



Annual Report 2017-2018

Adult learners in a Computer Based Functional Literacy class in Odisha



OUR VISION

A just and humane society that ensures equal opportunities for quality of life to every citizen of India through relevant and quality education to the most marginalized.

OUR MISSION

Development Focus promotes relevant and quality education for the most marginalized sections of the society by engaging with and building the capacity of civil society actors such that it leads to educated, egalitarian and empowered communities.

OUR VALUES

*Hope | Respect | Commitment
Accountability | Transparency*



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FOREWORD

The need to liberate people from the clutches of poverty in remote pockets of our country is still huge and all our interventions put together is just a drop in the ocean. Our goal in all our projects is to facilitate people to realize the God-given potential in them and start working for their own development and that of their communities.

It is my privilege, once again, to present this Annual Report for the year 2017-18, to friends, well-wishers and stakeholders in our work and ministry. The year has had its share of successes and challenges. On the whole, we are pleased with what has been achieved.

"Economic growth is a necessary but not sufficient condition for the promotion of human development. Beyond quantity, it is the quality of growth that is crucial for human well-being. Growth can be jobless, rather than job creating – ruthless, rather than poverty reducing – voiceless, rather than participatory – rootless, rather than culturally enshrined and futureless, rather than environmental friendly. Growth that is jobless, ruthless, voiceless, rootless and futureless is not favourable to human development. In this regard, economic growth is a means of development and not its ultimate goal. Increased income contributes largely if it improves people's life. But income growth is not an end by itself. 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.

Encouraged by the first year of implementing the Adult Literacy Project (Computer Based Functional Literacy) where we reached 30,837 adult learners in Odisha, Tata Consultancy Services (TCS) entrusted us with a project with a wider reach. In the year of report, we covered 80,837 Learners in 7 very poor districts of Odisha, Chhattisgarh and Karnataka. This was accomplished by the tireless and committed service of 15 local, implementing partner organisations, 20 supervisors and 500 facilitators. For most of these Learners, 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.

BridgelT is another project that we implemented this year with support from TCS. It is a relevant programme where digital entrepreneurs are developed in rural areas. 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 chosen from the lower socio-economic strata of their village this is a great opportunity to make a wholesome 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.

The need to liberate people from the clutches of poverty in remote pockets of our country is still huge and all our interventions put together is just a drop in the ocean. Our goal in all our projects is to facilitate people to realize the God-given potential in them and start working for their own development and that of their communities.

OUR IDENTITY

WHY DO WE EXIST?

- To serve children, youth, and women who are at the Bottom of the Socio-economic Pyramid. Development of the poorest of the poor will be consciously taken up.
- 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 – has been the focus of our work. We work on the principle of life-long learning.
- DF has been and will be a Catalyst to build the capacity of other NGOs, thereby strengthening Civil Society. 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 claim their entitlements. Mobilizing children, youth and people as strong homogenous groups is high on our agenda.
- o Respect for every individual in the community, staff member and organisations will be high on our agenda.
- 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 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:

- 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
- The blurring of lines between capitalism and philanthropy

- Spiritual values and institutions fast losing their influence as flag bearers of conscience
- India is no more a priority for international donor support
- Market force theory gaining prevalence

Consequences are:

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

It is in this scenario that Development Focus seeks to make a difference!

ABOUT US:

Development Focus is an organisation that specialises in delivering transformational programmes in remote rural areas leading to life-changing impact. Our vision is to see a just and humane society that ensures equal opportunities to every citizen of India through relevant and quality education – seen from a broad perspective - for the most marginalized sections of society. DF achieves this by engaging with and building the capacity of CBOs and NGOs leading to educated, egalitarian and empowered communities.

Our team at Development Focus works as a small yet effective unit with a strong sense of compassion towards those in need and a genuine desire to make a difference. Professionalism and experience add value in project planning, management and implementation. The team is guided by a highly professional and experienced Board of Trustees.

Development Focus does not directly implement, but co-implements projects with credible local partners. These partners are close to the communities that the organisation seeks to serve, empathize with them and have developed a rapport with them and with local Duty Bearers. Working with local partners enables us to reach vulnerable and needy communities in remote areas. It also helps reach larger numbers than if DF were to implement directly.

Co-implementation further enables sharing of innovative practices and competencies developed over the years to the Implementing Partners for effective implementation. For example, DF has many years of experience implementing a project component called “Earn While You Learn” in rural schools, which has positively changed the attitude of parents towards education. This can be extended to

partners who work for strengthening Primary education. We have been implementing a very effective Computer Based Functional Literacy project, which provides literacy to adults who have missed out on school education. This competency is passed on to partners working for adult literacy.

Organizational Development is another important component that is very much part of co-implementation. We support our Implementing partners in areas of:

- Community Participation and Ownership in project implementation, leading to sustainability
- Rights based approaches: facilitating the organized communities to claim their entitlements
- Improved project management using computer based tools
- Greater Transparency and Accountability in all financial transactions
- Zero tolerance in financial irregularities
- Effective project Monitoring and Reporting

Development Focus has been co-implementing projects with over 55 partners in the last 12 years. Our partners greatly appreciate the inputs rather than resent them. Many of them have come back to say that because of these OD inputs received, they have grown as an organisation to implement other, effective programmes.

Legal Status:

Development Focus is a Bangalore based NGO in existence since 2006. It is registered as a Trust under the Indian Trust Act 1882. DF holds valid 80G and 12A certificates from the Income Tax department. DF is also registered with the Home Ministry to receive foreign funds and has an active FCRA registration.

Poverty is not just a lack of money; it is not having the capability to realize one's full potential as a human being

- Amartya Sen

4. LEARNING TO REALIZE EDUCATION'S PROMISE

The World Bank's World Development Report, published annually since 1978, is an invaluable guide to the economic, social, and environmental state of the world today. Each report provides in-depth analysis and policy recommendations on a specific and important aspect of development—from agriculture, the role of the state, transition economies, and labor to infrastructure, health, the environment, and poverty.

The World Development Report 2018 (WDR 2018)—Learning to Realize Education's Promise—is the first ever devoted entirely to Education. And the timing is excellent: Education has long been critical to human welfare, but it is even more so in a time of rapid economic and social change. The best way to equip children and youth for the future is to place their learning at the center. The 2018 WDR explores four main themes:

- 1) Education's promise
- 2) The need to shine a light on learning
- 3) How to make schools work for learners
- 4) How to make systems work for learning

REPORT'S MAIN MESSAGES:

- Schooling is not the same as learning.
- Schooling without learning is not just a

wasted opportunity, but a great injustice.

- There is nothing inevitable about low learning in low- and middle-income countries.

THE CRISIS HAS THREE MAIN DIMENSIONS:

1. The first dimension of the crisis is the poor learning outcomes themselves.
2. The second dimension of the learning crisis is its immediate causes:
 - Children arrive unprepared to learn.
 - Teachers often lack the skills or motivation to teach effectively.
 - Inputs often fail to reach classrooms or to affect learning.
 - Poor management and governance often undermine schooling quality.
3. The third dimension of the crisis is its deeper systemic causes

The Three Policy Actions to Address the Crisis are:

- Assess learning, to make it a serious goal.
- Act on evidence, to make schools work for learners.
- Align actors, to make the system work for learning.



Learning to be Digital Entrepreneurs in Raichur district, Karnataka



First Generation Adult Learners in Karnataka

The World Development Report 2018 further highlights the following:

1. India ranks second after Malawi in a list of 12 countries wherein a grade two student could not read a single word of a short text.
2. India also tops the list of seven countries in which a grade two student could not perform two-digit subtraction.
3. In rural India, just under three-quarters of students in grade 3 could not solve a two-digit subtraction such as 46—17, and by grade 5 half could still not do so.
4. In rural India, only half of grade 5 students could fluently read text at the level of the grade 2 curriculum, which included sentences (in the local language) such as 'It was the month of rains' and 'There were black clouds in the sky'.

The report argues that without learning, education will fail to deliver on its promise to eliminate extreme poverty and create shared opportunity and prosperity for all.

The report recommends concrete policy steps to help developing countries resolve this dire learning crisis in the areas of stronger learning assessments, using evidence of what works and what doesn't to guide education decision-making; and mobilising a strong social movement to push for education changes that champion 'learning for all'.

Extract from: World Bank. 2018. World Development Report 2018: Learning to Realize Education's Promise. Washington, DC: World Bank. doi:10.1596/978-1-4648-1096-1. License: Creative Commons Attribution CC BY 3.0 IGO

As Development Focus, we and our partners have been involved with strengthening Education, especially for children in vulnerable communities. We are aware with what this report clearly brings out. We need to focus more on the Learning Outcomes. This is a wake-up call to our government and civil society organisations. We need to act urgently before generations are lost in darkness.

5. ENLIGHTENMENT THROUGH LITERACY INITIATING THE DEVELOPMENT PROCESS

India, regarded as one of the fastest growing economies in the world in recent decades, remains a land of contradictions. While rapid economic development occurs on the one hand, a growing inequality has left the rural poor on the margins of this growth. Poverty and inequality have multiple effects on the lives of the poor, including not only income, but also employment opportunities, housing, healthcare and education. 26 percent of India's population remains illiterate (2011 Census) with most of the illiterate population being in rural areas. In Central India, the literacy rate drops well below the national average to 65 to 70 percent.

The simplest definition of literacy refers to the ability to read, write and do basic numerical calculations. A person without functional literacy has to face numerous challenges right from household chores to social life, and can end up having a low self-esteem or being incapable of speaking for him or herself. This ultimately leads to a lack of confidence and a low level of productivity. Raising literacy rates is one of the biggest challenges in India today. This forms the backdrop to the Adult Literacy Programme implemented by Development Focus.

THE ADULT LITERACY PROGRAM (ALP) – AN OVERVIEW

The Adult Literacy Program (ALP) is a unique initiative funded by Tata Constancy Services (TCS), as part of their corporate social

responsibility or sustainable business initiative, and implemented by Development Focus. This initiative was implemented for two years, and has made a tremendous impact in this short time span in terms of the capabilities it has built. The initiative was implemented in the state of Odisha in the first year, and covered around 33,000 participants. In the second year it was implemented in three states – Odisha, Chhattisgarh and Karnataka – covering over 80,800 participants. Of these, 91 percent were from marginalized communities and 62 percent were women.

A UNIQUE INITIATIVE WITH A DIFFERENT IMPLEMENTATION PATH

Development Focus always strives to reach the most marginalized people in society, and this initiative is no different as its most significant impact was seen among the tribal communities of Central India and Northern Karnataka. A major highlight of the project lies in the way it was implemented through 15 local partner organisations, creating a strong connection with the local communities – this close connection with local communities ensured community involvement at every stage through Community Based Groups. These groups were known as Adult Literacy Committees (ALC) and Learners Clubs (LC). The ALCs ensured effective community participation, while the LCs sustained further learning in the communities. The project was steered by 20 supervisors and 500 facilitators in 500 villages.



Learners can now read public notices

Another noteworthy highlight was the Computer Based Functional Literacy (CBFL) module developed by TCS. This module was implemented by a facilitator or teacher in each village, with the help of laptops, speakers, projectors and a UPS provided to the communities. Batches of 20 participants were taught over a period of three months, by the end of which, the learners were assessed using a test. Once they had completed the program, the learners could appear for an examination, which gave them a formal qualification. An impressive 10,670 learners appeared for the examination conducted by National Institute of Open Schooling in collaboration with

Saakshar Bharat Mission. Many others will still appear in the next round of exams.

This initiative achieved great results in a short span of time.

GEOGRAPHICAL LOCATIONS AND COVERAGE OF THE PROJECT

The project covered a total of 500 villages, with the most villages in Odisha, followed by Karnataka and then Chhattisgarh. 325 of the 500 villages are in Central India and 175 villages are in Karnataka.

Areas where the project was implemented are shown below:

Table 1: Geographical location and coverage of the project

State	District	Blocks	No of Villages	
Odisha	Bargarh	Paikmal	75	
		Bargarh		
	Balangir	Loisingha	50	
		Agalpur		
	Khandamal	Daringabadi	50	
		Sambalpur	Jamankira	
			Jujumura	25
			Maneswar	
			Dhankauda	
	Chhattisgarh	Bastar	Bastar	125
Karnataka	Bijapur	Sindagi	175	
		Muddebihal		
		Vijayapura		
	Raichur	Devdurga		
		Manvi		

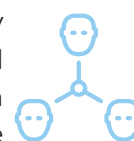
STRATEGIES AND WINGS OF IMPLEMENTATION

While framing the project was important, its implementation was also done strategically and carefully to achieve the best possible results. Some key steps followed are outlined below:

Selection of Supervisors: The project envisaged 20 units. Each unit referred to a cluster of 25 villages. Each of these units was managed by one supervisor, selected at the beginning of the project. The supervisor played a pivotal role in monitoring and managing the project for all 25 operational villages under him/her.

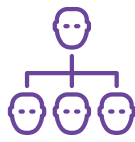


Formation of Adult Literacy Committee (ALC): Ownership as well as sustainability of the initiative in villages was ensured through the committees. A functioning committee was set up in each of the 500 villages, and this committee helped select, mobilise and motivate learners, and maintain the momentum attained. These committees had a representation from the leaders and opinion makers in the villages, and played a critical role in the selection of facilitators, monitoring the project at village level and providing infrastructure.



Facilitation: Facilitators were the key to the success of this project. 500

facilitators were selected by the communities with the help of supervisors, using a democratic process. They were trained in various skills required to deliver the curriculum to the learners. Each centre had one facilitator who conducted classes twice a day for each batch of 20 learners. Classes lasted for 90-120 minutes, depending upon the availability and interest of learners.



had to be provided solar powered energy since there was no grid connection to use the projector and charge the net-books. Each village had approximately 160 learners, divided into 8 batches – each batch had 20 learners.

Class Transactions: Classes took place on 5 days of the week. In addition to CBFL various other teaching-learning materials were used to create an effective learning process. The project facilitated the use of a laptop, projector and UPS (wherever required). Some villages



Learners' Club (LC): Each batch ran for 45-55 days, making it a challenge for some learners to cover effective ground, especially for first-time learners. The Learners' Club made this process easier, providing a platform for learning and supporting each other through discussion and peer-to-peer learning. At times the discussions were centred on the issues pertaining to their lives, which in turn helped them in their decision making.



IMPACT AND OUTCOMES

The project acquired a special tag in terms of its positive impact and outcomes. It has transformed the decision-making power of thousands of marginalized people in the project areas. This section details various aspects of effective implementation and capacity building among the beneficiaries.

49,969 participants, or 62 percent of the participants in this initiative were women. Considering the social roles women are normally assigned in these villages, this program has been a real eye opener for thousands of women in these areas. Their confidence and decision making skills have improved.

91 percent of the participants in the project were from the most marginalised sections of society. Further, 43 percent were from tribal populations. 28 percent and 21 percent of the beneficiaries are from other backward caste and schedule castes respectively, making this an inclusive initiative.

The test conducted at the end of the

Figure 1: Gender distribution across the states

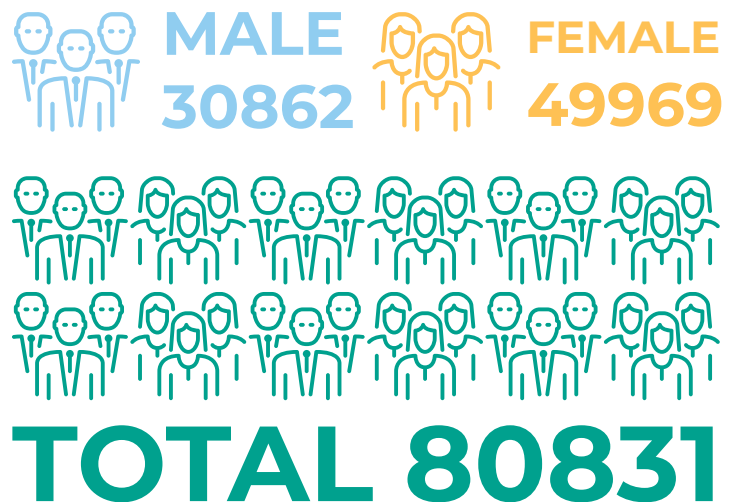
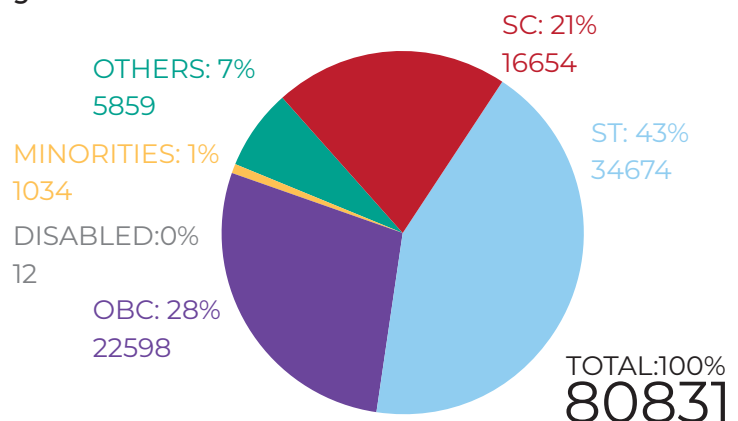
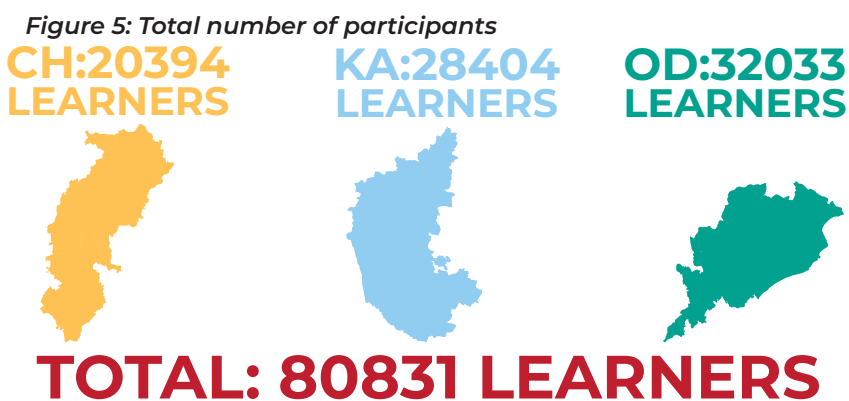


Figure 2: Learners' social classification



course as per the norms of the NIOS exam, was used to assess reading, writing and numerical ability. The question paper was standardised and common for all the learners in each state. Learners were enthusiastic and participated actively in the classes.



THE OUTCOMES AND RIPPLE EFFECT

The building of essential capabilities among marginalized participants is the most important contribution of this initiative. This building of capabilities is expected to have a ripple effect in the communities that these

participants belong to. The facilitators have played a commendable role in this process. They did not achieve this result overnight, but worked through the various challenges they faced. One of the facilitators – Mangalsay Nag from Odisha – had this to say about his experience:

“I went door to door from the very first day. I found that many of the villagers had a genuine desire to study and were happy about the program. Satisfied with the response, I began classes. I went to the learners’ houses every day and called them to class. I tried different teaching methods with them to see what suited them best and I even gave them homework. Rainy days were the most difficult, and learners were reluctant to come to class. To resolve this issue, I conducted a meeting with the village Sarpanch where I tried to remind all the villagers about the importance of education. Gradually I managed to convince them, and they have begun showing up to class more regularly. I can see their progress, as they slowly begin to sign their names and read the newspaper.”



A Facilitators reads aloud to the Learners during a class

Gradually built, capacities were shown in different ways: learners were able to read bus boards, bank pass books, hospital boards, and other vital signs. People were empowered to write an official letter, to do bank transactions and also to help their children with their education. They were able to recognize when they were getting cheated in shops and open markets. These small but significant differences in the lives of the learners gave them a greater sense of satisfaction in whatever they did and helped them lead a more meaningful life. Mrs. Palu Pradhan, who is a 42-year-old learner says this: "In my village, I see evidence that women are emerging as confident, enthusiastic leaders". Another learner, Ms. Kasturi Pradhan, 58 years old, said: "Now I can read the numbers on my mobile phone and call my relatives. I feel thrilled!"

Many women admitted that before these classes they were not only embarrassed by their inability to read, but that they had also been taken for granted due to their lack of education. While selling vegetables in the market, people used to cheat them because they were unable to count the money. They

recalled how being illiterate prevented them from communicating effectively. Others related how the freedom and ability to read and write has removed the fear out of their minds. It had emancipated people from the darkness and had given them a proper direction of life. Mrs. Pratima Nayak who belonged to one SHG group in the village said that she used to depend on others to fill up the withdrawal and deposit forms at the bank. She now feels more confident that she can do this task herself. Sarmita Pradhan, 48 years of age successfully completed the course and says she is happy she can calculate her daily earnings from the leaf plate making business she runs.

MAJOR CHALLENGES FACED

As with any development initiative, the ALP had its share of challenges, especially in the initial phases of implementation. As learners were expected to be present in class everyday, this affected their already meagre income, and some learners became irregular. Some of the learners had difficulty in coping with the pace of the project and a unanimous petition from the learners across different states for an

DIRECT IMPACTS OF THE ADULT LITERACY PROGRAM

- Learners no longer carry the “illiterate” tag. They are more confident and bold.
- Learners can now read the newspaper and participate in their children’s education
- Learners have better control over their personal finances and bank transactions
- Learners have applied life lessons and manage their lifestyles better, for example: cleanliness and agricultural practices have improved.
- Learners no longer get cheated by others more educated than themselves
- Social and cultural changes in the communities have been noticed; unaccepted social practices such as child marriage, alcoholism, caste system are being questioned and changed. The issue of alcoholism has been brought to the authorities. Communities now gather together and discuss various socio-economic issues of their village.
- Women participate in decision-making, resulting in better gender representation in public meetings in the villages. Women take leadership positions in the village panchayat. They are now able to articulate their opinions well.



extended duration was granted to overcome this. Another major struggle was in terms of preparing the adult learners to attend and successfully complete the open schooling examination and obtain the certificate. The difficult terrain and distance between villages also made regular monitoring difficult. However, most of these challenges were gradually overcome and local solutions to these problems were worked out. Also, the systematic planning by Development Focus and the commitment shown by facilitators, partner organizations and the community leaders helped in overcoming these difficulties in the due course of time.

CONCLUSION

The successful completion of this project has

laid ground for further development across the three states. The large number of participants – a total of 110,000 learners across 700 villages – has led to the strengthening of several communities. Targeting the most marginalised members of these communities has raised the level of development.

While mere literacy may not have a huge impact in itself, this basic skill will continue to reap dividends for years to come through financial independence, social change and true development from the bottom up. The flame kindled by Development Focus and TCS, in collaboration with community members and organizations, has the power to light the whole country if it is taken forward with the right vision.

STORIES FROM THE ADULT LITERACY PROGRAM

Mahatma Gandhi, the father of our nation, strongly believed that the development of the country is possible only through the progress of rural India. In his opinion the growth of the agricultural sector and rural economy would ensure balanced growth across all sectors. Nelson Mandela, an apostle of peace and non-violence in the modern era, considered education the most powerful weapon people can use to change the world. No doubt, India has made significant progress on the education front since Independence. However, the problem of illiteracy persists as three fourths of the tribal population living in hilly terrains and geographically isolated regions, remains illiterate.

While on the one hand India continues to grow economically, on the other hand access to healthcare remains rare in some areas and education remains a dream never to be realized for many.

Low enrolment ratio at the primary level, coupled with a high drop-out rate is common

in many rural areas owing to factors like poor access to schooling, long distance to schools, non-availability of regular teachers, language barriers and so on. Thus, much remains to be done in terms of literacy and educational attainment with a long term vision in view. In this context, programs like the Adult Literacy Project (ALP) have the ability to make a big difference.

FROM DARKNESS TO LIGHT: PETRABADI VILLAGE

Petrabadi is a small village, where 84 families from the Kui community live. Agriculture is the main livelihood, with a few people dependent on wage labour and the collection of minor forest produce. Lacking a formal supply of electricity, a hospital or a fully-functional school, the inhabitants of this village feel their deprivation. Seasonal employment and unemployment in agriculture often leads to forced migration or circular movements from the village to larger towns. The largest wage employment programme in India – MGNREGA

Pratima Nayak thrilled to own and use a Mobile Phone for the first time



Palu Pradhan learning better communication through Functional Literacy



– designed to strengthen livelihoods through the creation of jobs in rural areas, has hardly had an impact on this area. The village President Mr. Premananda Pradhan acknowledges that all the villagers' job cards have been given to the local contractor, but they are never called to work. It was in this situation the ALP was initiated in these villages with the objective of empowering tribal communities through education.

Poverty and frustration kept the community in Petrabadi from joining the ALP enthusiastically at first. However, the enthusiasm shown by the trained volunteers eventually made it possible, and out of a total of 473 people in the village, 160 individuals between 16-60 years of age were identified and enrolled in the digital based adult learning programme. The selected Learners were divided into 8 batches for the Adult Literacy Classes. The facilitator for these 8 batches was from the same village, and was trained to facilitate the literacy programme.

One of the major issues Mr. Sabat Pradhan – the Facilitator – faced was women's attitude

towards learning – they were often of the impression that learning would not benefit them, and that their time for learning had passed. However, with motivation and support from the facilitator, and from the learners' clubs – a peer-to-peer support system – were provided, they were able to join. Once they saw the benefits of being able to read and write, there was no stopping them! The learners' club gradually turned into a platform for people to discuss social issues ranging from health to education, agriculture to electricity and drinking water to irrigation. These discussions raised the levels of confidence among the learners and empowered them to take issues up to their leaders. An example of this is an instance when members united and urged the concerned authority to electrify their village. They submitted a memorandum to the BDO at the Block Office through the local Sarpanch. The authorities have assured the group that their village will soon be connected to the national grid.

Another issue was poor lighting by kerosene lanterns, which affected night-time classes. This problem was addressed by the partner

organisation, which collaborated with the community to install a solar power system – this provided not only lighting for the classroom, but also charging facilities for the laptop and projector used in the project.

Thus the inhabitants of Petrabadi have gone from poor farmers with few prospects, to a literate community with access to new ideas and a new vision for themselves.

TRANSFORMATION OF AN UNKNOWN HAMLET – THE CASE OF KURRICHUAN VILLAGE

The village Kurrichuan is situated in Bargarh district in Odisha. 97 families make up the total population of 421 people, and about 99 percent of the population belongs to the Binjhal Tribe.

The major livelihood was agricultural labour and daily wage labour, and a significant number of the people were landless, or had very small land holdings. Every family in the village lived below the poverty line (government standards). Many families complemented their income by collecting forest products or non-timber produce like Kendu leaves (used for making local beedi) or Mahua (used for production of local liquor) and Char. These products are seasonal and provided them with an additional source of income.

Formal education has completely eluded this village and all adults lacked functional literacy. Self-confidence and self-esteem were equally low in this community, and they felt excluded and ostracized.

The introduction of the ALP in July 2017 sounded like a dream coming true for this disadvantaged community and it was happily welcomed. With high enthusiasm and motivation levels in the community setting the programme up was an easy task. The Adult Literacy Committee was set up, facilitator selected and trained. 120 learners participated in six batches and a literacy transformation took place in Kurrichuan!

In the words of Purnananda Negi, an elder from the village: “We are a cent percent Adivasi village. We lived a life where no one valued us, because we could not read and write. We were illiterate. But this initiative presented 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. Our only request is to continue this for six months for greater effectiveness and sustained change in the learning process



A game of alphabet cards during a class

No success or achievement in material terms is worthwhile unless it serves the needs or interests of the country and its people and is achieved by fair and honest means.

- J.R.D. Tata (1904-93)

BRIDGEIT – NORTH KARNATAKA

BRIDGEIT AT A GLANCE:

Initiative: Innovative Digital Entrepreneurship Program

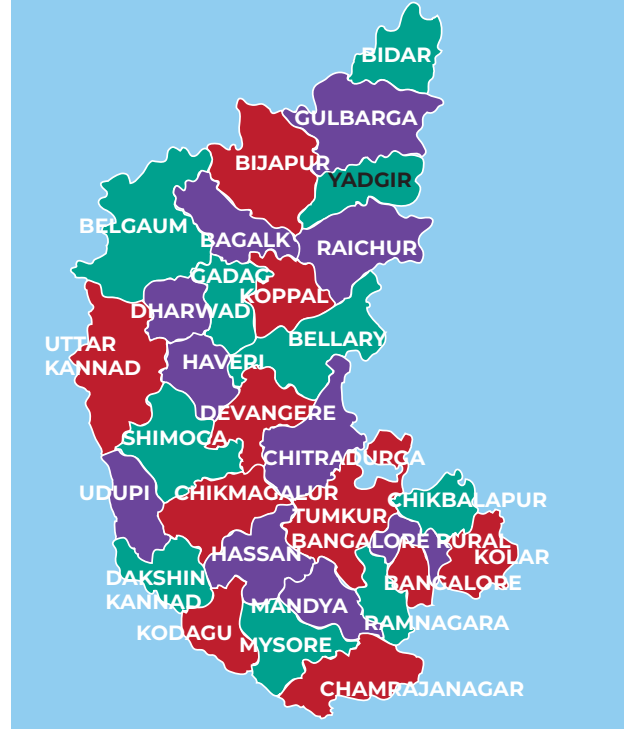
Aim: to provide disadvantaged rural youth with skills and capital to initiate e-entrepreneurship which will generate income. BridgeIT provides employment and IT services in rural areas, fulfilling the vision of a Digital India.

Impacts:

- IT services are available in rural areas
- Children are computer literate
- Adults have gained functional literacy
- Social change is evident in the community

Funding: Tata Consultancy Services (TCS)

MAP OF KARNATAKA



The BridgeIT initiative has kept us busy this year and we are excited to share our progress with you! The pilot innovative Digital Entrepreneurship Program – BridgeIT – initiated last year in Devadurga district of North Karnataka has now expanded into two additional clusters in Manvi Taluk of North Karnataka.

Devadurga cluster, initiated last year, has affectionately been nicknamed ‘Phase I’. Six youth – four girls and two boys – have been trained through this pilot, and one of them – Shivalingamma – has been promoted to ‘Cluster Lead’. This is a leadership role that

leads, supports, and mentors the other entrepreneurs in the group. Each of these six young people have gradually built their entrepreneurial skills and have begun to earn an income. Their enterprises are based on: providing mobile and dish recharge services, song and movie downloads, screening movies in their villages or for Self Help Groups, teaching basic computer skills to children and youth, and retailing stationery products at local schools.

In addition to starting a successful enterprise, these young people also regularly set profit targets for themselves and keep track of



A Resource Person with the entrepreneurs in Devadurga



Thippanna taking a class in a government school

income and continue to identify various IT and non-IT related entrepreneurial activities to engage in. To boost their income earning capabilities, some have invested in additional assets such as smart phones and printers. The entrepreneurs also gather together once a week to discuss their efforts, share their successes, and resolve issues, as a way to learn from and support each other.

With the much-needed support and guidance provided by Development Focus, our partner Don Bosco Social Services (DBSS), and external resource persons, the entrepreneurs have come a long way in building self-confidence. Entrepreneurship, an entirely new concept, has caught on, with some hesitation, in this cluster. Much remains to be done and the entrepreneurs are expanding their horizons through exposure to different entrepreneurial initiatives such as the government's Common Service Centre (CSC) and Village Level Entrepreneur (VLE) initiative. The required one-on-one support and confidence building the entrepreneurs require is gradually being built through initiatives like this. After all, entrepreneurship requires life-long learning!

"This is the first time I have stepped out for work! My family are very proud of me and I have gained their respect!" – Thippanna, 27, BridgeIT entrepreneur

"I have gained self-confidence, and have faith that I can stand on my own two feet" - Rangamma, 26, BridgeIT entrepreneur



Rangamma re-inforcing the Learning process in a local school



"I love these classes and they are very interesting for me. I also get to learn about computers. I wait for these classes eagerly." – Ravitesh, 5th standard student.

"The classes are very interesting, and the students have a lot of fun learning. There are some classes which are lower than the text book syllabus but as there are many students whose basic knowledge is not at grade level, this is helping a lot. The computer aided learning brings the kids to a good level. This helps us as we can then build on higher concepts after this" – Suma, Primary school teacher.

LITERACY IMPACT:

Another major goal of the BridgeIT project is its Computer Aided Literacy (CAL) component. As a way to give back to the community, the Computer Aided Literacy component aims to increase the literacy levels of both school children and adults, using computer and other multimedia software. Using educational software and the tools provided to them (laptop, netbook, speakers, and projector), the BridgeIT entrepreneurs provide supplementary teaching to children in the local government schools. This involves enhancing learning in the subjects: Kannada language, Maths, and Environmental Science for primary children (classes 3 – 5), and Computer Basics for middle school (classes 6 – 8). In the evenings, they provide computer based functional literacy classes to adults who are unable to read and write.

Seeing the positive impact of the Computer

Aided Literacy initiative, especially at the school level, the entrepreneurs plan to begin teaching Computer Basics at middle school also. The engaging mode of instruction has been effective, and school Head Masters as well as class teachers welcomed the intervention. They feel it has helped students, especially slow learners, to learn. The students themselves are enthusiastic and eager to learn, and this has had a positive effect not only on their learning, but also on the enthusiasm and passion the entrepreneurs feel towards this intervention.

The Adult Literacy component has also had positive effects with learners acquiring functional literacy. They feel a sense of accomplishment and have expressed gratitude, and the feeling that they can explore more possibilities now. Possibly the most important change is that they want their children, especially girls, to be educated at the right age.



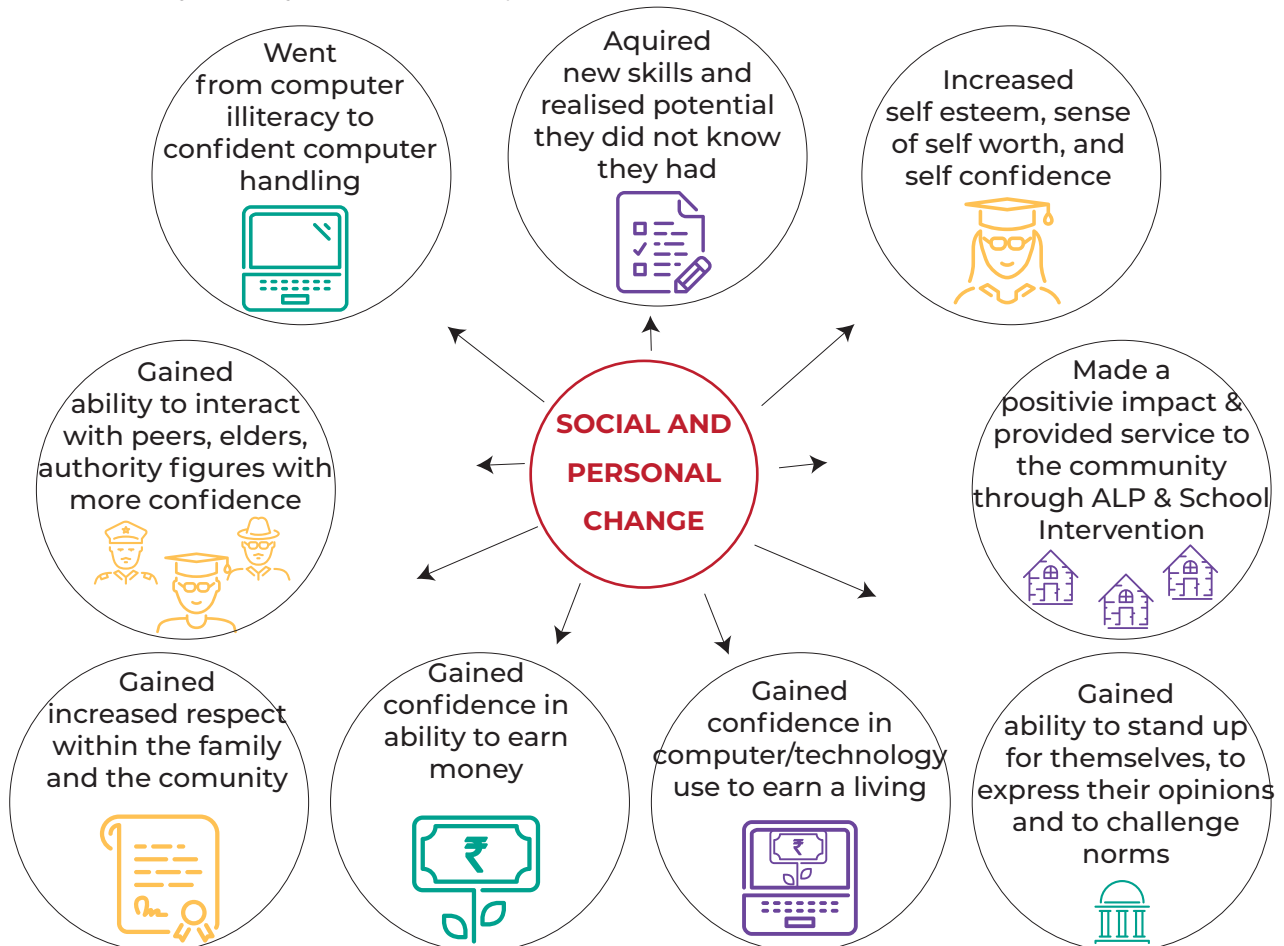
First time digital entrepreneurs during a Peer Learning session

SOCIAL CHANGE:

Last but not least, the impact of this project has not only been in the economic sphere but change has also occurred in the social sphere. As identified by the entrepreneurs themselves, the diagram below highlights some of the social and personal changes that have occurred.

were shy and self-conscious, especially the girls, and their futures looked like that of every other girl their age – to marry, raise a family and look after a home. The BridgeIT initiative has turned this situation around and given them a sense of accomplishment, self-worth, pride, and self-confidence. They are now able to stand up for themselves and express their opinions on conventional social norms, instead of merely falling in line.

As with many other youth, the entrepreneurs



Hanumanthi's Story:

"My name is Hanumanthi and I am 21 years old. After high school I completed a degree, but I was not able to find a job. I come from a village of cotton pickers, so as with most others of my age, I went along to the cotton fields and worked as a labourer. The next logical step for me seemed to be marriage and looking after a family. I had never imagined that I would get the opportunity to work with a computer and to participate in an initiative like BridgeIT. I really enjoy what I do and I am thankful everyday. It gives me confidence and respect from others in my family and community also. Most importantly, I have realised that I have the potential, confidence, and ability to make a better life for myself – it was there all along – just waiting to be released!"



Hannumanthi at work



Hannumanthi teaching others

"I am Shivakanta. I am 25 years old and come from Galaridoddi village. I come from a large family and although I really wanted to stand on my own two feet, I felt like I had nothing that I could do to achieve this. All this changed when I joined the BridgeIT initiative. Through the training and opportunities provided, I can now say that I really have the ability to do something so I can become independent – I don't feel as if it is impossible anymore. Soon I will be able to run a successful e-business, earn a good income and contribute to my family. My family also trusts me and my abilities and they respect me. Most importantly, I feel like there is hope for every person – I feel like I can be a role model to others like me. All they need to do is believe in themselves!"



Shivakantha happy at work

The success of a society is to be evaluated primarily by the freedoms that members of the society enjoy.

- Amartya Sen

These are just some of the stories of change, highlighting the progress these 6 young people have achieved in the past year, Though it may take a while, with help and support, we are confident that this project has the potential to transform the lives of these young people – and to not only change them, but to bring about lasting impact to their communities!

BREAKING NEW GROUND – MANVI

CLUSTER:

Encouraged by the progress in Devadurga cluster, Development Focus was thrilled, and accepted, when TCS asked if we would consider starting two additional clusters in North Karnataka. In April of this year, with our implementing partner Vimukti Charitable Trust, two new clusters were started in Pothnal, Manvi Taluk.

Through a community centred participatory approach, fourteen new entrepreneurs and 2 Cluster Leads were select from 16 participating villages around Pothnal. Eight entrepreneurs were selected in each cluster based on their socio-economic (SC/ST/OBC, very poor) background and their desire to be self-employed. To manage the now 3 North Karnataka clusters, Mr Channabasava from Raichur, was appointed as the Module Lead. Mr Channabasava holds a Master's degree in Social Work from Central University of Karnataka. Passionate about working with rural youth, he has eagerly taken on this challenging and demanding role.

The entrepreneurs are between 21 and 30 years old – six of them are men and ten are women. They are all from socially disadvantaged backgrounds, and are either high-school or college graduates. Most have



Budding entrepreneurs posing for a photo at the end of their training

very little opportunities before them, and like many young people in their situation, are forced to take on daily wage labour as their only means of livelihood. Participating in the BridgeIT initiative has been a welcome opportunity - one the youth have shown a high level of interest and enthusiasm for, and are eager to fully grasp and utilise.

Vijaylaxmi is a bright young woman, with a Bachelor of Commerce degree, yet without work. Having lost her father recently she has taken on the responsibility of taking care of her family and bringing home an income. This initiative has provided her with something to look forward to everyday.

Husain is a smart young man, ready to make the most out of any situation. He used to repair mobile phones on an ad hoc basis, watching YouTube videos as his only instructor! This provided him with a small income. He is now grateful for this opportunity to get proper training and use his new skills to earn a steady sustainable income.

These are just some of the stories we hear from almost every one of the participants in the initiative. The fact that over 60 percent of our entrepreneurs are women is a big achievement. In a society where women are expected to be homemakers, it is encouraging to see young girls, both married and unmarried, eager to take up this opportunity to make a better life for themselves and their families.

Eramma, a young woman with a five-month old child, has been able to participate in the BridgeIT initiative because her husband has opted to look after their child during the day while Eramma is training! This allows Eramma to participate in the classes. A repeated response, especially from the married women, has been that they have the full support of their families, especially their husbands, which hopefully will be sustained throughout and beyond the project.

Education is the most powerful weapon which you can use to change the world.

- Nelson Mandela



Vijaylaxmi during a class



Husain deeply engrossed with his work

Entrepreneurship is not easy and does not come naturally to all. Self-employment is also not everyone's cup of tea. However, these entrepreneurs, having faced the realities of life, have understood and appreciate what this opportunity provides. Most of them have never touched, let alone used a computer before. Once they have completed basic computer training, the entrepreneurs are eager to purchase additional assets, like a printer/scanner, and start earning an income. Although in the early stages, the success of this project for the Manvi clusters is bright and promising. With hard work, confidence, and a bit of ingenuity, these rural youth will be well on their way to earning a substantial and sustainable income, and to serving their own communities.

8. BRIDGEIT – MIZORAM

Last year we initiated the BridgeIT project in North Karnataka, and we expanded this into two additional clusters this year. When TCS asked if we would venture further than our then current geographical locations (North Karnataka and Central India), we accepted with some trepidation, but with an equal dose of excitement! So this year, we have taken the bold step to take BridgeIT all the way to the beautiful state of Mizoram in North East India. Flanked by foreign nations (Bangladesh and Myanmar), as well as Indian states, Mizoram is one of the seven sister states of Northeast India. With a population of just over one million (2011 census), this beautiful mountainous 'land of the hill people', is also the second least populous state in India, just ahead of its sister state Arunachal Pradesh. Protected under the Indian constitution of Scheduled Tribes (ST), Mizoram has the highest concentration of tribal people in India, with about 95 percent of the current

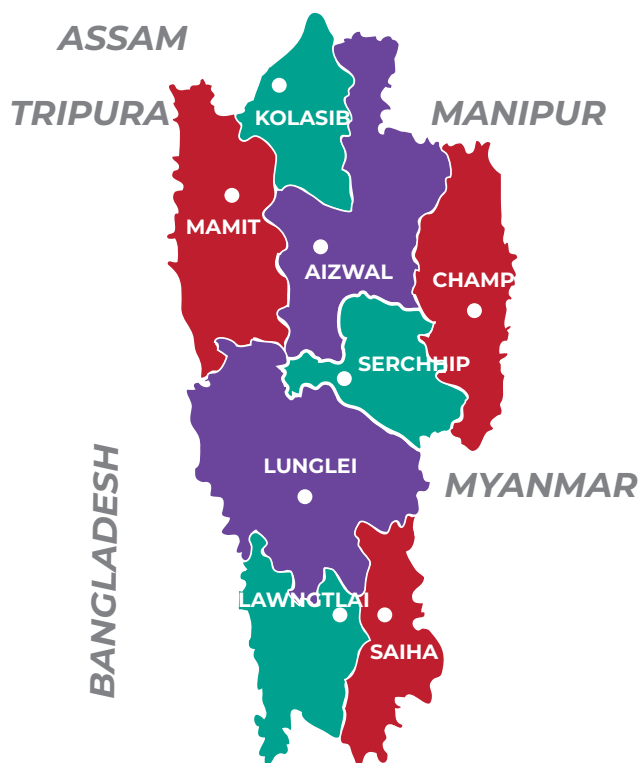
LITERACY RATE

<91%



ALTHOUGH THE RURAL LITERACY RATE IS 84%, 35% OF THE POPULATION LIVES BELOW THE POVERTY LINE

MAP OF MIZORAM



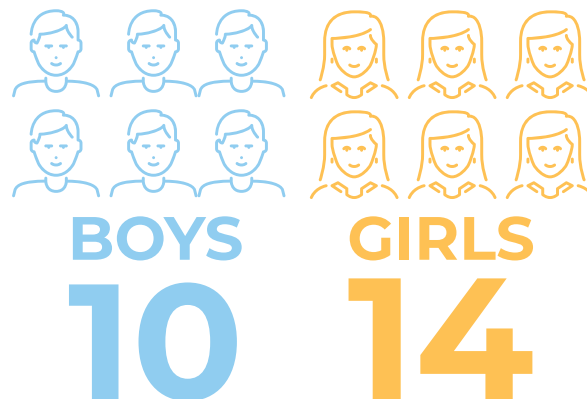
population coming from diverse tribal origins. Mizoram holds the distinction of having a very high literacy rate of 91 percent (2011 census), second only to Kerala.

So why was BridgeIT needed in Mizoram? Even with a literacy rate of over 91 percent, (urban – 97.6 percent, rural – 84 percent), 35% of the rural population live below the poverty line (2011 census). Job opportunities and means to make a living are severely restricted, especially in rural regions, although close to 50 percent of the population is urban. The number of unemployed youth is fast rising and unemployment has become an acute problem in Mizoram. Despite the high literacy rate, many youngsters in this predominantly agrarian state are jobless. Given this situation, many young people, especially from rural areas, either migrate to the capital, Aizawl, or work as labours for daily wages. Limited industrial development and private sector enterprises result in high competition for the few government jobs available. The feeling that young people have of hopelessness and desperation is palpa

Not many companies invest in Mizoram. Investment of Corporate Social Responsibility (CSR) funds to develop this state is even less common. The BridgeIT project therefore has been like pouring water on parched land. The need for an intervention like this, not only in terms of its uniqueness, but also to bring much needed digital services to remote, rural places, is clearly evident. This sentiment has been widely echoed by social workers, government officials, community members, and of course the youth themselves.

In partnership with COD NERC (Centre for Community Development through Network, Education, Research, and Capacity Building), a grassroots level local NGO, working with the rural poor in Mizoram, Development Focus started three new clusters in the district of Aizawl. Eight entrepreneurs were selected in each cluster and three of these young people became 'cluster leads'. All these young people come from a poor socio-economic background and have the desire to create an enterprise. They are aged between 19 and 25, and ten are boys, and fourteen are girls. Since they have all experienced the struggles of living in this area and of being dependent on daily wage labour for a living, these young

BETWEEN 19-25 YEARS OLD



people have really embraced the opportunity provided to them through the BridgeIT initiative. To manage the three clusters, Mr Lalremruata, an MSW graduate from Aizawl University with a passion for working with youth, especially the development of rural youth, was appointed as Module Lead.

The entrepreneurs are currently completing their basic computer training, but they are already exploring different income generating opportunities, making the best use of their assets – computer, projector and speakers – by screening movies, telecasting the World Cup, hiring out their projectors, or typing up documents for various clients. It has been so



Mizoram Entrepreneurs with Cod Nerc staff (seated) and Module Lead, Mr. Lalremruata (last row middle, blue shirt)



Computer and Leadership workshop for the Cluster Leads

encouraging to see these young people thinking like entrepreneurs, utilising their assets and capitalising on the opportunities around them, just three months into the project! The entrepreneurs will also begin the literacy component of the project through the school intervention and the adult literacy component, as a way to contribute and give back to their communities.

As we have seen in North Karnataka, the success of this project in Mizoram is promising.

Support from within the communities for the project and towards the entrepreneurs, has also been evident and strong, adding to the likelihood of its long-term success. With hard work, confidence, and continually exploring new opportunities, these entrepreneurs will no longer be overshadowed by a sense of hopelessness and desperation but will have every opportunity to make a better life for themselves and impact the landscape of Mizoram for years to come!



Computer training at the different clusters

CASE STUDY



**Lalruatsangi,
21 years old
from Tlungvel**

Lalruatsangi is 21, and comes from a large family of seven in the village of Tlungvel. Since Ruatsangi is the oldest of five children, she was asked to forgo her dreams of higher education to support her siblings, which Ruatsangi gladly did. She began working as a contract teacher at her local school. She also started a part-time business selling cosmetics and clothes from her home. But due to school commitments and financial difficulties she was unable to run her business regularly, and soon had to give it up. When her contract at the school came to an end, Ruatsangi was unable to find any other employment and was left with no alternative but to assist her family in their seasonal farming and selling the produce in her village or to local vendors.

All this changed when Ruatsangi was selected as an entrepreneur under the BridgeIT project. Through the training, hardware assets, and the honorarium she receives, Ruatsangi is able to support her family while building the confidence and skills she requires to start her own

business. A quick learner and an enterprising young woman, she has started to save to buy a printer and run an online business from her home. With her eyes set on starting a much larger e-business, she has already approached entrepreneurs in her village to find out how best she could go about this and run a successful business. With the full support of her family and her community, Ruatsangi has big dreams and some ambitious goals she has every intention of fulfilling. With the financial stability that the project provides, Ruatsangi's short-term goals are to save as much as possible, buy a printer and start a small e-business. However, by the end of two years she wants to ensure that her business has grown and expanded. Through the skills, training, and assistance she will receive, she hopes to incorporate additional business opportunities, such as a stationary shop, desk top publishing, and tying up with a local film producer to show movies in her village once a month.

Lalruatsangi, in her own words says she never dreamed that she would be able to fulfil her dreams of starting a business while still being able to support her family. A dream come true, she is grateful for this opportunity, and will ensure she utilises every opportunity available to turn her dreams into reality.



Ruatsangi was selected as an entrepreneur under the BridgeIT project and given training and some hardware assets.



A quick learner and an enterprising young woman, she has started to save to buy a printer and run an online business from her home.



Through the skills, training, and assistance she will receive, she hopes to tie up with a local film producer to show movies in her village once a month.

9. PAST PROJECTS

A BASIC EDUCATION PROGRAMME was implemented in 26 very poor districts of Jharkhand, Chhattisgarh and Odisha from 2007 to 2014. The main goal was to improve access to quality and relevant primary education. 46 Implementing Partners took the project to over 120,000 children in the 6 to 14 age group. Communities in 1,060 remote villages were sensitized on the importance of education and their capacity built to ensure that the government school in their village functioned well and provided quality education to their children. This has ensured that the initiative is sustainable since these groups are there to stay even after the project cycle is over.

A unique initiative – EARN WHILE YOU LEARN, was introduced. Children learnt simple, child friendly skills as an extra-curricular activity. The skills introduced were vegetable growing, producing organic fertilizers, vermicompost, chicken/duck rearing, chalk making etc. This made a big impact on the community's perception of school. Parents who were questioning the relevance of sending their children to school changed their attitude and said that children were learning skills that were relevant to their environment and future livelihood.

Key highlights from the external evaluation team:

- 100% enrollment, 80-85% retention, a major success
- Promotion & strengthening of Joyful, Child friendly learning
- Effective Child Participation through Children's Clubs
- Selection of the most backward areas in all 3 states
- Project design and formulation based on context and need analysis.

The communities were sensitized of the Right to Education Act. They keep knocking the doors of the government to provide for the needs of their children and the village school. Although the funding period of the project has ended the impact still continues, sustained by empowered communities.

During this same period, LIVELIHOOD SKILLS were provided to older children in the age group 15 to 22 from the same villages. The community was further sensitized of the need for livelihood skills. They were facilitated through Participatory exercises to identify



Children pose after a session on Earn While You Learn



Tailoring is one of the skills acquired by tribal youth

resources that they had and market opportunities in the village and nearby towns. Vulnerable youth were selected according to their aptitude and trained to acquire marketable skills. Some of the skills that the community identified were: vegetable gardening, bee keeping, lac cultivation, bicycle repair, scooter/motorbike repair, tailoring etc. Along with skills, entrepreneurial skills and life skills were imparted. Around 21,300 youth benefitted from this initiative. Some of these youth found wage employment and many others are self-employed.

PREVENTION OF CHILD MARRIAGE PROJECT was implemented along with 20 partner organizations in 12 districts of Jharkhand and Odisha in 2014-15. These two states have very high incidence of child marriage in the country. The Goal was to reduce child marriages by 50% and strengthen the understanding of Sexual and Reproductive Health Rights (SRHR) among adolescents and youth. As in all our projects, the community and community organisations were involved right from the beginning. The broad objectives of the program was: better knowledge on SRHR, improved access to SRHR services, enhancing access to formal education,

ensuring retention amongst adolescent girls in schools, sensitizing the communities towards behavioural change, influencing government policies, institutional mechanisms and services on Child Marriage and SRHR.

A unique feature of the project was that 2,914 Yuva Mitras or Change Agents were selected from 200 villages and trained on the, importance of education, SRHR issues and laws governing child marriage. They in turn mobilized 22,000 youth in 800 groups across 200 villages that met regularly and facilitated them to open up and discuss issues that affected their lives. Youth were sensitized and set goals for themselves. Children in 200 government schools were also sensitized. Awareness of the communities on these issues has been raised so that they will support youth in their decisions. By the end of the project, several child marriages have been stopped. The fact that the youth are together as a group emboldens them to resist harmful traditional practices. The Yuva Mitras still support the youth even after the project cycle is over. The authorities have been sensitized and are willing to step in and stop illegal practices that threaten the rights of a child.



Learning to build and use a Fuel Efficient Stove

A CLEAN DEVELOPMENT MECHANISM project was piloted in remote rural areas of Jharkhand, Chhattisgarh and Odisha. Youth were trained to Make-Market-Maintain; Fuel Efficient Stoves (FES) and Solar Lanterns (SL). In spite of the tremendous techno-economic progress that India has made, over 90% of rural households in these remote villages 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. Youth in these villages; both boys and girls were trained to make FES using moulds and to assemble SL

from components and sell these items to their own community members and neighbouring villages. The overall objectives of the project are:

- Providing livelihood options to marginalized youth in villages.
- Reducing 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.

Education is not preparation for life; education is life itself.

- John Dewey



Learning to assemble Solar Lanterns

A pilot project was started in 2013 and 340 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 and Phase II of the pilot re-initiated in 2015. Another 140 youth were trained. 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. With the wealth of knowledge and experience gained through

this protracted 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 in several poor households. This further conserves natural resources and propagates safe and healthy lifestyle. Once the spread is large, we plan to apply for Carbon Credits to bring in financial sustainability. Our ultimate goal is to create a sustainable environment for the current and future generations of the human race in this nation.



Solar Lanterns that have been successfully assembled

The function of education is to teach one to think intensively and to think critically. Intelligence plus character - that is the goal of true education.

- Martin Luther King, Jr.

10. UPCOMING PROJECTS



A session on Sexual and Reproductive Health Rights

PREVENTION AND PROTECTION OF TRIBAL YOUTH FROM HUMAN TRAFFICKING.

After drugs and arms, human trafficking is the third largest profitable industry in the world, and young girls from the state of Jharkhand happen to be the worst victims in India. Human trafficking, particularly that of underage tribal girls shipped out to work as domestic helps in big cities has been a decades-old phenomenon that has not been addressed adequately. But recent reports indicate that a second, more heinous level of exploitation is being perpetuated. Many of the trafficked girls, according to reports, are impregnated and made to bear children so that these babies/children could be sold off. Lack of basic education, traditional beliefs/practices and the girls having no say in the matter because of their socio-cultural upbringing contribute to this state of affairs. The goal of the project is Prevention and Protection of children from Exploitation by providing holistic education and raising community awareness.

This proposed project will address the root causes of poverty leading to trafficking and abuse of these hapless children and youth. We seek to implement the project in 60 villages of Gumla and Simdega districts with 3 implementing partners. The project seeks to ensure "Education" from a holistic perspective to bring 7,500 vulnerable adolescents out of this complicated web of poverty and misery to transform their lives with hope for a decent and dignified future. This would include quality primary education for those who are less than 14 years old, livelihood and entrepreneurial skills for the 15 to 20 year olds and awareness on Sexual and Reproductive Health Rights for adolescents and their community members. The adolescents will be mobilized into groups where they meet regularly and discuss issues that affect their lives to strengthen Group Dynamics.

As in all our projects, the communities in these 60 villages will be sensitized and will participate in the project from the beginning. Self Help Groups will be formed in each village who in turn will appoint Community Watch

Groups to prevent trafficking and abuse. By the end of 3 years the community will own the project and continue the initiatives. The project will work on attitudinal changes in individuals and their communities. Duty Bearers will be sensitized to play an active role in Prevention and Protection of these youth from any form of abuse.

We plan to get started in the current year. We have raised some funds through Social Media and are grateful to several donors who have contributed. We are waiting for some more financial support to come in before we can start. Both the communities and the Implementing partners are eager to initiate this much needed project.

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 rate 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.

This proposed project aims to redress this issue by providing livelihood opportunities to 600 youth in Jharkhand. With a strong focus on empowering women, 420 women and 180 men between the age of 18-25 years will be skilled along with entrepreneurship to make them economically self-sufficient. Currently in the final stages of funding approval, this project will focus on youth in 3 very poor districts of Jharkhand i.e. East-Singbhum, Seraikella and Lohardaga.

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 seeks to initiate new livelihood activities that will strengthen the rural economy in 50 villages and meet the goods and service needs of these rural communities. Nearly 5,000 households, most of whom are from ST/OBC communities will benefit.

With long term impacts of self-sufficiency, growth, economic independence, and improved status of youth, especially women - this initiative hopes to demonstrate how skills development can transform the lives and communities of impoverished youth, and propel them towards long-term sustainable development.



11. RESOURCE MOBILIZATION

Development Focus was financially supported by one European donor for many years. We are very grateful to Edukans Foundation, Holland for this support we received. Due to various policy changes at both ends, this support came to an end in 2014. Development Focus started working seriously on Resource Mobilization. There was a transition period when we really struggled but are now coming out of the woods to a stable situation. Like any Non-Government Organisation, we need resources for the projects we would like to implement and funds to sustain the organisation. The last few years have also been a period when many international organisations have slowly moved away from India to support countries which are poorer. As an organisation, we have made a major shift from foreign - Institutional donors to Indian Corporate donors for our various projects.

Corporate Social Responsibility is a good initiative but has its limitations. Projects that a Corporate House is interested in supporting are generally in line with their interests and focus. Even the geographic location is normally influenced by them. The real need may be elsewhere. Corporate donors also like to align their giving to their priorities where the needs of hard to reach vulnerable communities can get left out. To maintain a good balance between what Corporate donors can give and meeting the real needs of the

community that Corporate donors are unable to cover, Development Focus is involved in other modes of fund raising.

We raise money from individuals who are willing to support. This provides much needed resources to keep the projects going and at the same time, it sensitizes the person who contributes of the disparity in the country and the needs that have to be addressed. Some of the avenues that we use are:

1. Individual Donors both from India and outside the country
2. Voluntary contributions from students in Schools and Colleges of Bangalore
3. Contributions through crowd funding and other social media platforms

Our “Power of One” campaigns in schools and colleges have been rewarding. We normally make a presentation in the assembly when all the students are present. A young student may just donate Rs.20 or Rs.30. But the opportunity to sensitize this child/youth of the disparity in the country and how their peers live in rural areas leads them to think and act on behalf of their less privileged country cousins.

Although our Income from individuals is still a small percentage of our overall income, we see value in this approach and would pursue it further.



Children's Club meeting after school

12. FINANCIAL OVERVIEW

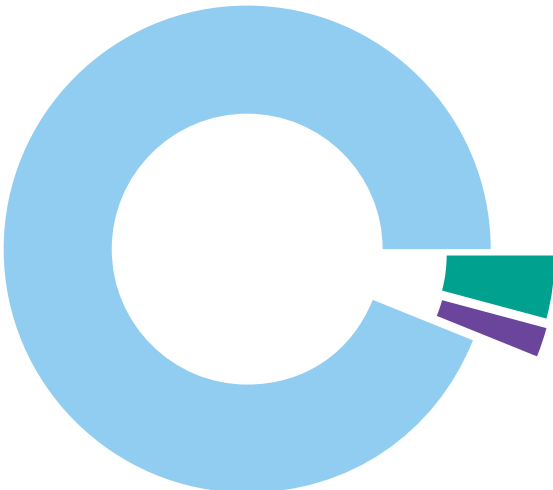


At Development Focus, we believe that Accountability is the acknowledgment and assumption of responsibility for our finances, actions, decisions, and policies including the governance of the organisation and implementation of projects entrusted with us.

We ensure that our accounting and financial practices are according to the existing standards in the country and in line with priorities set by the DF Board of Trustees. We fulfill all statutory requirements – not out of fear of being penalized but as a core value of the organisation.

An overview of the Inflow and Outflow of funds during the year 2017-18 is given below. The Audited financial report is given in the next section.

Income



- 94% CSR Funds for projects
- 2% General donations
- 4% Bank Interest and Other income

Expense



- 87% Adult Literacy Project
- 4% BridgelT project
- 9% Administration and other costs



INDEPENDENT AUDITORS' REPORT TO THE MEMBERS **OF DEVELOPMENT FOCUS**

Report on the Financial Statements:

We have audited the accompanying financial statements of **DEVELOPMENT FOCUS**, No 917, 9th B Main, 3rd Cross, Kalyan Nagar, Bangalore – 560043 which comprise the Balance Sheet as at 31st March, 2018 and the Income and Expenditure Account for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Trust in accordance with the Accounting Standards generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

In making those risk assessments, the auditor considers internal control relevant to the Trust's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also



includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of the Balance Sheet, of the state of affairs of the Trust as at March 31, 2018; and
- b) In the case of the Income and Expenditure Account, of the excess of income over expenditure for the year ended on that date;

For R. K. KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No. 103082W)



(S. MANJU GEORGE)

Partner

(Membership No. 027444)



Place: Bangalore

Date: 27th June, 2018

DEVELOPMENT FOCUS
BALANCE SHEET AS AT 31ST MARCH 2018

	As at 31-03-2018		As at 31-03-2017
	Rupees	Rupees	Rupees
SOURCES OF FUNDS:			
GENERAL FUND			
As per Last Balance Sheet..	(31,20,372.96)		2,57,975.53
Excess of Income over Expenditure after appropriation, transferred from Income & Expenditure Account...	2,40,90,504.04	2,09,70,131.08	(33,78,348.49)
CORPUS FUND			
Sustainability Fund...	29,05,513.00	29,05,513.00	29,05,513.00
ENDOWMENT FUND			
As per Last Balance Sheet...	89,322.00		1,29,322.00
Deductions during the year...	25,000.00	64,322.00	(40,000.00)
DEPRECIATION FUND			
As per Last Balance Sheet...	24,05,508.55		21,63,511.62
Additions during the year...	74,317.38	24,79,825.93	2,41,996.93
LOAN FROM TRUSTEE		3,90,000.00	3,90,000.00
		2,68,09,792.01	26,69,970.59
APPLICATION OF FUNDS:			
FIXED ASSETS			
Per Schedule "A"		3,20,592.15	5,67,905.30
INVESTMENTS			
In Fixed deposits with Bank			
Depreciation Fund...	1,60,101.00		6,70,083.00
In units of Mutual fund			
Endowment Fund...	2,06,436.54		1,54,017.73
(NA as on 31.3.2018 Rs. 3,77,351.83/-)		3,66,537.54	
CURRENT ASSETS			
Deposits...	2,03,000.00		2,03,000.00
Advance towards Projects...	1,90,50,000.00		7,60,497.00
Other Loans and Advances...	6,61,341.00		
Cash and bank Balances...	64,46,117.33		3,85,534.56
CURRENT LIABILITIES			
Current Liabilities...	2,37,796.00		(71,067.00)
NET CURRENT ASSETS		2,61,22,662.33	-
		2,68,09,792.01	26,69,970.59

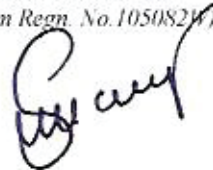
ACCOUNTING POLICY AND NOTES TO ACCOUNTS...SCHEDULE 'B'

Schedules A and B form part of this Balance Sheet...
Per our report of even date attached...

For R.K.KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No.105082W)



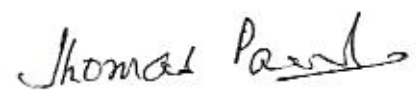
(S. MANJU GEORGE)

Partner

(Membership No.027444)

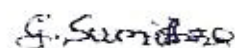


For DEVELOPMENT FOCUS



(THOMAS PAUL)

Managing Trustee



(DR. D. GLADYS SUMITHRA)

Trustee

Place : Bangalore

Date : 27/06/2018

DEVELOPMENT FOCUS
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

	31-03-2018		31/03/2017
	Rupees	Rupees	Rupees
INCOME:			
General Donation...		2,80,900.00	2,62,260.00
Donation received from Tata Consultancy Service:			
<i>Towards Computer Based Functional Literacy Programme Adult Literacy Programme...</i>	3,01,76,000.00		64,60,000.00
<i>Towards Bridge II...</i>	8,43,000.00		5,45,000.00
<i>Towards Bridge II Phase 2...</i>	40,00,000.00	3,50,19,000.00	
Interest on Fixed Deposits...		85,729.87	1,24,204.50
Interest from Savings Bank Account...		70,421.00	24,038.00
Income from Fund Raising Activity...		2,80,494.00	29,920.00
Profit on Sale of Fixed Assets...		14,91,000.00	2,380.63
Profit on sale of Investments...		7,222.44	31,728.27
Other Income...		-	10,596.77
		3,72,34,767.31	74,90,128.17
EXPENDITURE :			
Projects and Programs			
<i>Towards Computer Based Functional Literacy Programme Adult Literacy Programme...</i>	93,77,045.00		13,73,359.00
<i>Towards Bridge II...</i>	7,49,842.00		2,93,355.00
<i>Towards Bridge II Phase 2...</i>	46,830.00		
<i>Towards Clean Development Mechanism Projects...</i>	-	1,01,73,717.00	69,97,985.00
Administration Cost...		28,31,755.50	17,35,975.00
Promotional Expenses...		3,000.00	85,274.00
Depreciation...		61,473.38	1,40,531.40
		1,30,69,945.88	1,06,26,479.40
Excess of Income over Expenditure ...		2,41,64,821.43	(31,36,352.00)
Appropriation to Depreciation Fund...		74,317.38	2,41,996.90
Balance transferred to General Fund...		2,40,90,504.04	(33,78,348.90)

ACCOUNTING POLICY AND NOTES TO ACCOUNTS...SCHEDULE 'B'

Schedules A and B form part of this Balance Sheet...
Per our report of even date attached...

For R.K.KHANNA & ASSOCIATES

Chartered Accountants
(Firm Regn. No.105082W)



(S. MANJU GEORGE)

Partner

(Membership No.027444)

Place : Bangalore

Date : 27/06/2018

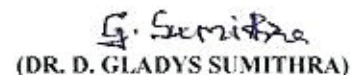


For DEVELOPMENT FOCUS



(THOMAS PAUL)

Managing Trustee



(DR. D. GLADYS SUMITHRA)

Trustee

SCHEDULES FORMING PART OF STATEMENT OF ACCOUNTS

**SCHEDULE A :
FIXED ASSETS**

Description	Rate	WDV as on 01.04.2017 Rs.	Additions During the period Rs.	Deletions During the period Rs.	Total Rs.	Depreciation for the period Rs.	WDV as on 31.03.2018 Rs.
Skills Training							
Land		2,00,000.00	-	2,00,000.00	-	-	-
Furniture	10%	32,292.25	-	-	32,292.25	3,229.23	29,063.03
Office Equipments	15%	43,266.34	14,160.00	-	57,426.34	6,489.95	50,936.39
Temporary Building	100%	-	-	-	-	-	-
Computers	40%	26,409.57	-	-	26,409.57	10,563.83	15,845.74
AI Equipment	15%	12,831.30	-	-	12,831.30	1,924.70	10,906.61
		3,14,799.46	14,160.00	2,00,000.00	1,28,959.46	22,207.70	1,06,751.76
Administration							
Furniture & Fixtures	10%	24,418.17	-	-	24,418.17	2,441.82	21,976.58
Office Equipments	15%	2,22,852.77	-	-	2,22,852.77	34,489.92	1,88,362.85
Computers	40%	5,834.90	-	-	5,834.90	2,333.95	3,500.95
TOTAL....		2,53,105.84	-	-	2,53,105.84	39,265.68	2,13,840.39
GRAND TOTAL...		5,67,905.30	14,160.00	2,00,000.00	3,82,065.30	61,473.38	3,20,592.15

SCHEDULE B

ACCOUNTING POLICIES & NOTES TO ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2018

1. SIGNIFICANT ACCOUNTING POLICIES :

a) Background

Development Focus is a Trust registered on 1st March 2006 to promote education and training in skill formation among children and the poorer sections of society

b) Method of Accounting

The Trust is maintaining accounts on the accrual basis and recognizes income and expenditure on accrual basis

c) Investments

Investments are valued at cost

d) Property, property and Equipment:

The Property, Plant and Equipment are stated at their cost of acquisition or construction less accumulated depreciation, including any cost attributable to bringing the assets to their working condition for their intended use. Subsequent expenditures relating to Property, Plant and Equipment are capitalized only when it is probable that future economic benefits associated with these will flow to the Trust and cost of the item can be measured reliably. Repairs & maintenance costs are recognized in the statement of Income and Expenditure when incurred. The cost and related accumulated depreciation are eliminated from the financial statements upon sale or retirement of the assets and resultant gains or losses are recognized in the statement of Income and Expenditure.

Depreciation on Property, Plant and Equipment is provided on the written down value method over the estimated useful life. The depreciation method the useful life and residual value are determined by the management at the time the asset is acquired and renewed periodically individually at the end of each financial year.

The rates of depreciation is used as prescribed in the Income Tax Act, 1961

e) Depreciation Fund

Depreciation fund is created for the future capital requirements of the Trust. Appropriations are made each year to the extent of depreciation provision for the year and interest on Depreciation Fund investment

2. NOTES TO ACCOUNTS :

1) Expenditure on Projects & Programmes include Rs 4,25,250/-, in respect of Projects & Programmes carried out with Partner's organizations and the same has been accounted on the basis of certificate from Chartered Accountants on its utilization.

2) 'Bridge II' and 'Adult Literacy Programme' includes purchase of Laptops, Projectors handed over to Partner Organizations for the Programme, of the value of Rs 1,95,584/- and Rs 63,39,433/- respectively. This is charged off as an expense.

Signatures to schedules 'A' and 'B'

For R.K.KHANNA & ASSOCIATES

Chartered Accountants
(Firm Regn. No 105082W)

(S. MANJU GEORGE)

Partner
(Membership No 027444)

Place: Bangalore

Date: 27.06.2018



For DEVELOPMENT FOCUS

Thomas Paul

(THOMAS PAUL)
Managing Trustee

G. Sumithra

(DR. D. GLADYS SUMITHRA)
Trustee

14. OUR GUIDING LIGHTS

DR. GLADYS SUMITHRA



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 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



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 organizations 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



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.

Currently she has been active as an Evaluator for a Child Safety Net Program in Vijayawada region of AP. She is able to support Child-centered NGOs and encourages them to build on their strengths to overcome challenges. This has been deeply rewarding.

MR THOMAS PAUL



Mr Thomas Paul (Managing Trustee) holds a Masters' degree in Technology from the Indian Institute of Technology, Chennai. 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 last 16 years, he has been supporting various international organizations as a freelance consultant. His main forte has been community development and livelihood training for marginalized children and youth. His passion has been to help people realize and unleash the God given potential within them.

15. OUR IMPLEMENTING PARTNERS

Development Focus does not directly implement but co-implements projects with credible local partners. These partners are close to the communities we seek to serve and have developed a rapport with the communities 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 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 PROGRAM

IMPLEMENTING PARTNER	STATE	DISTRICT
Agranee Jana Kalyan Anusthan - AJKA	Odisha	Baragarh
Palli Alok Pathagar – PAP	Odisha	Bolangir
Assoc. for Development 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 Bastar
Deen Bandhu Samaj - DBS	Chhattisgarh	
Vishala Rural Women & Children Development 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

DIGITAL ENTREPRENEURSHIP PROGRAMME

IMPLEMENTING PARTNER	STATE	DISTRICT
Don Bosco Social Service - DBSS	Karnataka	Raichur
Vimukti Charitable Trust - VIMUKTI	Karnataka	Raichur

We greatly appreciate the commitment and concern for the poor with which the above partners have implemented the project. 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.

16. THE GUIDING FORCE

DIPTTY JOSEPH:

– *Programme Coordinator*

Ubuntu is a Bantu (South African) term meaning "humanity" or "humanity towards others". It is often translated as I am because we are. In a more philosophical sense it implies "the belief in a universal bond of sharing that connects all humanity". For me, it embodies the idea of connection, community and mutual caring for all. Humanity is a quality that binds all of us together. The work we do, small or big, should be soothing for others who are struggling around us. This has been my guiding strength throughout my career with DF.



As a Coordinator of the Adult Literacy Project, I have put in my best efforts to ensure that the project is moving in the right direction. Managing such a huge project has been challenging. However, the journey has been smooth with great learning through rich experiences. The very thought that the project has empowered thousands of marginalized people is highly satisfying. I believe that the beneficiaries with functional literacy will spread the light of knowledge enabling others not only by making sense of the 'Word' but the 'World' around them as well.

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 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.



EMMANUEL RAJ

– *Asst. Project Officer*

My passion is to reach the unreached. I have been Involved in the development activities of DF for over 10 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 change 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.



L. CHINGSHEN

– *Communications and Fund Raising Officer*

I am one of the new members in the DF team. I am overwhelmed by this mission as I feel it has truly fulfilled my desired goal and my zealous dream. It was my burning desire to work in this kind of social organisation that empowers the downtrodden to stand up for their Rights. Reaching out to underprivileged women and children, preventing and protecting youth from human trafficking, ensuring that every child up to the age of 14 years is in school are initiatives of DF and I am proud to participate. The sad reality however is that many children are still unable to claim their rights due to different reasons like: Gender bias, oppressive practices, subjugation of women etc. There is no peace or serenity when our own sisters and mothers are mistreated. How will our society grow when one of our fellow being is humiliated? So, in collaboration with my teammates, I take it as a challenge to do my best as a Communications and Fund Raising Officer for the betterment of our society.



ROSEMARIA ALEXIS

– Communications and Fund Raising Officer (Past)

I worked with Development Focus for a short period of four months, as the Fundraising and Communications officer. This gave me a chance to take our cause to the world and, along with the people I reached out to, I too learned the importance of spreading awareness about the lives and struggles of people so close to home. The extent to which ignorance has blinded majority of the urban population is shocking, and I am grateful that joining Development Focus gave me a chance to open my eyes. I hope that my work at DF has made a difference in the lives of the people we support and that I can help spread the love.



Dipty speaking with learners after an Adult Literacy Class



Priya meeting youth in Mizoram for the Bridge IT program

COME, BE PART OF US.....

We at Development Focus believe that every human being, including women and children, have the right to a decent life; education, health, livelihood, joy of childhood, and freedom to choose, especially on matters like marriage etc. In all our programmes we sensitize children, youth, and adult community members on their rights and entitlements.

YOU CAN BE A PART OF THIS INITIATIVE BY:

- Volunteering your services on a short-term or long-term basis
- Contributing to enable us to reach out to more needy people

Development Focus is registered under the Indian Trusts Act-1882, vide No: BNG (U)-JNR IV/667/2005-2006; under Foreign Contribution (Regulation) Act of 1976 –vide reg. 094421359 and exempted from paying Income Tax under Section 12A of the IT Act. Your contributions are eligible for IT deduction under section 80G. Please provide your PAN number for this.

YOU MAY MAKE YOUR CONTRIBUTIONS THROUGH:

- Direct Bank Transfer to:

Indian Contributions: Development Focus, a/c no. 909010037997565, IFSC: UTIB0000734

Foreign Contributions: Development Focus, a/c no. 009010100703864,

SWIFT Code AXISINBB009

- **Online payment on our website:** www.devfocus.in

- **By cheque:** drawn in favour of "Development Focus" and mailed to our address

YOU WILL CERTAINLY BE ENRICHED WHEN YOU LIFT A FELLOW CITIZEN!!



Learning to Earn and to Serve

Marching towards a New India

