have their right to childhood, where vulnerable young people can live a dignified life and women have an equal say on decisions pertaining to their lives, is what we strive for.

It is easy to sit at the edge of the pew and hope for someone to do something against these social evils. But we have **chosen to take a leap of faith** to be that someone who does something

against these evils. We encourage you to join us in  $\frac{\text{this battle for a}}{\text{this battle for a}}$ 

# better world!

You can be part of this initiative by:

- » Contributing to enable us to reach a larger population of needy people
- » Volunteering your services on short-term or long-term basis

## **Legal Status of Development Focus**

Registered under the Indian Trusts Act, vide no: BNG (U)-JNR IV/667/2005-2006 Registration under Foreign Contribution (Regulation) Act, vide no: 094421359 Exempted by Income Tax Act under section 12A and approved under section 80G

#### YOU MAY MAKE YOUR CONTRIBUTIONS THROUGH:

- Direct Bank Transfer to:

For contributions from within India:

A/c of Development Focus, a/c no. 909010037997565, IFSC: UTIB0000734

- For foreign Contributions:

A/c of Development Focus, a/c no. 009010100703864, SWIFT Code: AXISINBB009, IFSC: UTIB0000009, Axis Bank, 9 MG road, Bangalore 560001, India

- Online payment through: our website: www.devfocus.in or www.ketto.org
- By cheque: drawn in favour of "Development Focus" and mailed to our address given behind

LinkedIn - https://www.linkedin.com/in/development-focus-8a5618169/ Development Focus
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# YOU WILL CERTAINLY BE ENRICHED WHEN YOU LIFT A FELLOW HUMAN!!

