



Empowering Women, Transforming Villages

# ANNUAL REPORT 2019-20



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# 01 LETTER FROM CHAIRMAN

Each year we continue our work, learning from our experiences and mistakes, constantly refining our programs to make them stronger and more robust. While it is important to stay true to what the organisation stands for, it is equally important to innovate and adapt to our changing environment to ensure that we are prioritizing issues that are most pressing and creating impact in areas with the highest need.

To this end, in 2019-20 we made a decision to shift our geographical focus to Karjat block from Panvel where we have historically worked for over 25 years. When we began our work in Panvel in 1994, it was nothing but agricultural land. However, today the situation is dramatically different. With hyper-urbanization, there are very few parts of Panvel that can be considered truly rural. We knew that while continuing to pursue our programs that we have so painstakingly built, we must implement them in areas that are far more economically backward and underserved.

Working with rural women and building the SHG program which empowers them through financial inclusion has been most challenging but also most rewarding. It involved challenging age-old customs and mind-sets that are designed to keep women behind, stripping them of any decision-making power. Today however, we are proud to have created a network of over 3000 rural women who are empowered and are taking financial decisions for themselves. We intend to replicate this knowledge and know-how in other places and share it with other stakeholders to amplify our impact.

In the last five years, “Let's build toilets” under our WaSH vertical has covered 70 of the 160 villages of Panvel impacting over 10,000 individuals. With the effort of the Government under Swachh Bharat Mission and with a sizable contribution of

empowHER India, Panvel is well on its way to becoming open defecation free (ODF). The next goal we have set for ourselves is to make Karjat Block ODF by 2022.

Empowerment of women and making them change agents of their communities is empowHER India's primary goal. However, we have always worked with adults. This also brought us to the realization that issues women face in adulthood are often a result of neglect and the absence of a strong sense of self which should be built and nurtured during adolescence. Vulnerable girls, become vulnerable mothers and in turn give birth to vulnerable girls.

This self-perpetuating cycle excludes the participation of women in mainstream society in any meaningful way. empowHER India wants to change this. We believe young girls should have a voice, set their own agenda and be given the freedom to write their own stories. We are excited to begin our work with adolescent girls and give them tools to become future leaders.

Lastly, we are deeply grateful for the support of all our generous donors, without whom, this magical journey would not have been possible.

## OUR MISSION

02

Empowering women to create an equitable society

## OUR INITIATIVES :

- ✓ Financial Literacy & inclusion through Self Help Group
- ✓ Access to toilets
- ✓ Access to clean drinking water at the community level.
- ✓ Providing education to over 400 rural education.

empowHER India's initiatives and interventions are in alignment with the Sustainable Development Goals set down by the United Nations to transform our world.



NO  
POVERTY



GOOD HEALTH  
AND WELL BEING



QUALITY  
EDUCATION



GENDER  
EQUALITY



CLEAN WATER  
AND SANITATION



**Mission: To ensure financial inclusion of women and bring them together to deliberate, discuss and debate over issues**

Self Help Groups (SHG) are created to build local support systems for women to find the resources to resolve various issues that they face. The aim of SHGs is for the women to voluntarily begin saving small amount of money which over time becomes a sizable sum that SHG members can use when in need. The access to low-interest loans provides assurance, comfort, social capital and builds women to be empowered at the grassroots level.

empowHER India has been hand holding the SHGs in the area of Panvel through every step. We have provided multiple trainings to SHG members and leaders. Our emphasis on 'save first and credit later' has helped the SHGs to turn into quality clients for better credit management, low transactions cost and full repayments. In addition to financial inclusion, creation of strong women community leaders has also been a positive outcome of our intervention.

Starting with just a handful of SHGs in 2005, empowHER India has created a network of over 300 SHG across 40 villages of Panvel.

In 2019, the scenario and status of women has changed drastically since we began 14 years ago. When empowHER India first approached Panvel, the location was untouched with no infrastructure. The villagers faced numerous problems related to poverty, illiteracy and lack of skills. These problems could not be tackled by any one individual but needed a collective effort. We believe, empowering women transforms the community. Therefore, the need for such an intervention was high at that time.

Today we are proud to have created an ecosystem of empowered women in the selected Rasayani and Nere clusters, a goal that we set out to achieve 14 years ago.



## CASE STUDY

While we may have achieved our goals in our current target areas, much is still to be achieved. As Panvel becomes increasing urbanized, empowHER India shifted its focus to Karjat that is far more underserved and economically backward. Here, we will focus on tribal women, complementing the government efforts wherever possible.

Vishakha Kamble worked as a cook for several households in Nere village. A friend told her about the Self-Help Group (SHG) which had recently formed in her village. Not knowing what to expect, she took the leap of faith and became part of her local SHG group.

Vishakha showed such promise, within two years empowHER India offered her a position of Jankar Sakhi (part time village volunteer). She soon started visiting villages to encourage other women to form SHGs. Vishakha has found her confidence in tackling bureaucrats and manages the SHG's audits and bank linkages. She is happy to have her own identity as an individual and not as someone's wife or mother. When asked how she would describe her experience with empowHER in one line, she said "Chule jawad hote, darwajyat ali ani nantar darwajecha bhaer ali." It roughly translates to "I was stuck to the kitchen first, then came towards the door and finally started going out of the house thanks to empowHer.

### KEY HIGHLIGHTS

- ✓ **121 new members were able to make SHG in 8 villages from 2 clusters (Nere and Rasayani)**
- ✓ **Skill building workshops - Incense Sticks making and Macrame Art**
- ✓ **Diabetes Prevention Workshop and Hemoglobin Testing Camp**
- ✓ **Financial Literacy Program for new members.**

05

## SANITATION

### Mission:

**To end open defecation in rural Kajrat & Panvel, by ensuring access to toilets and promoting health and hygiene through behavioural change.**

From the time Swachh Bharat Mission launched in 2014, the government has made huge strides toward the goal of making India open defecation free. While increased awareness improvement in access to sanitation facilities is undeniable, there is still a lot of work to do before we reach our goal.

Ground water, drinking water, food, hands, flies are all pathways to diseases. However, the source is always faecal matter that one comes in contact with due to lack of Sanitation facilities. Once this cycle is broken, the overall health of the community will improve which has many economic benefits as well.

To meet this goal, empowHER has built almost 2500 individual household toilets (IHHL) over the last 6 years impacting over 10,000 individuals.



In 2019, we expanded our work in Karjat block and are present in eight villages that are predominantly Adivasi. Our endeavour is to work in the most underserved communities and Karjat is most suited in that respect owing to its large Adivasi population. We work in close coordination with the block administration so that our goals and work is complementary to the Government's efforts.

## KEY HIGHLIGHTS

- 01** Constructed a total of 262 toilets in 2019-2020 across Panvel and Kajrat Taluka
- 02** Expanding out footprint into 10 villages across Kajrat
- 03** Close to 1050 individuals were impacted through our intervention.

## CASE STUDY

Gulab Mukane, a shy lady from Mulgaon village in Karjat lives with her husband and three young children. The family is an owner of a new toilet through the support of a grant from BCPT (Bombay Community Public Trust). When asked about owning an Individual Household Latrines (IHhLs), a smile beamed across Gulab's face; "I can leave my children to use the toilet even at night without any fear because it is close to my house."

Mulgaon is a tribal hamlet which is part of Khandpe Gram Panchayat. The population is economically backward with limited resources. Like Gulab's family, many other families in Mulgaon have their own personal toilet where they can relieve themselves privately





# 04

## CLEAN DRINKING WATER

### **Mission:**

To provide purified and affordable drinking water to rural communities.

The lack of access to clean drinking water disproportionately impacts the women in the house as they hold the primary responsibility of providing clean water to their families.

A staggering 82% rural Indians lack access to treated piped water. And about 1.4 lakh 5-year-old children die every year due to diarrhoea which comes from un-treated piped water.

Like several rural parts of India, much of Maharashtra also lacks access to clean drinking water.

Further, studies have proven that groundwater and the water stored in natural aquifers is contaminated with bacteria as well as high levels of toxic chemicals released from plants and industries surrounding the villages. The level of such contaminants far exceeds what is considered permissible for human consumption. Despite this, majority of the population continues to consume this water due to the lack of an economical alternative.

empowHER India's commitment to empower rural communities through water and sanitation prompted us to install community-based water purification plants in Panvel in partnership with the local Gram Panchayat. In a situation where there is a dire need for drinking water at a low cost, a water purification plant attached to a dispenser was the most appropriate solution to address this need. To ensure long term sustainability of the project, a financially sustainable model was created where the revenue generated through the sale of water covers the total operational cost of running the plant. Two villages in Panvel Taluka i.e. Waje and Chindhran were selected for this project.

## KEY

## HIGHLIGHTS

- Successfully inaugurated empowHER India's second Water ATM plant on the 15th of August 2019. Approximately 1000 rural households now have access to affordable clean drinking water at the cost of only Rs.0.50 paise per litre.
- Water purification plan in Chindhran village is operated by a group of local women trained by empowHER India.
- 2,77,440.8 litres of water have been consumed across both plants from April 2019 to March 2020
- Conducted a door to door awareness drive for all household in Chindhran and Waje village to build the community's awareness about the importance of drinking clean water.



## CASE STUDY

“My name is Nitu Santosh Patil. I live in Chindhran village, Kajrat. I work at the clean drinking water ATM. Before the installation of the machine, we used to pay INR 40 for 20 litres. Now we pay INR 10 for 20 litres. In one week we are visited by 75-100 villagers who come to buy clean drinking water. Because of this machine, I get paid which helps me with my household expenses and also receive clean drinking water for my family.”

# 06 EDUCATION

**Mission: To provide holistic education to children of rural Panvel, Maharashtra**

For over 20 years, empowHER India has been supporting Rakesh Jain Madhyamik Vidyamandir, to provide quality education to over 400 rural children annually. The semi-aided government school has grown to become a model school which combines academics and extracurricular activities to give its students a well-rounded educational experience.



# Key Highlights

01

The pass percentage of students in the SSC examination 2019-20 was 99% of the 90 Students that appeared for their Std X exam, 62% secured first class and above. 89% was the highest percentage achieved by a student.

02

General medical health check-ups were given to all students.

03

Visit to Bank of Baroda in Panvel for class 9 students to gain knowledge on financial education.

04

Two Class 9th students participated in an inter-school science exhibition. The topic chosen by the students was 'Future Road Planning'.

05

Improved access to Sanitation Facilities

➤ Facilities completed construction of separate boys and girls toilets which brought down the toilet to student ratio from 1:75 to 1:45 for girls and from 1:125 to 1:56 for boys.

06

Mental Health Awareness

➤ To address the need of mental health, Dr Varsha Deshmukh, a pediatrician and clinical health counsellor took sessions with students and teachers of the school. Three interactive and engaging discussions were completed with surveys in the academic year 2019-20. The topics discussed with the students included connecting feelings to behaviors, meditative exercises, discussions about positive and negative feelings, healthy coping strategies during stressful situations, anger management, and so forth. The sessions with the students and teachers was an excellent opportunity to enrich the learning outcomes in classrooms along with a strong focus on mental health.

07

### Technology based English Learning

- A key need that has emerged during empowHER India's interaction with parents and children was the need for a communicative English language course. Speaking English in rural village is both an aspiration and an accomplishment where traditionally Marathi is spoken. Many children do not have anyone to converse with them in English. Since rural students have limited exposure to learn and practice English at home, it becomes difficult for them to master it. Furthermore, the government English teachers come from a similar background, they are unable to effectively teach English to the students. The lack of developing lingual skills would hinder students from pursuing higher education in institutions which teach in English.
- In 2019, empowHER introduced an app based technology solution for English learning which has been used in government schools across the country. This app has been used at primary and secondary levels to effectively learn English. This is a hybrid learning system where children work through the computer-based app along with teacher-led classroom sessions. Teachers have observed an eagerness in students to formulate and converse in English with the correct use of nouns, articles, pronouns, and simple grammar rules.

08

### Career Counselling

- Students were provided counselling on how to choose a career and steps to be taken to achieve the goal. Students of Standard 9 & 10, received guidance on the next steps to be taken after completing their SSC examination. Career guidance was provided in the presence



## CASE STUDY

“ Rakesh Jain School is one of the best schools in rural Panvel. The credit for this goes to empowHer. They have helped the school with internal and external infrastructure.

About 20-25 computers have been installed in the newly renovated room computer room with the best software. They have also supported by introducing a basic multi skill based foundation course to the students who would like to receive further industry based training.

Keeping in mind, Swachh Bharat Abhiyan, empowHer has rebuilt the sanitation of the school introducing gender based washrooms for students and teachers to make it more comfortable to use.” Pawar Sir, a teacher of Rakesh Jain School.



## 07

# DONORS/ SUPPORTERS

## DONORS

Ador Welding  
 Alkyl  
 Bombay Community Public Trust  
 Bombay Midtown Rotary Trust  
 Citi Bank  
 e-ventures  
 Exel  
 Sunrich  
 Kashinath Charitable Trust  
 Kotak Mahindra Bank  
 LSR Speciality Oils Pvt. Ltd.  
 Skyes & Ray Equities  
 Swayamsiddha Mahila Swayam  
 Sahay Sangh United Way of  
 Mumbai  
 Urmila Jain Foundation  
 Vakil & Sons Private Limited  
 X L Development Trust

## SUPPORTERS

Gold's Gym  
 Saifee Hospital  
 Uno Mas  
 Bombay Salad Company  
 Kitchen Garden by Suzzette



## 08

**BOARD  
OF TRUSTEES**

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**TRUSTEES**

Mr. Nirbhay Jain

Mrs. Urmila Jain

Mr. Utsav Kapadia

Mrs. Varsha Jain

Ms. Shefali Kapadia

Mr. Vishal Jain

**ADVISORY BOARD**

Ms. Anandi Vangal

Mr. Sanjiv Anand

Mr. Sushil Kumar Jiwarajka

Mr. Paras Chowdhary

Mr. Saif Shehabi

Mrs. Rashida Shehabi



09 EVENTS



Inauguration of Water ATM



Tata Marathon 2020



Anemia Camp for Women



Tata Marathon 2020



The Maharashtra Public Trusts Act, 1950

SCHEDULE - IX  
[ Vide Rule 17 (1) ]Name of the Public Trust : **EMPOWHER FOUNDATION (Formerly Known As SKS CHAKSHU FOUNDATION)**

Registration No. - E - 14562

Income and Expenditure Account for the year ending 31st MARCH, 2020

EXPENDITURE	Rs.		INCOME	
	Rs.	Rs.	Rs.	Rs.
To Expenditure in respect of properties > Rates, Taxes, Concessions Repairs and maintenance Salaries Insurance Depreciation (by way of provision of adjustments) _____ Other Expenses	-	-	By Rent <sup>(accrued)</sup> (realised) *	15,75,000.00
To Establishment Expenses (As per Annexure "F")	-	33,99,592.00	By Interest <sup>(accrued)</sup> (realised) * On Securities (Gross TDS - NIL, P.Y. - NIL) On Fixed Deposits with HDFC On Bank Account i) On Fixed Deposit (Gross TDS - ...../-) ii) On S. B. A/C	2,28,768.00
To Remuneration to Trustees	-	-	By Dividend	27,474.00
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any -	-	-	By Donations in Cash or Kind	10,03,800.00
To Legal & Professional Charges	-	4,54,933.00	By Capital gains on Mutual Fund Units	-
To Audit Fees	-	23,600.00	By Grants	-
To Contribution and Fees	-	-	By Income from other sources	-
To Amount written off : (a) Bad Debts (b) Loan Scholarship (c) Irrecoverable Rents (d) Other Items	-	-	By Transfer from Reserve	-
To Security Charges (Edu)	-	-	By Deficit carried over to Balance Sheet	43,74,870.00
To Depreciation	-	-		
To Capital Losses on Mutual Fund Units	-	1,95,329.00		
To Amount transferred to Reserve or Specific Funds	-	-		
To Expenditure on Objects of the Trust (a) Religious (b) Educational (As per Annexure "G") (c) Medical Relief (d) Relief of Poverty (e) Other Charitable Objects (As per Annexure "H")	- 15,18,197.00 49,504.00 - 15,68,357.00	- - - 31,36,058.00		
To Surplus/(Deficit) carried over to Balance Sheet	-	-		
Total Rs.---		72,09,912.00	Total Rs.---	72,09,912.00



As per our report of even date  
FOR M.L. SHARMA & CO.  
FIRM REGN NO. 109963W  
CHARTERED ACCOUNTANTS  
(Vikas L. Bajaj) Partner  
Membership No. 104682

\* Strike off whichever is not applicable

S. N. Kapadia

For empowHER Foundation

Attn: Kapadia  
Trustees

TRUSTEES

Place : MUMBAI

Dated: 24 NOV 2020



Empowering Women, Transforming Villages



<https://www.facebook.com/empowHERIndiaFoundation/>



@empowher\_india



@empowHER\_India



<https://www.linkedin.com/company/empowher-india-foundation/>

#### **HEAD OFFICE**

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Mahalaxmi, Mumbai- 400 0011, India.

#### **FIELD OFFICE**

C/O Prabhakar Rane,  
Katkar Wadi (Adiwasi wadi),  
near Murbad road, At post Kashele,  
Taluka Karjat,  
Distict : Raigad- 410201