



SOCIAL IMPACT ASSESSMENT REPORT

Equitas Development Initiatives Trust

Prepared by:
Social Audit Network, India

391/1, Venkatachalapathi Nagar, Alapakkam, Chennai – 600 116.

www.san-india.org



Social Impact Assessment Certification

This is to certify that the Social Impact Assessment of
Five Projects of Equitas Development Initiatives Trust
(Directly implemented)
has been conducted by Social Audit Network, India

*The activities for the projects for the period April 2019 – March 2022 has
been found to be in full compliance with the following Trust's objectives:*

- To provide holistic education at affordable costs*
- To create opportunities for income generation and employability*
- To contribute to a healthy society*
- To facilitate suitable job opportunities for the youth*
- To rehabilitate the pavement dwellers and make them lead dignified lives*

A handwritten signature in black ink, appearing to be "Lithy M".

Director
Social Audit Network, India
Date: 25.4.2023

Certificate no: SAA 1007



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Table of Contents

1.	<i>Background</i>	5
2.	<i>What are the interventions?</i>	5
3.	<i>Why is it being done?</i>	6
4.	<i>How is it being done?</i>	6
5.	<i>Where is it being done?</i>	7
6.	<i>EDIT Timeline</i>	8
7.	<i>CSR Fund Contribution and Utilisation for the period 2019 to 2022</i>	9
8.	<i>Scope:</i>	10
9.	<i>Stakeholders</i>	11
10.	<i>Assessment Methodology</i>	11
11.	<i>Report on Performance</i>	13
11.1	<i>Education</i>	13
11.1.1	Relevance	19
11.1.2	Effectiveness.....	21
11.1.3	Efficiency	26
11.1.4	Sustainability	29
11.1.5	Social Impact	31
11.1.6	Survey findings	34
11.1.7	Observations.....	42
11.1.8	Best Practices.....	44
11.1.9	Recommendations.....	45
11.2	<i>Skill training</i>	48
11.2.1	Relevance	55
11.2.2	Effectiveness.....	55
11.2.3	Efficiency	56
11.2.4	Sustainability	57
11.2.5	Social Impact	58
11.2.6	Observations/Recommendations.....	62
11.3	<i>Healthcare</i>	65
11.3.1	Relevance	79
11.3.2	Effectiveness.....	79
11.3.3	Efficiency	81
11.3.4	Sustainability	81
11.3.5	Social Impact	81
11.3.6	Observations/Recommendations.....	83
11.4	<i>: Job Placements</i>	84
11.4.1	Relevance	93
11.4.2	Effectiveness.....	93
11.4.3	Efficiency	93
11.4.4	Sustainability	94
11.4.5	Social Impact	94
11.4.6	Recommendations.....	96
11.5	<i>Birds Nest Project - A Sustained Transition Process for the Homeless</i>	97
11.5.1	Relevance	106
11.5.2	Effectiveness.....	107

11.5.3	Efficiency	107
11.5.4	Sustainability	108
11.5.5	Social Impact	108
11.5.6	Unintended Outcomes	111
11.5.7	Observations and Recommendations.....	114
12.	Alignment with SDGs.....	116

List of Tables and Figures

Table 1: Board of Trustees - EDIT	6
Table 2: CSR Committee Members	7
Table 3: Stakeholders Consulted - Gurukuls.....	13
Table 4: Details of Gurukul Students AY 2021-2022.....	13
Table 5: Equitas Vidya Fund Details	16
Table 6: Profile of students in AY 2021-2022 (Source: Gurukul)	19
Table 7: Details of Teacher Training and Assessments (Source: Gurukul)	21
Table 8: Student feedback on their teachers (Source: Student Survey).....	23
Table 9: Details of PE Teachers and specialisation (Source: Gurukul).....	24
Table 10: Gurukul Fee Structure (2019-2022).....	26
Table 11: Rating of EDIT Values (Source: Teacher’s Survey)	28
Table 12: REESS Ratings – Gurukul.....	32
Table 13: Teachers’ rating on their Gurukul experience (Source: Teacher’s Survey).....	35
Table 14: Teacher’s ratings on School Principal (Source: Survey)	36
Table 15: EGK Trainers during 2019 to 2022	50
Table 16: Amount spent for training by EDIT for EGK from 2019 to 2022	56
Table 17: Details of stalls coordinated by EGK and sales	57
Table 18: REESS Ratings - EGK.....	60
Table 19: Details of General Health camps conducted (Source: EDIT).....	66
Table 20: Details of Eye camps conducted (Source:EDIT)	68
Table 21: Details of referrals (Source: EDIT).....	69
Table 22: Details of Special camps (Source: EDIT).....	71
Table 23:Details of Other camps (Source: EDIT)	72
Table 24: List of notable networking hospitals	73
Table 25: No. of Covid-19 Vaccination camps - April'21 to March 22 (Source: EDIT)	74
Table 26: No. of Covid-19 Vaccination camp beneficiaries - April'21 to March 22 (Source: EDIT).....	75
Table 27: Patients treated at Sugam Clinic (Source: EDIT)	78
Table 28: Funds spent and generated at Sugam Clinic (Source: EDIT)	81
Table 29: REESS Ratings – Health	81
Table 30: Placement Partners: (Source: EDIT).....	90
Table 31: REESS Ratings – Job Fairs.....	94
Table 32: Beneficiaries during period 2019-2022 (Source: EDIT)	98
Table 33: Details of trainings conducted (Source: Survey).....	99
Table 34: Scholarship amount class wise (Source: EDIT).....	100
Table 35: Scholarship beneficiaries during 2019-22 (Source: EDIT)	101
Table 36: Details of camps conducted – Birds Nest Project (Source: EDIT)	102
Table 37: Identity cards available with EBN beneficiaries (Source: EDIT)	104
Table 38: Status of dwelling place (Source: EDIT)	107
Table 39: REESS Ratings - Birds Nest Project.....	112

Figure 1: Students admitted under SC/ST and RTE Category in AY 2021-2022 (Source: Gurukul).....	20
Figure 2: School average marks in board examination AY 2021-2022 (Source: Gurukul)	22
Figure 3: Preferred mode of teaching (Source: Student and Teacher Survey).....	23
Figure 4: Attrition Rate among Teachers (2019-2022).....	26
Figure 5: Students ratings on their Gurukul Experience (Wt. Avg. Source: Students survey)	27
Figure 6: Capacity utilization among schools during 2021-2022(Source: Gurukul).....	28
Figure 7: EDIT support to Gurukul as subsidy - rupees/student (Source: Gurukul).....	29
Figure 8: Impact of the Holistic education programme on students (Source: Teacher’s Survey)	31
Figure 9: REESS Ratings - Gurukul	33
Figure 10: Frequency of Teacher’s visit to Student’s home	34
Figure 11: Students’ Happiness levels	34
Figure 12: Age group of teachers (Source: Teacher’s Survey).....	35
Figure 13: Gurukul Vs. Previous school taught (Source: Teacher’s Survey)	36
Figure 14: Total Number of Trainings organized State wise.....	50
Figure 15: EGK Trainees- State wise	51
Figure 16: Details of Trainings attended	52
Figure 17: Rating of the EGK by the Beneficiaries	52
Figure 18: Beneficiaries Feedback of the EGK Training	55
Figure 19: Utilisation of the EGK trainings	55
Figure 20: Outcome of the EGK trainings	58
Figure 21: Impact of EGK Trainings in the Family and Community	58
Figure 22: Income before Attending the EGK Trainings	59
Figure 23: Income after attending Training.....	59
Figure 24: Economic Growth of Beneficiaries after the EGK.....	60
Figure 25: REESS Ratings - EGK.....	61
Figure 26: Process followed for health camps – EDIT will send process - to redo	65
Figure 27: General Health Camp Beneficiaries State-wise	66
Figure 28: Eye Camp Beneficiaries State-wise (Source: EDIT)	69
Figure 29: Number of Free Spectacles Distributed (Source: EDIT).....	69
Figure 30: Beneficiaries of Special Camps and Other Camps	72
Figure 31: Patients treated at Sugam Clinic year wise (Source: EDIT).....	78
Figure 32: Surgery Support Provided State wise (Source: EDIT)	79
Figure 33: REESS Ratings - Health.....	82
Figure 34: Details of Job Fair held (Source: EDIT).....	85
Figure 35: Job Fair Attendance (Source: EDIT)	85
Figure 36: Number of people shortlisted for interview (Source: EDIT)	86
Figure 37: Current employment status of Job Fair attendees (Source: Survey).....	87
Figure 38: Duration of the Current job (Source: EDIT)	87
Figure 39: Levels of Satisfaction with Current employment (Source: Survey)	87
Figure 40: Virtual Job Fairs -Details of those Attended and Selected (Source: EDIT).....	90
Figure 42: Analysis of Attendees shortlisted and those Joined work (Source: EDIT)	93
Figure 43: REESS Ratings - Job Fairs	95
Figure 44: Details of Scholars year-wise (Source: EDIT)	101
Figure 45: Amenities at beneficiary’s home before and after the EBN.....	103
Figure 46: Facilities before and after EBN project (Source: Survey).....	104
Figure 47: Positive Changes in Life as perceived by beneficiaries (Source: Survey).....	108
Figure 48: Security in life (Source: Survey).....	109

Figure 49: Outcomes in the Livelihood (Source: Survey).....	109
Figure 50: Income before and after EBN project for beneficiaries (Source: Survey)	110
Figure 51: Economic status of beneficiaries - Before and after	110
Figure 52: Quality of Life (Source: Survey)	111
Figure 53: REESS Ratings - EBN.....	113

1. Background

Equitas was founded in the year 2007 as micro finance lender. Later, it became a Small Finance Bank by amalgamation of its Micro Finance, Housing Finance and Vehicle Finance Divisions. The bank has its headquarters in Chennai. It was formed with the purpose of extending micro credit to people who face difficulties in acquiring finance from mainstream or recognised banks or financial institutions. Its aim is to make finance available at reasonable cost to such customers and to achieve reasonable returns on investment in order to continuously attract mainstream capital.

Equitas Small Finance Bank also provides business loans to women micro-entrepreneurs who have limited access to formal financial services. The company positioned itself as a technology leader, bringing the operational efficiencies of retail banking to the MFI sector to improve productivity and reduce cost to the customer. As a result, Equitas Small Finance Bank has developed a business model and demonstrated its success by reaching over 3 million women members within three years of operations and was able to effectively serve the needs of credit-thirsty micro-entrepreneurs across India. Equitas Small Finance Bank has changed the very way banking is imagined, delivered and experienced - with TRUST being the key driver.

Equitas Development Initiatives Trust (EDIT) was started in February 2008. The Trust, helps the economically disadvantaged sections of the society to get quality health care by partnering with hospitals, provides holistic education at affordable cost, trains women to earn additional income, and also helps unemployed youth to get employment opportunities. EDIT is engaged in several projects which are socially relevant and demanding in the locality surrounding its corporate office area and other locations where Equitas has branches or other place of business.

2. What are the interventions?

Equitas Development Initiatives Trust (EDIT), a Public Charitable Trust, was founded to ensure access to education, healthcare, skill trainings, and job fairs.

Education: Equitas is committed to contribute towards bringing improvements in this vital sector of education through Equitas Gurukul Matriculation Schools. The Trust operates in eight districts with a purpose of offering quality education centred on holistic development by focusing on the child's physical, intellectual, spiritual, social and emotional aspects. The Gurukuls have benefited over 6700 children so far.

Skill Training: EDIT has introduced Equitas Gyan Kendra a vocational training programme for better livelihood opportunities. Under this project, Equitas conducts skill development programme for women at different locations aimed at helping the trainees augment their income levels.

Pavement Dwellers Rehabilitation: The Equitas Birds Nest programme finds new livelihood creation as the key to combat widespread homelessness amongst the urban ultra-poor who live in multiple settlements on a pavement.

Health Care: Access to affordable healthcare is a key pain-point for most of Equitas micro credit customers. Towards bridging this gap, EDIT has undertaken the largest health service programme in India through its tie-up with about 900 hospitals across India providing services that include health screening camps, referral to hospitals, health helpline, health education and clinics.

Job Placements: Equitas conducts job fairs for unemployed youth from low-income families with the help of recruiters and employers to enable employment opportunities and help them with job placements in companies and retail outlets like malls, hospitals, textile showrooms, etc.

3. Why is it being done?

Providing financial empowerment to the women micro-entrepreneurs was not the only mandate for Mr. Vasudevan, Founder of Equitas, and his team. His vision was to provide holistic empowerment to the women belonging to the bottom of the pyramid, by improving the quality of their life and their families through skill development and by providing them access to better healthcare and educational opportunities for their children.

Equitas Small Finance Bank is committed to the economic and social development of the society. The organisation has developed a wide range of ecosystem initiatives towards improving the quality of life of people belonging to the Economically Weaker Sections and Low Income Groups.

4. How is it being done?

Much before the CSR ACT of 2013 mandated 2% of net profit to be spent on CSR Activities, Equitas Small Finance Bank resolved to contribute 5% of its net profit on a quarterly basis to Equitas Development Initiatives Trust (EDIT) since 2008. The Bank further contributed up to 15% of its net worth to create infrastructure for schools and hospitals.

All CSR Projects of Equitas Small Finance Bank are implemented directly by EDIT. The CSR committee oversees the activities and reports to its Board of Directors.

Table 1: Board of Trustees - EDIT

Sl. No	Name
1	Mr. P.N. Vasudevan, CEO and Managing Director of Equitas Small Finance Bank Ltd.
2	Dr. C K Gariyali IAS (Retd.)
3	Ms. Jayashree Nambiar, Educationist, The School, Chennai
4	Mr. Anoop Jaiswal IPS (Retd.)
5	Mrs. D. Sabitha IAS (Retd.)

Table 2: CSR Committee Members

Sl. No.	Name	Designation	Role
1	Mr. Srinivasan N	Chairman	Independent Director
2	Ms. Geeta Dutta Goel	Member	Independent Director
3	Mr. Vinod Kumar Sharma	Member	Independent Director
4	Mr. Vasudevan P N	Member	MD & CEO of Equitas

5. Where is it being done?

EDIT activities are carried out in 10 states in India. Equitas Gyan Kendra conducts skill development programme for women in all 10 states aimed at helping the trainees augment their income levels. EDIT assigns part-time trainers to visit the beneficiary locations and conducts livelihood training programmes.

EDIT's healthcare project has a network of about 900 hospitals in 10 States, with services including health screening camps, referral to hospitals, health helpline, health education and clinics. EDIT conducts job fairs for unemployed youth from low-income families with the help of recruiters and employers to enable employment opportunities and help them with job placements in companies and retail outlets like malls, hospitals, textile showrooms, etc.

The Equitas Birds Nest programme targets the homeless families in Chennai, Tamil Nadu and provides them with housing, food security, healthcare, livelihood, skill development, and supplemental education over a period of 18 months, ultimately placing them on the path to self-sufficiency. Equitas Gurukul is an educational initiative of EDIT. It enables first-generation learners living in eight tier-2 cities in Tamil Nadu to receive holistic education with excellent infrastructure at affordable fees.

Sl. No	Projects	State
1	Skill Training	Tamil Nadu Puducherry Karnataka Maharashtra Gujarat Rajasthan Haryana Punjab Chhattisgarh Madhya Pradesh
2	Health Care	Tamil Nadu Puducherry Karnataka Maharashtra Gujarat Rajasthan Haryana

		Punjab Chhattisgarh Madhya Pradesh
3	Job Fairs	Tamil Nadu Maharashtra Chhattisgarh Haryana Punjab Gujarat
4	Equitas Birds Nest Project	Tamil Nadu
5	Gurukul	Tamil Nadu

6. EDIT Timeline



7. CSR Fund Contribution and Utilisation for the period 2019 to 2022

Equitas Small Finance Bank	2019-20 (In Lakhs)	2020-21 (In Lakhs)	2021-22 (In Lakhs)
Prescribed CSR	367.55	495.64	816.02
CSR Funds Allocated			
EDIT	1,090.00	217	1,020.00
EHF	237.00	1356	901.00
Total	1,327.00	1,573.00	1,921.00
Actual CSR Funds spent			
EDIT	1,253.65	383.81	1,020.00
EHF	-	197.46	770.81
Total	1,253.65	581.27	1,790.81

**The hospital project of Equitas Bank is being coordinated under Equitas Healthcare Foundation, registered as a separate charitable Trust. The construction of the hospital is in progress and a budget of Rs 2,494 lakhs has been allocated for this programme for the period 2019-2022. The hospital named "Sringeri Sharada Equitas cancer cum Multi-Speciality Hospital" is a collaborative initiative of Sringeri Sharada Mutt and Equitas Healthcare Foundation, is expected to be completed by September 2023. The un-utilised fund for this project is maintained in a separate bank account for this purpose.*

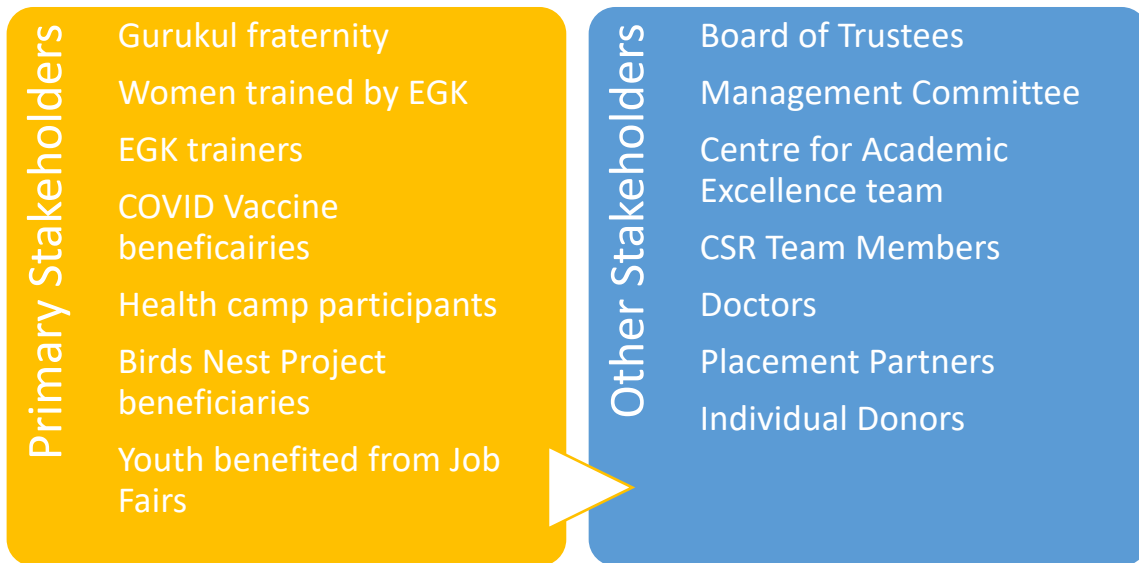
Criteria	Yes/No	Observations
CSR Policy in place	Yes	CSR Policy Document is published in the official website. https://ir.equitasbank.com/
Approval of Policy by the Equitas Board	Yes	The policy has been approved by the Board of Directors.
Policy disclosed	Yes	Published https://ir.equitasbank.com/wp-content/uploads/2022/03/ESFB-CSR-Policy-March-2021.pdf
Key focus area identified in the policy	Yes	Focus areas are education, healthcare, skill training centres, pavement dwellers rehabilitation and job fairs.
Key beneficiaries identified	Yes	Children, youth, women, pavement dwellers.
Independent directors on the CSR Committee	Yes	Yes. 3 independent Directors are present.
Responsible team for execution of CSR activities	Yes	30+ experienced and dedicated CSR officers and managers present across 10 states, are executing the projects which is being monitored closely.

Criteria	Yes/No	Observations
Need Assessment of projects done before implementation	Yes	The Relationship Officer / Relationship Manager/ Branch Team interact with the women groups and communicate to the CSR Team on the required programmes - Skill Training and Market Linkages/ Health Camps/ Job Fairs. Following this, the CSR Team engages Part Time Trainers for conducting the required Training or the hospital team to organize the camp.
Periodic Stakeholder consultations	Yes	The CSR team visits each project site every month and has telephonic interactions with them on a need basis.
Feedback mechanism in place	Yes	The CSR team personally interacts with the beneficiaries and get direct feedback from them.
Course correction on feedback	Yes	Based on the feedback, immediate steps are undertaken. CSR team is advised on strengthening or changing the implementation strategies.
Periodic Tracking of beneficiary progress	Yes	Monthly reports are being submitted by the CSR team to the management teams .
Internal impact assessment of projects	Yes	Coordinated periodically for each project.
External impact assessment projects	Yes	SAN India conducted the Social Audit of EDIT Activities for the period: 2016-2018. Aspire Impact Research has conducted Impact Assessment of COVID Vaccination programme in which Equitas facilitated Government to dispense over 5 million doses of vaccine.
Review of CSR activities by the Board	Yes	The Board reviews the activities twice a year.
Annual CSR Reports published	Yes	All CSR reports are published in the annual reports of the bank in https://ir.equitasbank.com/reports-and-presentations/

8. Scope:

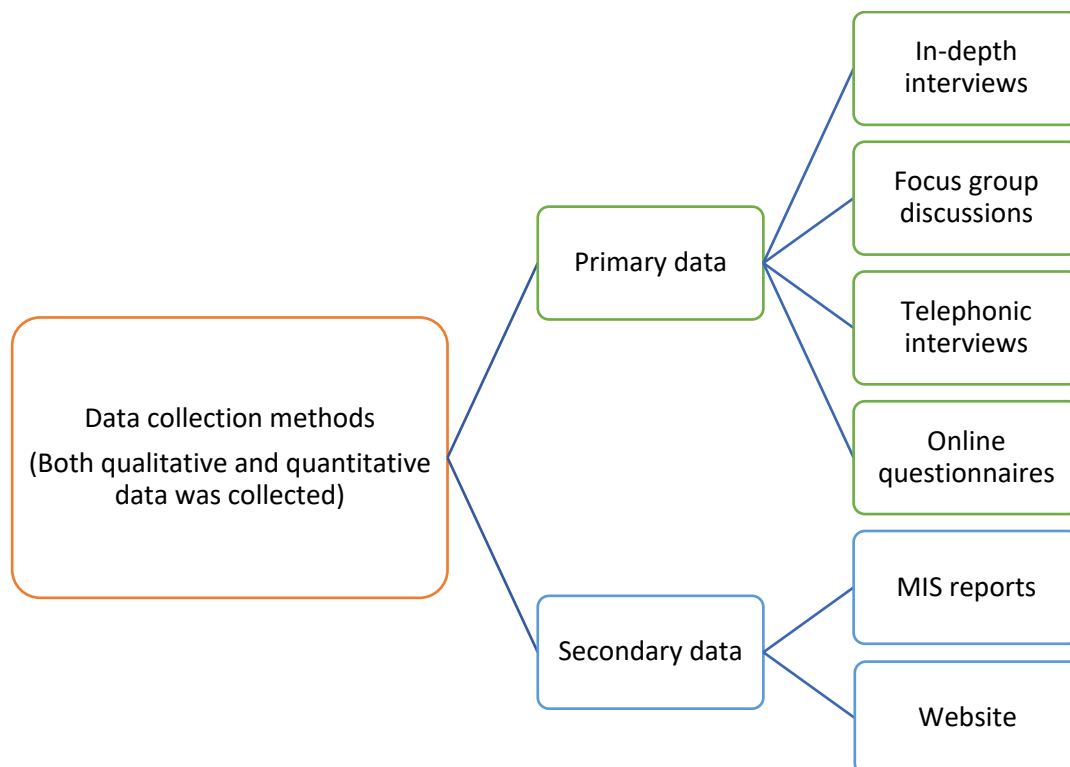
The scope of the Impact Assessment is for the period: 2019-2022. All the activities of EDIT are covered in this study.

9. Stakeholders



10. Assessment Methodology

The methodology for the Social Impact Assessment is a blend of primary and secondary data analysis.



Primary data was collected through interaction with beneficiaries, group discussions and interviews with primary stakeholders, NGO management team, and staff of the NGOs.

The secondary data analysis was based on the MIS reports and documents shared by EDIT. The prior experience of having conducted the Social Audit of EDIT in 2018 is also factored in while preparing this report. A seven-member SAN India team comprising of Social Auditors and Social Impact Practitioners visited a few project locations for the study. A team of 10 tele-callers aided in data collection.

Sl.No	Project Name	Location	Date of field visit	Team Member
1.	EGK Skill Training	Coimbatore	1.11.2022	Meera Shankar
		Erode	2.11.2022	Meera Shankar
		Trichy	3.11.2022	Meera Shankar
		Ahmedabad	9.11.2022	Latha Suresh
		Chennai	14.10.2022	Meera Shankar
		Pune	16.11.2022	Amruta Gore
2.	Job Fairs	Chennai (Choolaimedu)	29.10.2022	Meera Shankar
3.	Birds Nest	Vyasarjadi	12.10.2022	Meera Shankar
		Korukkupet	13.10.2022	Meera Shankar
		Broadway	17.10.2022	Meera Shankar
4.	Healthcare	Sugam clinic , Gowriwakkam , Chennai	21.10.2022	Meera Shankar
5.	Medical Camps	Tiruvanmaiur, Chennai	19.10.2022	Meera Shankar
		Coimbatore	1.11.2022	Meera Shankar
		Erode	2.11.2022	Meera Shankar
		Trichy	3.11.2022	Meera Shankar
		Ahmedabad	9.11.2022	Latha Suresh
6	Gurukuls	Trichy	23.11.2022	Marie Banu Lakshmi Kalai
		Karur	24.11.2022	Marie Banu Lakshmi Kalai
		Kumbakonam	24.11.2022	Pradeep Kumar
		Cuddalore	25.11.2022	Pradeep Kumar Sudha. Y
		Sivakasi	30.11.2022	Pradeep Kumar Sudha. Y
		Dindigul	1.12.2022	Pradeep Kumar
		Salem	2.12.2022	Sudha. Y
		Coimbatore	7.12.2022	Pradeep Kumar Lakshmi Kalai

11. Report on Performance

11.1 Education

Objective 1: To provide holistic education at affordable costs

Table 3: Stakeholders Consulted - Gurukuls

Stakeholder	Total	Consultation tool
CSR Core team members	3	Interview
9 th to 12 th standard students	585	Online questionnaire
1 st to 8 th standard students	2,502	FGD
Parents of students	438	FGD
Teachers and staff	223	FGD Online questionnaire
Principals	8	Personal Interviews Online Questionnaire

About Gurukul Schools

Equitas Gurukul is an educational initiative of Equitas Development Initiatives Trust with a mission to - Nurture and empower children by providing holistic education to transform them into responsible individuals. Gurukul, as the name suggests, are Schools in Tamil Nādu, which enables first-generation learners from economically challenged backgrounds to receive quality holistic education at an affordable cost. The first Gurukul school was established in Trichy in 2010, followed by Gurukuls in Dindigul, Salem, Coimbatore, Sivakasi, Karur, Cuddalore and Kumbakonam in 2017. All eight Gurukuls are Higher Secondary schools with entry level at LKG, benefiting over 6,700 students and 400 educators.

Table 4: Details of Gurukul Students AY 2021-2022

Sl.No.	School	Year of launch	Classes	Inception Year	2021-22
1	Trichy	2010	LKG - XII	210	1170
2	Dindigul	2010	LKG - XII	124	728
3	Salem	2011	LKG - XI	172	681
4	Coimbatore	2011	LKG - XI	221	811
5	Sivakasi	2012	LKG - X	143	812
6	Karur	2014	LKG - IX	474	1051
7	Cuddalore	2015	LKG - VII	134	709
8	Kumbakonam	2017	Pre KG - VI	152	473

7 schools are owned and managed by EDIT. The VSKD Nadar Gurukul Matriculation School at Sivakasi is owned by ASKR trust and managed by EDIT.

6 of 8 Gurukul schools are situated in District Headquarters of Tamil Nadu. The location of the school is selected based on its proximity to residential areas where people from lower economic status live.

Accessibility to public transport is ensured and preference for admission is given to children living in nearby locations.

The Gurukul Philosophy

Gurukuls adopt an integral approach towards holistic development of all children. It focuses on transforming each student at knowledge, attitude and practice levels and addresses the student’s needs in Body (Physical), Mind (Mental), Heart (Emotional/Social) and Spirit (Spiritual). By offering quality and right education at affordable costs, Gurukuls work towards creating an evolved society through individual transformation of each child.

The Differentiating factors of Gurukul

a) Transparent Admission Process

Admissions to students of class LKG to VI is offered based on available seats. The approved strength is 30 students per class. As per Right to Education Act (RTE), Gurukuls offer 25% of its LKG seats to those who apply through the Government RTE portal. EDIT believes that it takes seven years to nurture a child and develop him/her holistically. Lateral admissions are offered on case to case basis from class 7 onwards.

b) Quality Holistic Education for Personal Transformation of each child

Holistic Education is provided at all Gurukuls with a special focus on Body (Fitness, Health, and Wellness), Mind (Knowledge, Understanding, Application, and Skill), Heart (Compassion, Kindness, and Teamwork), and Spirit (Mindfulness, Responsibility, and Service). By honing all these traits in the children through the teachings within the classroom, the extra-curricular activities and sports each child at Gurukul is nurtured and guided to become a self-confident and empowered individual.

c) Quality educators

All the teachers have the required qualifications in education and 86% have prior teaching experience. The teacher student ratio at Gurukuls has an average of 1:19. Teachers encourage interaction in English, have a good rapport with each student, and are instrumental in building self confidence in each child. They monitor the milestones achieved by each student and help them in making the right choices in their educational journey.

d) Child Centric Infrastructure and Policies

Gurukuls have a well-planned infrastructure within all schools. The infrastructure adheres to all the child safety parameters that are prescribed by the government. All corridor walls are built with iron grills, spacious toilets are available in all the floors for the boys, girls and staff.

The other infrastructure include:

Spacious Classrooms	Computer Lab	Play area
Library	Science Lab	Rest rooms
Audio visual rooms	Math Lab	Smart classrooms
Creche for children of staff (in Sivakasi and Karur)	Auditorium	Safe drinking water facility

The following safety & security policies & SOPs are also in place:

1. School access & visitor management policy
2. CCTV surveillance
3. POSH – Protection from offences of sexual harassment - Policy for teachers
4. POCSO – Protection of children from sexual abuse – Policy for students
5. Staff agreement to Gurukul POCSO policy & its consequences for non- compliance

6. Staff code of conduct
7. Electrical & fire safety

*"We are not allowed to go to the first floor without a teacher for the morning special classes. We feel very safe in our school." – **Shalini, Sivakasi***

We follow strict fire Safety measures in the school premises. I conduct regular inspection and check the pressure of the fire extinguisher and the water hoses and valves,"
- Admin staff | Sivakasi

e) Uniform Pedagogy in all schools

The Gurukuls are guided by Centre of Academic Excellence (CoAE), located at Chennai, whose role is to evolve a pedagogy for holistic learning.

The role of CoAE is to –

- Develop comprehensive approach notes for teachers consisting of a structured curriculum instruction manual with value additions in terms of content, extension of concepts, formative assessments and self-learning activities that trains children to develop critical thinking.
- Teacher engagement and training that focuses on innovative teaching methods including activity-based learning, smart classes, peer-learning, project-based learning, group discussions, etc. that ensures interest and actively engage the students.

f) Use of Technology

Technology was used extensively at the Gurukuls for the pedagogy both pre, post and during COVID times. Senses Intelligent Interactive Panel has been installed in all Gurukul Schools. These smart classrooms changed the age-old teaching-learning methodology in schools and has helped classrooms evolve into active learning centres by providing an interactive and collaborative learning experience.

*"When we show 3D models through the Senses board, it helps our children to understand the concept very well" – **Science teacher***

g) Beyond School Programmes

One of the top benefits of extracurricular activities is that children learn important skills that include goal setting, teamwork, critical thinking, and public speaking. Moreover, children who participate in extra-curricular activities overcome peer pressure related issues. Gurukul students have the opportunity to participate in a variety of extra-curricular activities during their time at school – from sport, music and drama to personal development and community service programmes.

There are other specialised courses which are offered to children depending on their needs. They include:

- **LSRW** – Communication skills for students studying in Grade IV to XII.
- **Bridge course** for students to have better understanding of foundational concepts.
- **NEET & JEE coaching** in partnership with REACH Academy for aspirants studying in class XI & XII.
- **LEAP** - English Language Enhancement & Assessment Programme for teachers.
- **Interactive communication skill training** – Karadi Path, Magic English programme for classes LKG to III.

- **Thalir Thiran Thittam (TTT) programme**, conceptualised by Aparajitha Foundation and covers the 10 life skills advocated by WHO for a student’s holistic development.

h) Equitas Vidya Fund

The Equitas Vidya Fund (EVF) was instituted in AY 2019-2020 with an amount of Rs.45,17,200/- to support deserving Gurukul students with financial assistance for the year when the parents are struggling financially. Although the Gurukul fee structure is low and falls in line with State Government stipulations, few parents struggle to pay the fee and are sometimes forced to move to govt. schools or discontinue their education. Realizing the fact that few were diligent children or excellent sports achievers or academic merit holders, EVF offers 50% fee concessions to deserving children thereby enabling them to continue their education. The criteria for EVF scholarship are mostly for parents who are unable to pay fees due to seasonal unemployment or financial crunches.

Table 5: Equitas Vidya Fund Details

Year	No. of Beneficiaries	Amount utilised
2020-2021	237	12,97,000
2021-2022	467	32,20,200
Total	704	45,17,200

The highlights of Gurukul are:

- Making education accessible to first generation learners especially those hailing from low economic families
- Providing necessary moral and emotional support to students from time to time and supporting their academic progress through extra coaching sessions & bridge classes and ensuring learning continuum
- Enabling confidence and core values amongst the students through meaningful initiatives
- Nurturing the aspirations of girl scholars to create an identity for themselves beyond conventional societal norms.

*"It was a proud moment for me when I became part of my school Band team. I was inspired by my senior's Band events during our school assembly and special occasions." –**Jebu, Middle school student, Dindigul***

*"I am proud to be in Equitas Gurukul and am happy to be in a motivating environment. The most special fact about this school is that we have the LSRW sessions which makes me improve my English Communication skills." –**9th std student, Trichy***

*"As a student leader I have taken certain issues to the Principal and the Coordinator's notice. Although some issues have not been rectified, I feel empowered to represent my fellow students." –**Block 4 representative, Coimbatore***

Gurukul during COVID Times

All Gurukul staff were 100% vaccinated with the first and second dose. Around 4,250 vaccinations were administered through 36 vaccination campus in Gurukuls for dependents of staff, and parents. By March 2022, 97% of students aged 15 to 18 years were vaccinated with the first and second dose at 36 vaccination camps organised in Gurukuls.

CoAE along with school teams ensured smooth implementation of Gurukul online classes during the COVID lockdown period. The Government prescribed reduced (prioritised) portions for online classes and shared content on Diksha portal. This content was integrated with customized Gurukul content for effective teaching & learning outcomes.

A steering committee was formed to plan and execute the curriculum. Subject committees led by Principals & CoAE created the content (as per syllabus tracker) along with lesson plans & worksheets. For classes from KG-V, classes were conducted through WhatsApp twice a week as this platform was easier for parents and students. Online classes through MS Teams were conducted for classes VI to XII.

Gurukul Teachers created 34 video lessons per day using their smart phones as they did not have access to their workstations/ computer labs in Gurukuls. A total of 1400 video lessons for classes I to VIII were prepared. These were reviewed by the subject experts at CoAE before it was shared with the students through WhatsApp. Data pack was offered by Gurukul to 90% of teachers who had smart phones or laptops. The rest were involved in conducting student reviews through tele-calling.

In July 2020, when online classes commenced, Gurukuls learnt that only 35% of parents had smart phones. By August 2020, 90% of parents owned smart phones which they gave to their children for attending online classes. Parents were encouraged to monitor their children while they attended the online classes.

Structure for Gurukul online classes

- Core subject learning - Tamil, English, Maths, Science and Social Science
- Physical Education- Yoga, Fitness, Health & Wellness.
- Co-scholastic: Communication skills, Art & Craft
- Art & Craft activities- once a week
- Resource facilitation – By Gurukul steer committee

Online class schedule

Class 1 to 8

- Video lessons via WhatsApp. 40 mins sessions (2 sessions a day for 5 days a week). (10 mins of concept teaching; 15 minutes- reading & writing activity; 15 mins recap)

Class IX-XII

- Google meet classes for 4 hours/day for 6 days a week.

Class 6 to 12

- MS Team classes in AY 2021-2022

Gurukul nurtures and guides students to take responsibility. Self-evaluation methodology was followed for student assessments during the lockdown period. With parents as their home guide and under teacher's instructions, children wrote the assignments/tests and shared their response sheets with their teachers over WhatsApp. Teachers evaluated and summarised the test results.

Board exams were not conducted in 2020 due to pandemic and the marks were calculated based on the students X & XI standard scores as per government guidelines.

The attendance percentage during assessments in the third term improved to 96% in AY 2020-21 with a school average result of 75% in classes I- IX.

TN Government Directives for Online Classes	
Block 1	
LKG	5 sessions a week/one session a day
UKG	10 sessions a week/2 sessions a day
Block 2	
Std. I	10 sessions a week/2 sessions a day
Std. II	10 sessions a week/2 sessions a day
Block 3	
Std. V to Std. VIII	10 sessions a week/2 sessions a day
Block IV	
Std. IX to Std. XII	20 sessions a week/ 4 sessions a day

Despite the pandemic challenges, Gurukul teachers ensured learning continuity among children through online classes.

Each session was scheduled for 40 minutes and comprised of instructional audio clips, concept teaching videos, reading & writing worksheets in PDF formats. Continuous follow up by teachers through phone calls with parents and students enabled the successful completion of the academic year. It is evident from the increase in LKG admission in the academic year 2021-2022 that the online classes have been effective, and the parents have spread this message in their community.

Key highlights of classes after lockdown

- Co-scholastic subjects were relaunched to ensure holistic approach to learning.
- Life skill education (Thalir Thiran Thittam), Art & craft, Computer science, Yoga, LSRW, library reading was re-introduced.
- Bridge course was conducted for one month for classes from UKG to III. For class IV-IX, one month of bridge course was conducted.

Challenges faced

- Few homes were situated in poor network connection areas.
- Most of the parents could not afford the cost of data pack.
- Video lessons and online classes were conducted for classes I to V over WhatsApp. About 40% of the Parents were not familiar with use of WhatsApp.

11.1.1 Relevance

Education with a holistic perspective is concerned with the development of every person's intellectual, emotional, social, physical, artistic, creative and spiritual potentials. It seeks to engage students in the teaching/learning process and encourages personal and collective responsibility.

Holistic education is the need of the hour, especially for the large majority of India's 280 million students who go to schools in India's small towns. The purpose is not only to prepare students for exams and ensure academic proficiency, but also to enable them to become more confident individuals who are better equipped to take on real-world challenges.

While parents wish to provide their children with the best education, factors such as inflation and reduced income affects their affordability for quality education. Moreover, communities living in rural areas and in small towns do not have much options for quality education at affordable costs. It is therefore critical to bridge this gap. Gurukul's are a boon for these communities as they are committed to provide holistic education at an affordable cost.

Table 6: Profile of students in AY 2021-2022 (Source: Gurukul)

School	SC / ST – Students	%	Students Under RTE-2021-22	%
Trichy	211	21%	179	21%
Dindigul	161	16%	125	15%
Coimbatore	127	13%	116	14%
Salem	103	10%	101	12%
Karur	171	17%	159	19%
Cuddalore	79	8%	89	10%
Kumbakonam	64	6%	13	2%
Sivakasi	93	9%	72	8%
Total	1009		854	

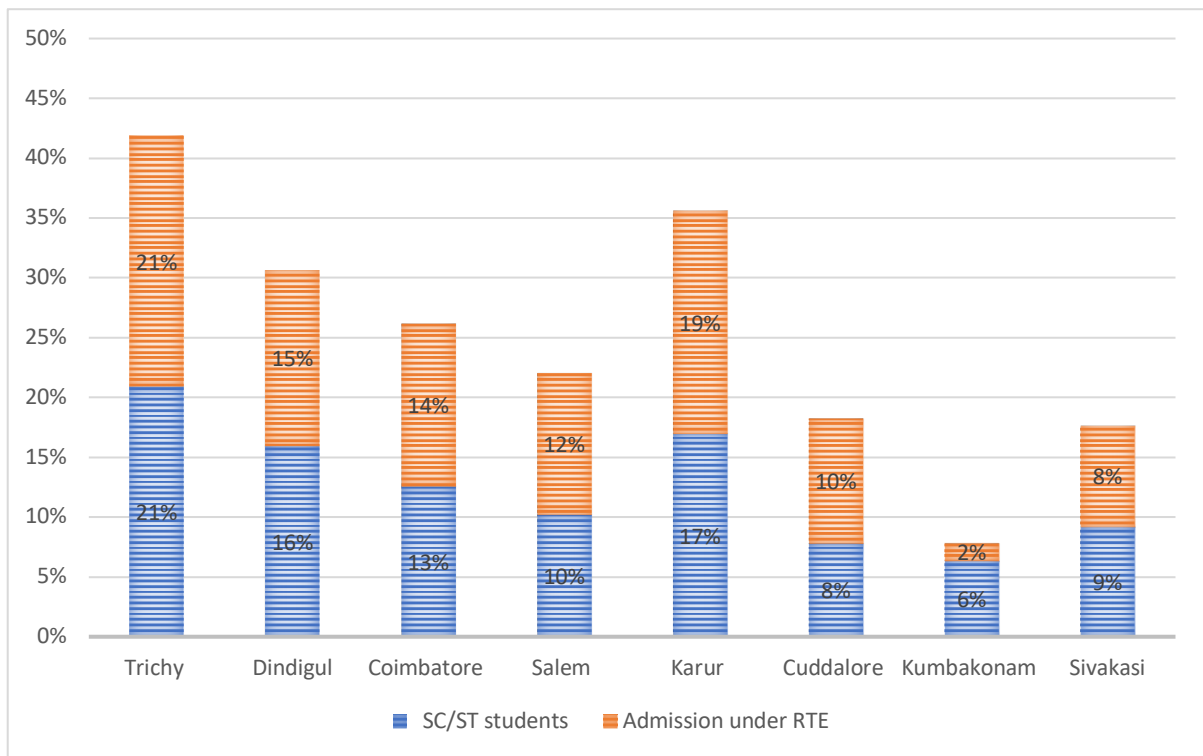
* There is a possibility of dual representation

During the year 2021-2022, Gurukuls have reached out to 6,731 students; 15% SC/ST Children and 13% children who applied through the RTE Portal. 2% are children of Gurukul Teachers/Staff.

‘The uniqueness in Gurukul, especially in Karur, is the friendliness and bonding within our teaching community. We worked as a team and supported the most needy children with mobile phones during the pandemic.’

– Ms. Revathi, Principal, Karur

Figure 1: Students admitted under SC/ST and RTE Category in AY 2021-2022 (Source: Gurukul)



Students in Class III at Dindigul Gurukul School

11.1.2 Effectiveness

Holistic education can improve the academic achievements of all children, regardless of their socio-economic backgrounds, thereby catering to individual learning styles and providing a supportive learning environment. It is an effective means of promoting positive characteristics and decision making abilities in children.

Rather than focusing on one way to teach or one way that children can learn, holistic educators see the larger picture. They are trained knowing that different approaches are necessary for different children. Varying learning activities allows each child to have a chance to learn in a way that works for them.

CoAE works with all Gurukul teachers and supports them in effective planning and delivery of the curriculum. CoAE trains all teachers in preparing clear lesson plans with teaching ideas, concept mapping, subject integration, innovative teaching methodologies, etc. Question papers for assessments are provided by CoAE. The multi-level worksheets provided to students aim at fostering differential learning and enhances the self-esteem of students. They also aid children in preparing for difficult questions.

Gurukul teachers are trained in several teaching pedagogies. Capacity building of teachers based on their interests, aptitude and aspirations is done by CoAE. They are offered hands-on coaching and mentoring to gain competencies in the subjects they teach.

Table 7: Details of Teacher Training and Assessments (Source: Gurukul)

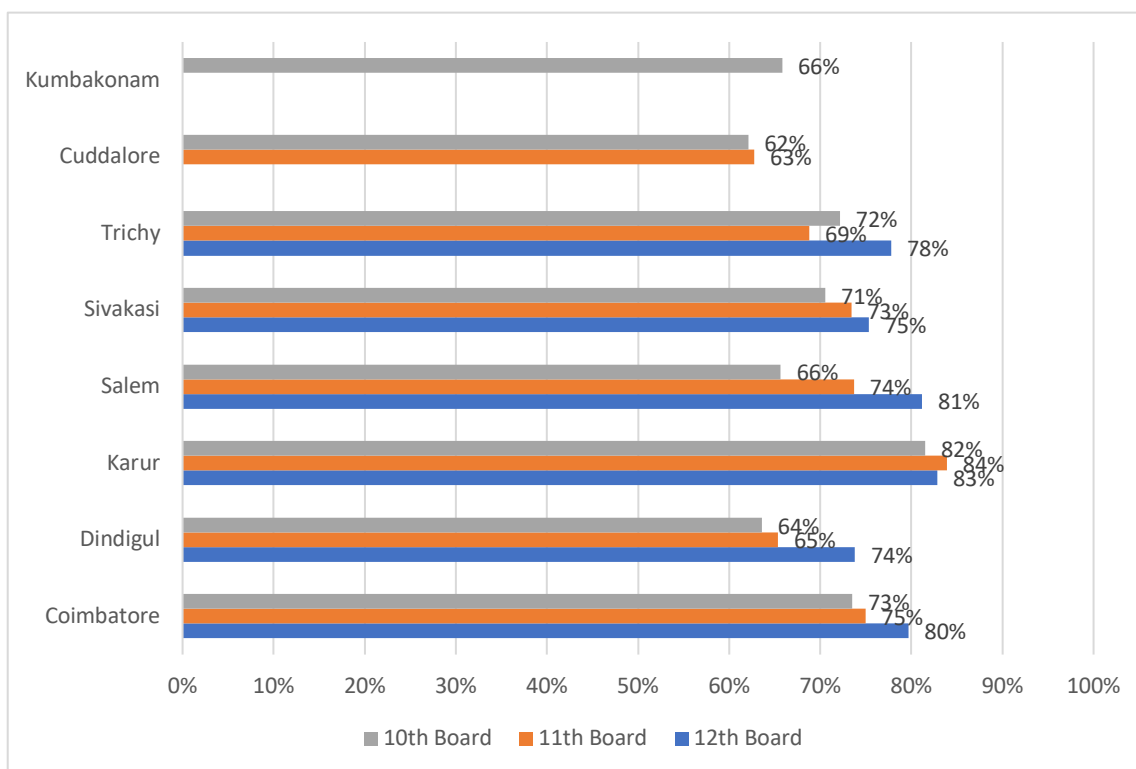
Year	No. of teacher trainings	No. of assessments conducted
2019-20	15	3
2020- 2021	12 (online)	1
2021-22	12(online)	1
Total	39	5

The trainings are conducted through:

- video conferencing
- face-to-face workshops
- demo classes
- micro-teaching
- team teaching

The CoAE team and the Correspondent visit the Gurukuls periodically to track the mandated processes, and check on the academic progress of students. Periodic parent-teacher meetings and Teachers-Principals-Block coordinators meetings are also conducted.

Figure 2: School average marks in board examination AY 2021-2022 (Source: Gurukul)



The Kumbakonam Gurukul had the maiden batch for 10th Tamil Nadu Board examination and Cuddalore Gurukul had the maiden batch for Higher Secondary (Class XI) in AY 2021-2022.

In AY 2021-22, 771 students across 6 Gurukuls appeared for 10th, 11th and 12th board exams and passed successfully. Overall, 67 students across 8 Gurukuls scored centum in class 10th, 11th and 12th subjects. The Gurukul school average was 78%.

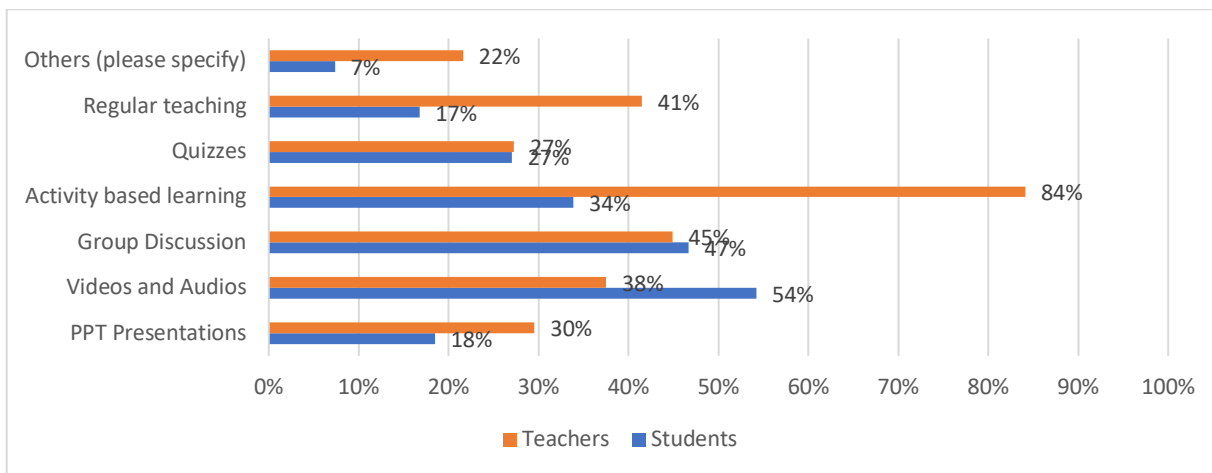
In AY 2019-2020, 79 students appeared for 12th and 132 appeared for 11th board examinations and passed successfully. Among the 12th students, 3 scored centum in Computer Science and 1 scored centum in Accountancy. Board Exams were cancelled for class X.

In AY 2020-2021, 134 students appeared for the 12th board exams and passed successfully. The **Gurukul school average was 82.5% for std 12th.**

Karur Gurukul led the board performance with a school average of 87.03%, followed by Coimbatore at 86.61% in class 12. 16.4% of students scored an aggregate of more than 90% and 52.2% students scored between 80% and 90%.

“The CoAE team is very supportive and are easily approachable. They provide us with equipment that is needed for the school. They also support us with the teaching pedagogy, best teaching practices, curriculum that matches our learning community, and conduct induction programmes and micro teaching sessions for our teachers. The learning milestones are reasonable and can be achieved.” –Mrs. Ankayal Kannj, Principal, Trichy Gurukul

Figure 3: Preferred mode of teaching (Source: Student and Teacher Survey)



Activity based learning was ranked as highest by 84% of the teachers while 54% of students liked video and audio lessons. 41% teachers preferred regular classroom teaching, but only 17% of students preferred this mode.

“My younger son is studying in UKG in Karur Gurukul and my elder son is studying 6th standard in another school. While my younger son is able to spell the letters through phonetics and easily read even difficult words, my elder son struggles to read, and seeks my help. I feel guilty for not choosing Equitas Gurukul school for my elder son too.” –Parent, Karur

Students were asked if they agree/disagree to the following parameters about the teaching-learning environment.

Table 8: Student feedback on their teachers (Source: Student Survey)

Parameters	Agree %	Disagree%
The teacher knows the subject very well	90.4%	8.1%
The teacher is well prepared for the class	82.2%	8.6%
The teacher is interested in teaching	77.3%	12.1%
The teacher shows concern for students	76.5%	16.3%
Class time is used in an efficient and productive manner	80.3%	13.3%
Tests and assignments are corrected on time	58.1%	36.6%
The teacher explains the subject clearly	80.6%	13.2%
The teacher uses a variety of teaching methods	70.6%	25.5%
The teachers treat me and my classmates equally	55.2%	35.4%
The teacher encourages the students to think for themselves	77.6%	12.3%
I am free to ask questions and participate in discussions	83.6%	12.7%
The teacher is available to students outside class hours	77.9%	12.5%

Overall, 75.9% agreed to the above parameters. Only 58.1% mentioned that their assignments were corrected on time.

Parent Teacher Association:

- Every Gurukul has an active PTA of about 20 plus members.
- The PTA members are elected every year.
- PTA members meet once a term to discuss any issues and resolve concerns faced by the students, teachers, or parents.
- PTA also supports Gurukul’s community service programmes.
- School initiatives, events, scholarships through Equitas Vidya fund and other important matters are discussed with PTA before they are approved by the management

The support provided by the Gurukul Principal, teachers and non-teaching staff has been appreciated by the parents during the focused group discussions.

"Being a lecturer, I sincerely appreciate the audio and video classes sent by the school during pandemic. It helped our children to understand the lessons better." – Parent, Karur

"The bridge course has helped my child to get back to his studying routine. There was a big gap in studies due to COVID lockdown. Thanks to Gurukul for taking this special effort to help our children read, write and learn." – Mr. Anbu, Parent, Sivakasi

Table 9: Details of PE Teachers and specialisation (Source: Gurukul)

Location	Name of PE Teacher	PE Teacher specialization	Indoor Games	Outdoor Games
Trichy	Raja	Ball badminton Football, basketball	Chess, carom, table tennis	Silambam, ball badminton, volleyball, basketball,100m, 200m, 400m, relay, discus, shotput, hurdles.
Dindigul	Wilson Nagalakshmi	Kho-Kho Football	Chess, carom, table tennis	Volleyball, Kho-Kho, kabaddi, basketball, tennikoit, shuttle badminton, field & track- 100m, shotput, discuss.
Salem	Vijayakannan Kalaiarasi	Hockey & table tennis Volleyball & Athletics	Chess, carom, table tennis	Shuttle, ball badminton, throw ball, volleyball, track & field- 100m, 200m, 400 m, relay, long jump, shot put, discus.
Coimbatore	Jayadeepan Vennila	Ball badminton Kabaddi	Chess, carom, table tennis	Ball badminton, volleyball, tennikoit, track & field events- 75m, 100m, 200m, 400m, long jump, high jump, shot put, discus.
Karur	Bhupathi	Volleyball, beach ball, athletics	Chess, carom,	Handball, volleyball, Silambam, basketball, Track & field- 100m 200m 400 m 800 m1200m

Location	Name of PE Teacher	PE Teacher specialization	Indoor Games	Outdoor Games
			table tennis	shotput, javelin, discuss, long jump, triple jump.
Cuddalore	Kanakaraj Mariamma	Judo handball	Chess, carom, table tennis	Volleyball, kho-kho; ball badminton, kabaddi, judo, shot put, discus throw, javelin throw.
Kumbakonam	Manivannan	Shuttle badminton	Chess, carom, table tennis	Track & field- 100m 400 m 200 m; throw ball, KHO-Kho, Basketball.
Sivakasi	Ramalakshmi		Chess, carom, table tennis	Track & field- 100m 200m 400 m relay, long jump. Ball badminton, throw ball, tennikoit, volleyball.

"In military we are trained to serve our guests, people and follow our seniors diligently. I am continuing to bring the same here at Equitas Gurukul to serve the children, parents, teachers and thereby community at large by working collaboratively with the Principal and the Equitas management". – Madhavan.M. R, Admin staff, Cuddalore

"Equitas gesture of paying timely and full salary during Covid is deeply appreciated with gratitude" - All Teachers



Teaching and Non-teaching staff at Kumbakonam Gurukul School

"I have availed an educational loan from Gurukul to complete Hindi pandit, Montessori course and M Com"- Ms. Kalai, Teacher

11.1.3 Efficiency

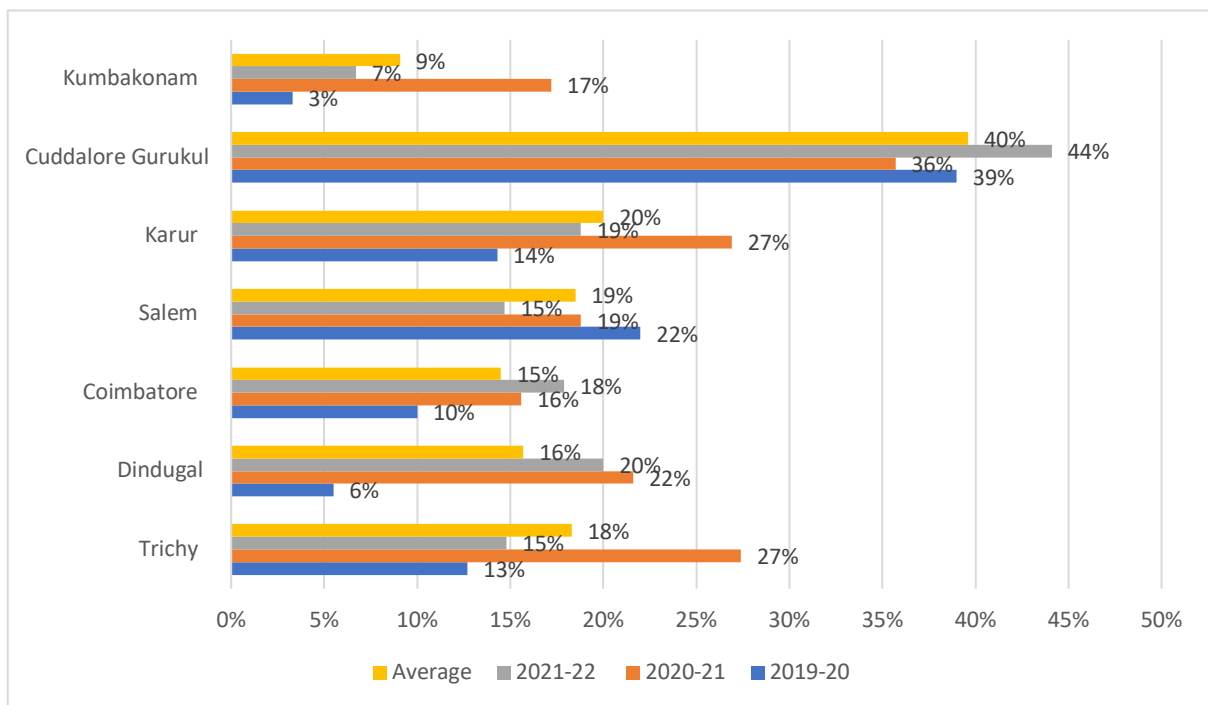
Whole-school efficiency is achieved by taking all the resources that a school has and deploying them in the way that best supports pupil's outcomes. Teacher quality is the single most important feature of successful education systems and schools spend a substantial amount of their total budget on teaching staff.

Table 10: Gurukul Fee Structure (2019-2022)

Location	Kindergarten	Class 1 to 5	Class 6 to 10	Class 11 to 12
Trichy	Rs. 11,516	Rs. 13,287	Rs. 15,590	Rs. 21,296
Dindigul	Rs. 12,465	Rs. 14,280	Rs. 16,520	Rs. 20,270
Coimbatore	Rs. 9,518	Rs. 12,592	Rs. 13,910	Rs. 24,200
Salem	Rs. 13,200	Rs. 15,400	Rs. 17,600	Rs. 24,200
Karur				
Sivakasi				
Cuddalore				
Kumbakonam	Rs. 12,000	Rs. 14,000	Rs. 16,000	

The school fee structure is less when compared with other private schools that are situated in the cities. The teacher student ratio in Gurukul averages 1:19 which is better than the average of 1:21 found in Tamil Nadu Schools.¹

Figure 4: Attrition Rate among Teachers (2019-2022)



¹ https://cms.tn.gov.in/sites/default/files/documents/sedu_e_pn_2022_23.pdf

Retention of effective teachers is a vital part of ensuring that schools have successful outcomes. The attrition rate of teachers across all Gurukuls is 19%. Cuddalore Gurukul had the highest attrition rate of 44% during the AY 2021-2022. The Latest survey² by global professional services firm Aon Plc has revealed that the first half of 2022 saw an attrition rate of 20.3% in India, a significant increase after the two year Covid pandemic induced lockdown.

The reason for attrition among Gurukul teachers over the last 3 years has been attributed to the following reasons:

- Relocating to their hometowns due to COVID lockdown and unable to return for work.
- Not used to handling online classes.
- Marriage/pregnancy.

“In Equitas Gurukul schools we find complete dedication of our staff towards nurturing a child. Literally we are the parents for them when they are at Gurukul”

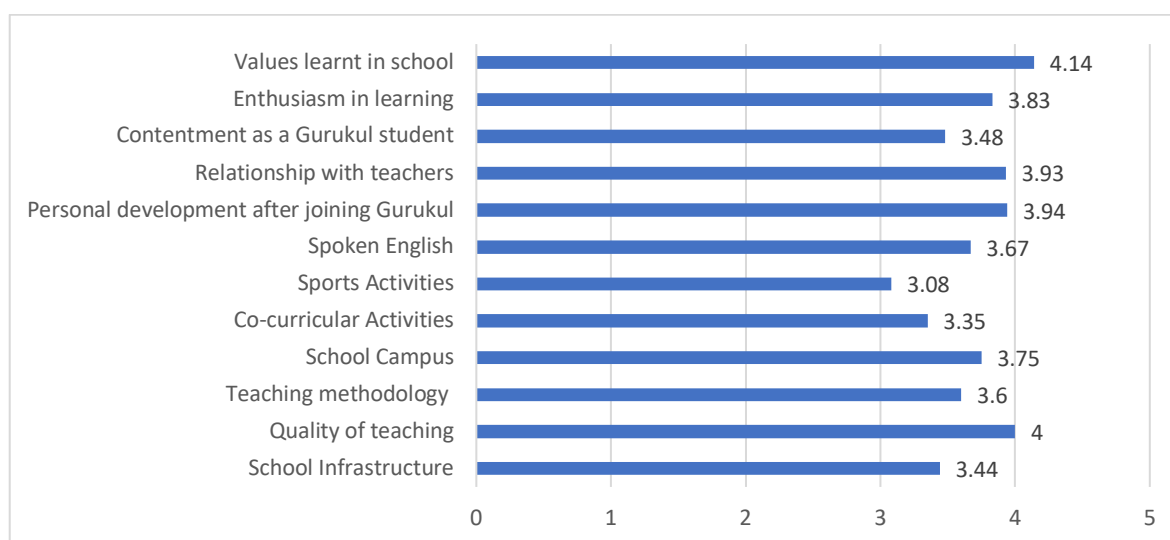
– Ms. Ankayalkanni, Principal

The survey showed that 80% of teachers had prior teaching experience. In this, 5% have taught for more than 5 years in other schools.

The efficiency of the implementation of Gurukuls has been appreciated by the Principal, teachers, students as well as their parents. 38% of teachers and 63% of Principals had their children studying at Gurukul.

Students were asked to rate on a scale of 1 to 5 (5 = Excellent, 4 = Very Good, 3 = Good, 2 = Fair, 1 = Poor) a few parameters.

Figure 5: Students ratings on their Gurukul Experience (Wt. Avg. Source: Students survey)

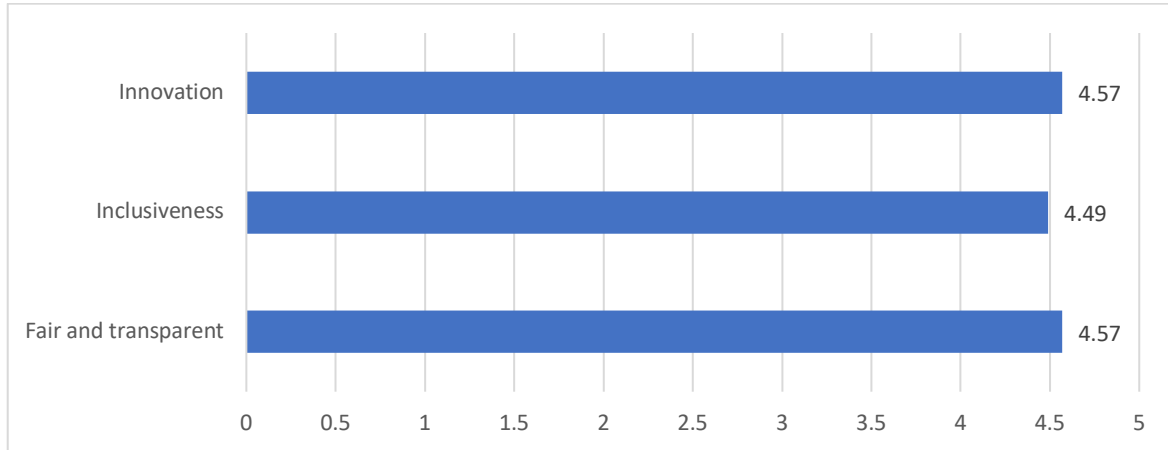


Students gave the highest ratings for the values they have imbibed at Gurukul (4.14) and quality of teaching (4). A score of 3.94 was given for the personal development they have gained as a student.

² <https://www.livemint.com/news/india/attrition-rate-in-india-surged-to-20-3-in-2022-from-6-in-2020-check-driving-factors-here-11664185869237.html>

Few parents have mentioned that they have referred Gurukul to their friends and family. It was noted that in most of the schools, School Principal, teachers and non-teaching staff have enrolled their children owing to concession in fees and quality of education provided in Gurukul.

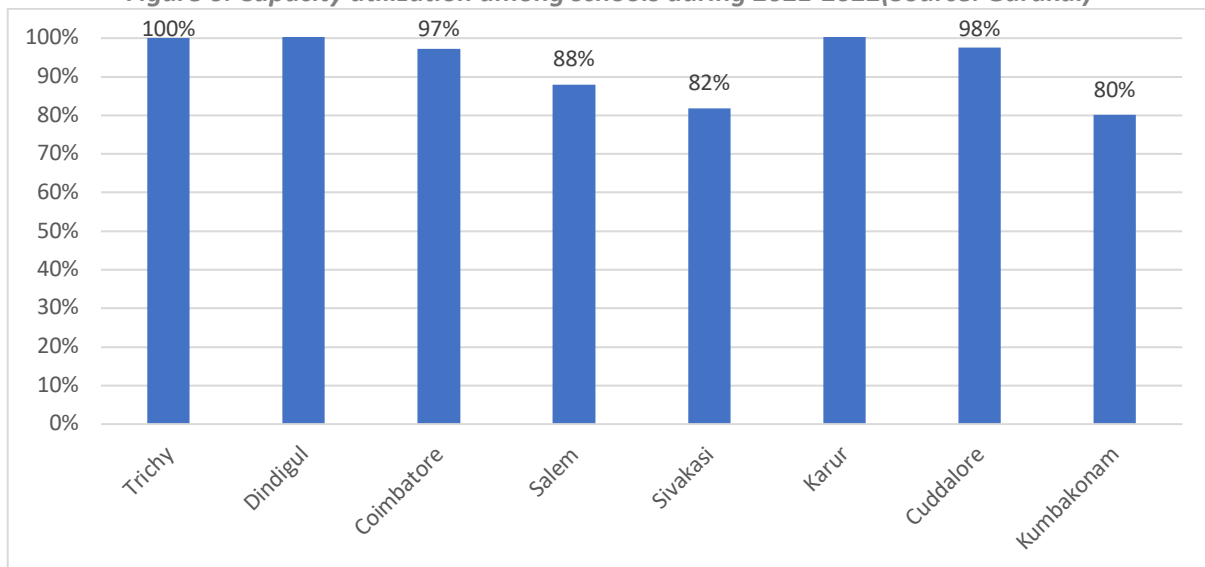
Table 11: Rating of EDIT Values (Source: Teacher’s Survey)



An average score of 4.5/5 has been rated by the Gurukul teachers for all the above values.

"Gurukul Teachers are very friendly towards students and are available to clear their doubts. I am very happy to see my child attempting to speak in English. She loves to come to school every day." – Mr. Arul, Parent, Coimbatore

Figure 6: Capacity utilization among schools during 2021-2022(Source: Gurukul)



Capacity utilisation at Gurukuls is as per class bound strength. Kumbakonam and Salem Gurukuls have the lowest scores in capacity utilisation when compared to other Gurukuls.

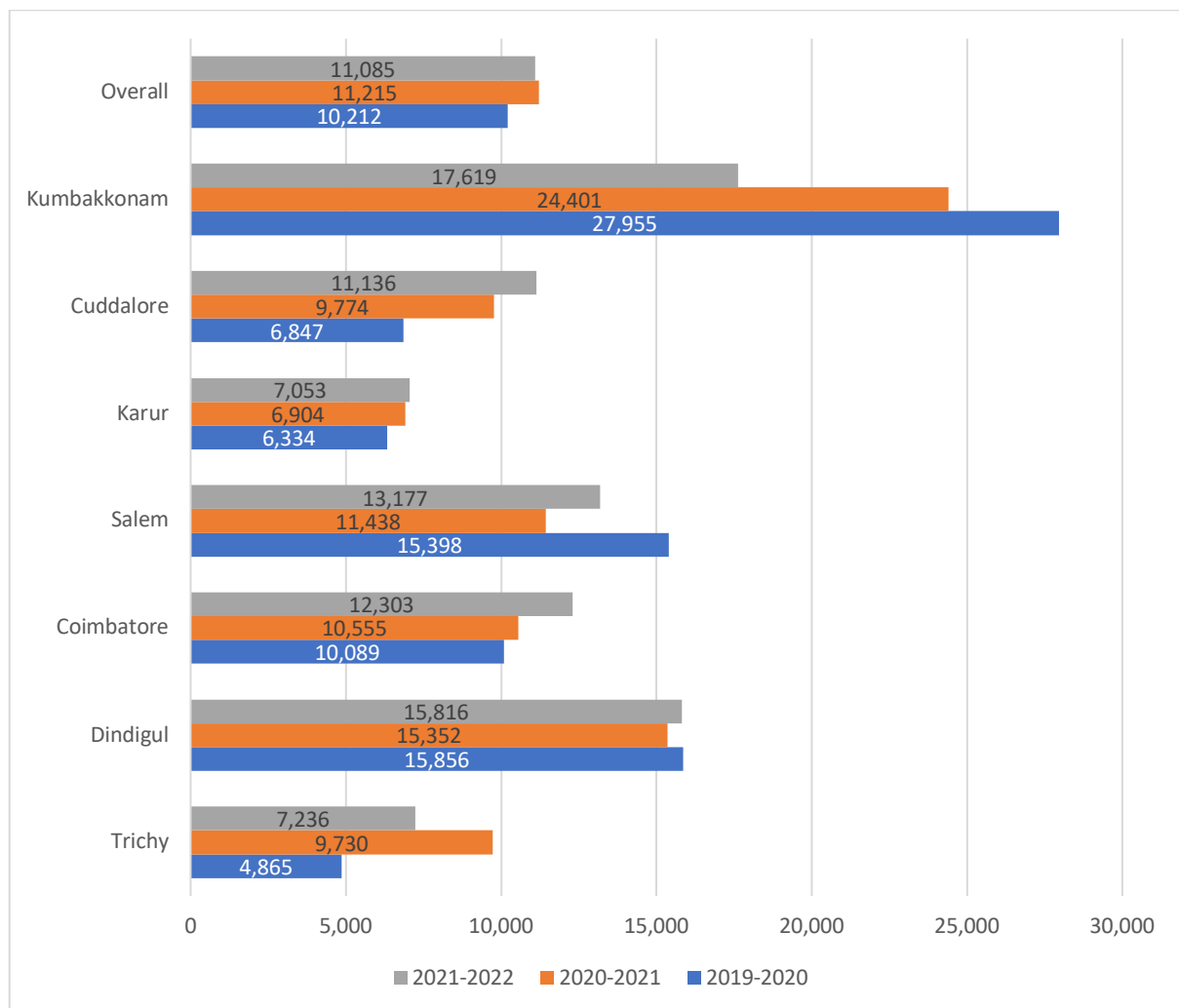
11.1.4 Sustainability

Equitas Gurukuls collect fees as per the Government norms. 61% of the school expenses are covered through this income. Most of the teachers and admin staff hail from local areas thereby ensuring their continued service in the Gurukul where they are employed. It is learnt that the teachers worked in Gurukuls for an average of 5 years.

Gurukuls offer scholarship for first generation learners, single parent children, orphans and those who hail from poor families to ensure that the children are able to complete their schooling. Few individual donors also sponsor the student’s fees.

The Equitas Vidya Fund ensures that no child leaves the school for reason of non-payment of fees. All students were provided access to online classes irrespective of the fee payment not being made or delayed, thereby ensuring continual education.

Figure 7: EDIT support to Gurukul as subsidy - rupees/student (Source: Gurukul)



EDIT has contributed to around 39% of the Gurukul’s expenses over the last three years. The highest contribution has been for Kumbakonam Gurukul (64%) that was launched in 2017.

EDIT receives CSR funding from Equitas Small Finance Bank which is adequate to sustain the Gurukul schools along with the fees collected from students. In case of 100% capacity utilisation, the Gurukuls would be in a position to self-sustain operationally.

"When the organisation falls, we all fall together; when the organisation stands, we all stand together as a team. That's how we all stood with EDIT during COVID. This difficult scenario created a wonderful opportunity for us to develop our skills in online teaching."

–Ms. Hemalatha, Principal, Salem

'Both my children study in Gurukul in class 6 and 9 respectively. The advantage at Gurukul is the Montessori way of teaching. There is good care and support given by teachers, and the school aims towards holistic development of each child.' – **Parent, Trichy**

"I used to think only about my class performance. Now, as a Coordinator, I have a bigger role of looking into the process and the performance of all the children in my block. I have the responsibility of building a healthy team." – **Deepa, Block Coordinator**



Assembly at Sivakasi Gurukul School

11.1.5 Social Impact

Education has a manifold impact on society, from raising the quality of life, to creating conditions conducive to the development of talented individuals capable of changing society. Education creates opportunities for children to acquire knowledge and skills that can change the world. Education can enhance social outcomes by helping individuals make informed and competent decisions, It also improves one’s cognitive skills and strengthens socio-emotional capabilities.

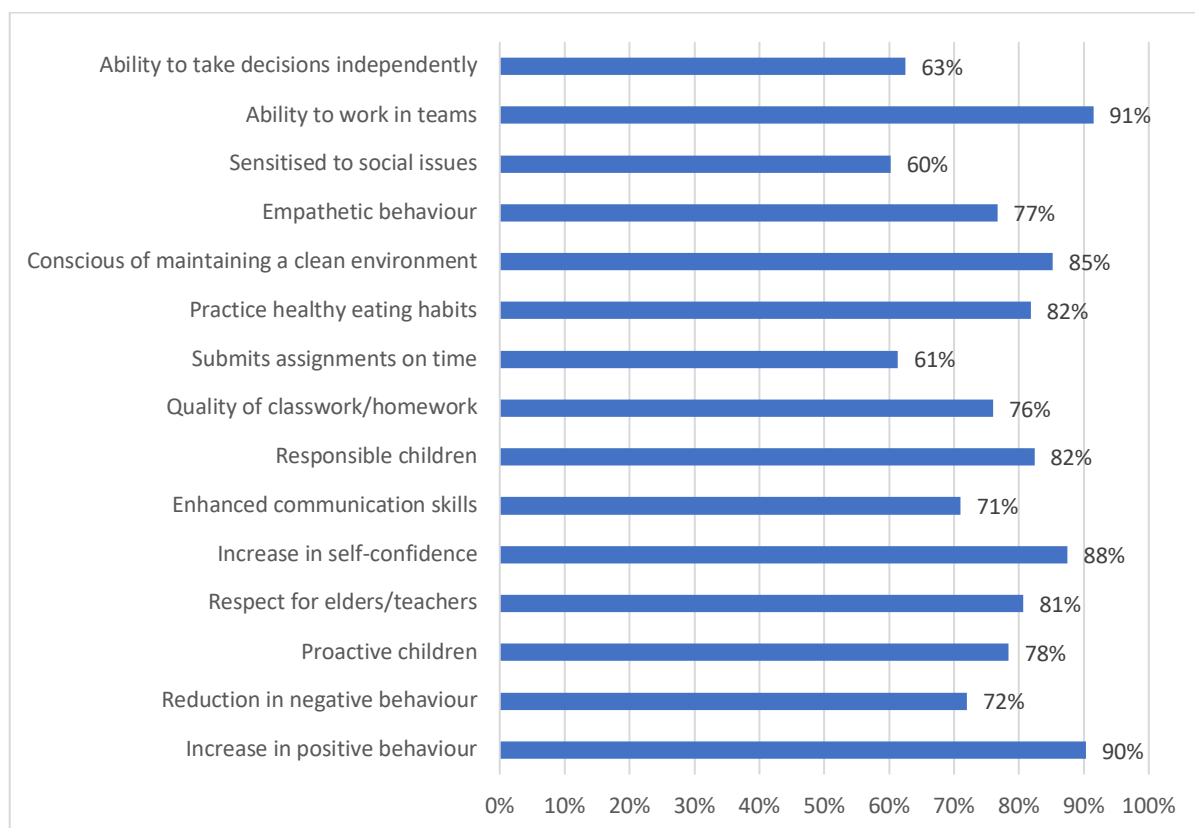
Education for first generation learners and realisation of the value of school education by their families has considerably improved over the past few years. Equitas Gurukul has offered holistic education for students from low income levels at a nominal cost.

Equitas Gurukul has helped the students from lower economic strata to continue their education without any pressure. This has prevented them from discontinuing their studies or taking up part time jobs or engage in daily wage labour. It has given an opportunity for students to aspire for a quality life.

Equitas Vidya Fund has also reduced the stress of parents who cannot afford the fees due to genuine reasons. It has prevented them from borrowing from others or availing loans.

Equitas Gurukul has inspired the intent of philanthropy amongst the children. Most of the Block 4 students have expressed their desire to "give back" or sponsor a child’s education when they are financially able.

Figure 8: Impact of the Holistic education programme on students (Source: Teacher’s Survey)



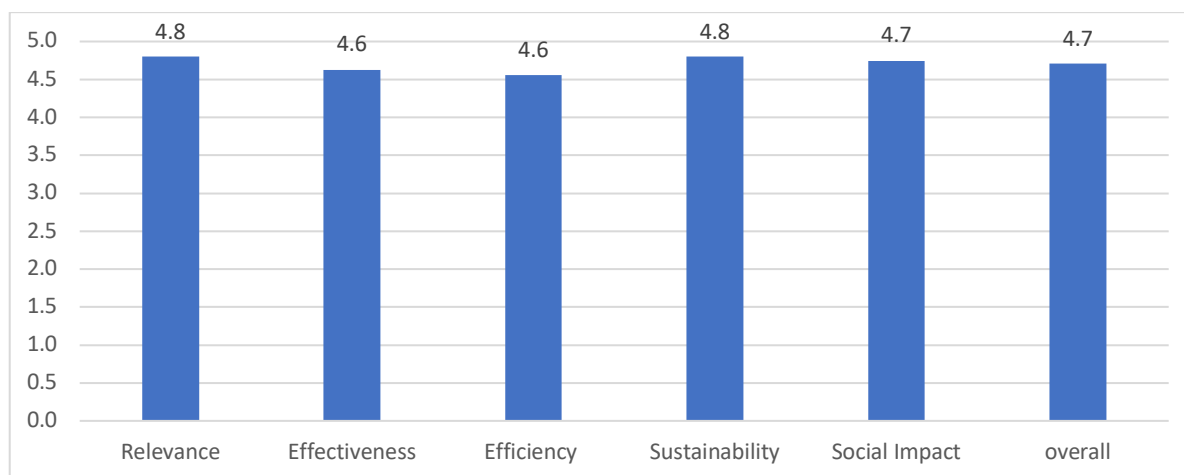
"Alwin is a child with special needs and was not able to gain admission in any school. Equitas Gurukul has offered him admission now." – Block coordinator

Table 12: REESS Ratings – Gurukul

Category	Equitas Process Indicators	Average	Overall Average
Relevance	Need assessment for establishing Gurukul	5	4.8
	Children enrol from poor families	4.5	
	Mission alignment with Equitas to serve the underserved	5	
	Preference for backward communities	4.8	
	CoAE contribution in simplifying the syllabus	4.5	
	Alignment of curriculum to state prescribed curriculum	5	
Efficiency	Cost per student	4.5	4.6
	Adequate support for Online Schooling during pandemic	4.5	
	Student -teacher ratio	4.8	
	Attrition rate among teaching faculty	4.5	
	The capacity building programme offered to teaching staff	4.8	
	Adequate salary paid to teachers	4.5	
	Facilitating local employment of teaching personnel and staff	4.8	
Effectiveness	Qualification of teaching personnel	4.8	4.6
	Student's inclination towards sports	4.65	
	Joyful learning environment in schools	4.5	
	Safety of children ensured (cctv, security, first aid, protocols)	4.5	
	Well-equipped school infrastructure	4.5375	
	Clean environment	4.5	
	Child-centric infrastructure	4.5	
	Transparent admission process	4.5	
	Additional school hours for value addition courses for students	4.5	
	MIS/tech platforms in place	4.5	
	Students performance in examinations	4.3	
	Student attendance	4.5375	
	Capacity utilisation	4.8	
	Use of Technology for classroom teaching	4.5	
	Uniform Pedagogy across all Gurukuls	4.5	
	Extracurricular activities	4.5	
	Student-teacher relationship	4.8	
Sustainability	Networking with other educational institutions	4.5	4.8
	Assured financial support for sustenance	4.5	
	Equitas Vidya Fund for deserving students	4.5	
	Community engagement	4.8	
	Sustainable energy practices	4.8	
	Financial sustainability through fees	5	
	Visionary Leader	5	
	Staff retention	4.8	
	Infrastructure facilities	5	
	Academic performance	4.9	
	Facilities and resources	5	
Enrolment stability	4.8		

Category	Equitas Process Indicators	Average	Overall Average
Social Impact	Access to education	5	4.7
	Affordable education	4.5	
	Motivated children wanting to pursue higher studies	4.5	
	Awareness on POSCO, Child line among children and staff	4.8	
	Gender Equity	5	
	Health and nutrition	4.8	
	Reduced Dropout rates	4.5	
	Improving literacy rates	5	
	Increase in enrolment rates	4.8	
	Holistic education	4.8	
	Empowered teaching community	4.5	

Figure 9: REESS Ratings - Gurukul



Gurukuls has an overall score of 4.7. The study shows the relevance and social impact created by Gurukuls at a score of 4.8– the highest amongst other metrics.

**The COVID pandemic affected the education sector with schools forced to shut down during the lockdown period, and the transition of students and teachers to online teaching-learning. In India, around 250 million students were affected due to school closures at the onset of lockdown induced by COVID-19. The pandemic further posed several challenges in public and private schools which included an expected rise in dropouts, learning losses, and increase in digital divide.*

Despite all these factors, Equitas Gurukuls addressed the crisis effectively and enabled smooth transition of children back to school after more than 15 months of home-based learning. Gurukuls also organised bridge courses for students to cope with the learning losses over the previous year.

Although the COVID realities affected the learning curves of the children and the delivery mechanisms of the teachers, the overall rating of 4.7 out of 5 is Very Good in Social Audit Standards.

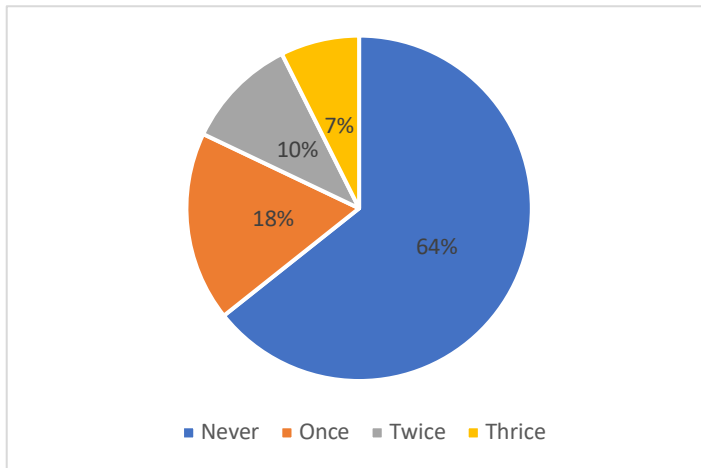
11.1.6 Survey findings

Students

582 students studying in class 9 to 12 responded to the survey. 51% were boys. 84% of students were studying in Gurukul for more than 5 years.

71% stated that they do not wish to leave Gurukul even if given a chance to join another school.

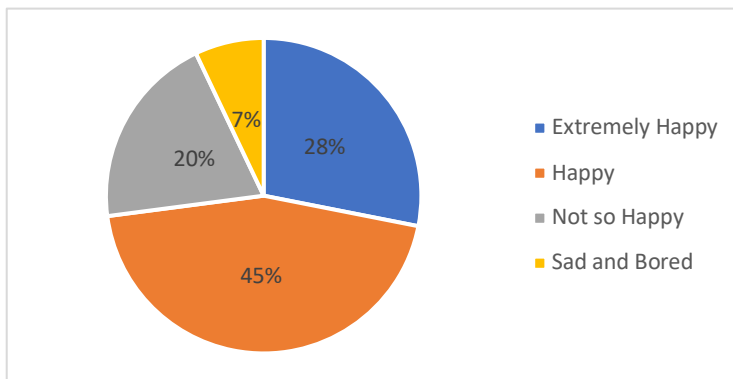
Figure 10: Frequency of Teacher’s visit to Student’s home



School teachers visit the homes of students in cases of irregularity, or if there were any health-related concerns.

18% of the respondents mentioned that their teacher had visited them once; and 10% stated that they had visited them twice during this academic year. 64% did not have any visits made by teachers so far.

Figure 11: Students’ Happiness levels



73% of children stated that they are extremely happy/happy studying at Gurukul.

Other Findings

- 89% are more socially conscious after joining Gurukul.
- 87% students stated that they follow healthy food habits and share their knowledge with their family and friends.
- 83% were conscious of their health after joining Gurukul.
- 82% of students said that the homework and classwork help them to learn the subject.
- 78% were able to do their homework on their own.
- 69% can speak English better than their friends studying in other schools.
- 64% were confident to speak in front of a crowd.

Students Speak....

Aspirations

"My dream is to become an IAS officer." – **Abhi, Block 4 student, Kumbakonam**

"I am very happy to study in this school. Gurukul motivates me to study better. I want to become the Google CEO one day." – **Sameer- Block 4 student, Kumbakonam**

"I want to become an IAS officer and provide free dharsan to all in temples. I also want to support the elderly who are homeless." – **Shree, Middle school student, Salem**

About Teachers

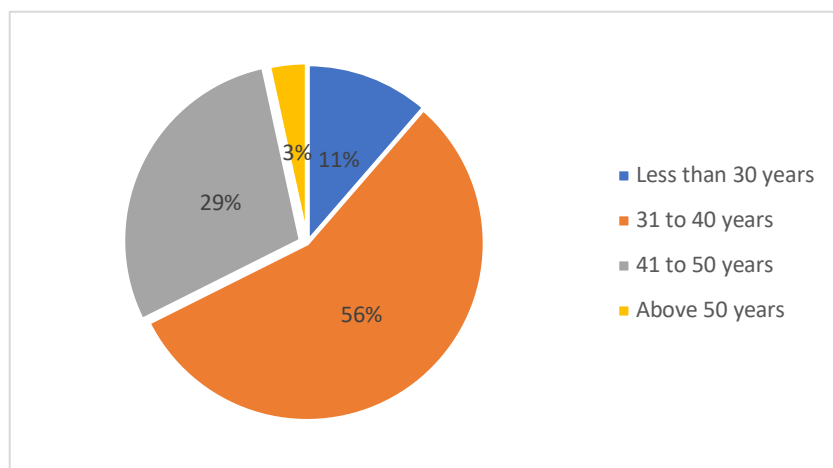
"We have a friendly teacher who teaches English in an interesting way." – **Sujatha, Block 4 student, Cuddalore**

"Our teachers are the best and they care for us and guide us in all ways. They are our second mother. If they get transferred to other Gurukul Schools, I shall also move there." – **10th std student, Karur**

Teachers

177 teachers across 8 Gurukuls responded to the online questionnaire. 88% were women. 38% of teachers had their child studying at Gurukul.

Figure 12: Age group of teachers (Source: Teacher's Survey)



56% of the teachers were above the age of 50 years. 29% belonged to the age group 41 to 50 years.

87% are teaching at Gurukul for more than 5 years.

Table 13: Teachers' rating on their Gurukul experience (Source: Teacher's Survey)

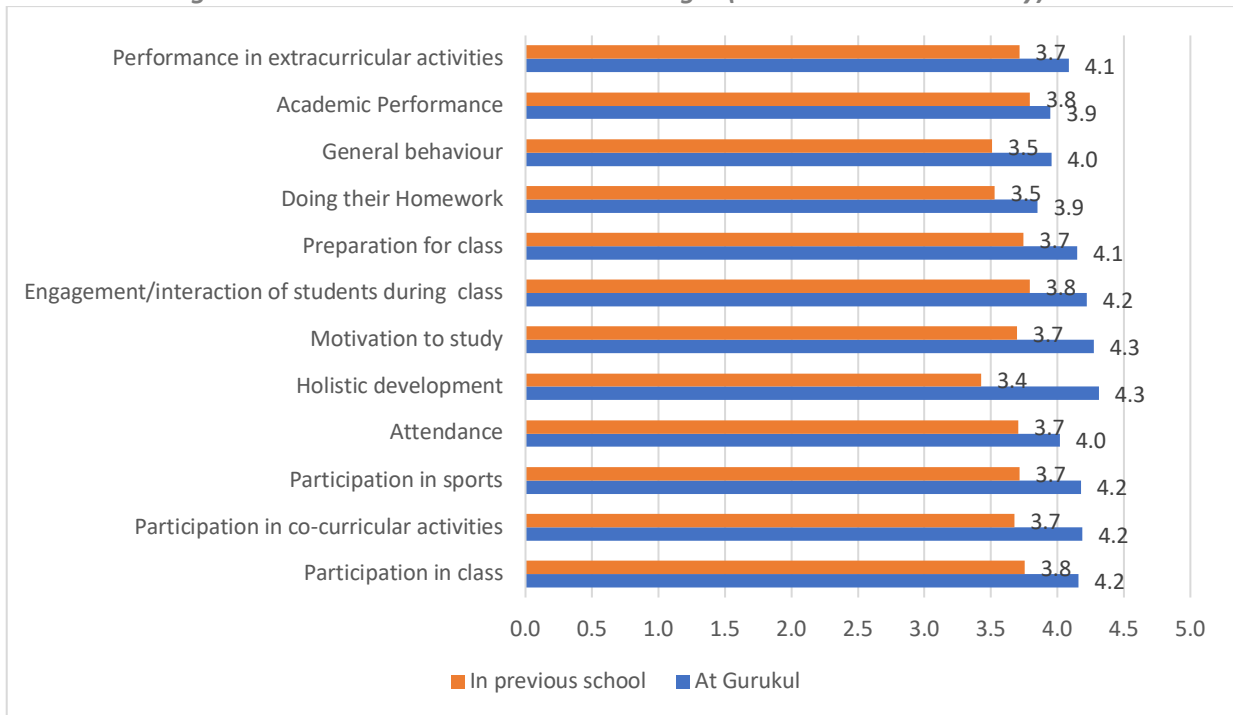
Parameters	Ratings (Wt. Avg)
Respect from school children	4.5
Emphasis on Co-curricular Activities for students	4.5
Focus on spoken English for students	4.5
Encouraging students to participate in sports activities	4.5
Student assessment methods	4.5
Respect from Parents	4.4

Parameters	Ratings (Wt. Avg)
Respect from Management	4.6
Approach notes given by CoAE	4.4
Teacher engagement practices of CoAE	4.5
Systematic graded learning approach	4.5
Quality of education imparted	4.7
Support received from the Management	4.5
Relationship with other teachers	4.6
Capacity to teach students with special needs	4.5
Personal development after joining Gurukul	4.5
Professional growth after joining Gurukul	4.6
Enthusiasm in teaching	4.8

Table 14: Teacher’s ratings on School Principal (Source: Survey)

Parameters	Ratings (Wt. Avg.)
Fostering Effective Relationships with all stakeholders	4.5
Embodying Visionary Leadership Leading to a Learning Community	4.5
Providing Instructional Leadership	4.6
Developing and Facilitating Leadership among teachers and students	4.5
Managing School Operations and Resources efficiently and effectively	4.6

Figure 13: Gurukul Vs. Previous school taught (Source: Teacher’s Survey)



The teachers scored an overall weighted average of 0.4 more than the previous school they had taught.

Other findings:

- 43% mentioned that the routine duties and paperwork is stressful and interferes with their job of teaching.
- 77% of teachers are satisfied with their salary.
- 27% mentioned that the student’s negative behaviour interferes with their teaching.
- 98% said that they receive a lot of support from students’ parents.

All teachers agreed to the following:

- The School Principal lets staff members know what is expected of them.
- The School Management’s behaviour towards staff is supportive and encouraging.
- The holistic approach has eased the teachers’ role in disciplining students.
- The School Principal discusses their performance regularly.

Principal

All 8 Principals responded to the online survey. 63% had their child studying at Gurukul.

37.5% resided in less than 2 km distance; and 50% between 2 to 4 km distance from school.

88% were happy with the support provided by CoAE.

63% had 14 to 16 years of teaching experience. 25% had 17 to 18 years of teaching experience; and 13% had 24 years of teaching experience.

Strengths of Gurukuls (as perceived by Principals)

- *Safe and caring environment*
- *Good employee benefits*
- *Efficient CoAE team*
- *Fair and transparent approach*
- *Teacher development activities*
- *POCSO initiatives*
- *NEET/IIT classes*
- *Emphasis on value/character building*
- *Support offered to parent.*
- *Enhanced Personal and professional growth*
- *Personal care and bonding between Teacher and student*
- *Focused goals for students*
- *Educating the underprivileged kids*
- *Good Infrastructure and Holistic Education*

Barriers to academic improvement (as perceived by Principals)

- *First generation learners*
- *Difficulty among students in understanding English as medium of instruction*
- *Lack of sufficient, effective, and efficient teachers*
- *High attrition rate among teachers*
- *Lack of balance between scholastic and non-scholastic activities*
- *Learning gap due to pandemic*
- *Absence of regular writing practice*

*"Teachers should take care of their physical fitness. I insist all teachers in my school to do yoga or meditation or any physical activity for 30 minutes every day. I also follow this diligently to encourage 100% participation from the teachers"- **Ms. Rohini Muthusamy, Principal***

The teaching pedagogy is the same across all 8 Gurukuls and the quality of education is well maintained. At Trichy Gurukul, we use different methodologies and strive hard to make the child understand concepts, and when the child can connect and reached the aspired level, it is an AHA moment for all of us!

*We have identified around 20 children, who are late bloomers and give them extra care and support. We conduct enrichment classes for all classes after school hours where we repeat the basic concepts and re-build their learning capacity. We have smart classrooms/Senses Intelligent Interactive Panels which has in-built animation for trigonometry lessons and science lessons. The children enjoy learning in our school, and it is a safe and friendly zone for them." **Mrs. Ankayal Kanni, Principal, Trichy Gurukul***

Housekeeping Staff Quotes

*"It is my duty to take care of teachers and children in Gurukul" - **Aunty ma, Kumbakonam Equitas***

*"I am proud to see my child learn in Gurukul. It is a blessing." **Preethi, Aunty ma***

*"I did not know how to prepare tea as it is just me and my son at home. We used to drink tea from the shop. My Principal gave me the responsibility of making tea for the staff and also taught me how to make it." – **Aunty ma, Salem***

Parents

All parents agreed to the following:

- They are proud to be parents of children studying in in Equitas Gurukuls
- The school teaches good values
- Their children are well behaved when compared to children studying in other schools
- The school management system - School Canvas is very useful
- Every day home work is shared in the WhatsApp group
- The online classes were very effective during COVID lockdown
- The audio and video classes sent through WhatsApp were very much useful
- Children are very strict in following healthy eating habits and totally avoid junk food. They insist on healthy eating habits of their parents too
- They can approach the teachers when necessary
- The teachers are caring and friendly
- They feel their child is safe in the school

Suggestions from Parents (During FGD)

- The number of books the child carries every day to school could be reduced. Teachers can allow them to keep in class cupboard
- Extra sports coaching could be provided for girl students
- Student counsellors could be appointed for block IV students
- A dressing room for sports students to change to sports clothes could be provide as they are now wearing it along with uniform
- Children could be taught a foreign language, especially Japanese
- Student participation could be encouraged in competitions by providing prizes and certificates
- Students could be engaged in extracurricular activities on Saturdays
- A cycle shed for students to park their bicycles could be provided

Parents Talk...

"Never has my child eaten greens at home before. Now, with Gurukul's My Plate Chart, the teachers have motivated my child to eat plenty of greens and vegetables. Thanks to Equitas" - Mr. Selvan, Parent

"Teachers are very approachable and our children are very happy to study in Gurukul."- Rebi, Parent

"My husband met with an accident when he was dropping my child at school. While he was being moved to hospital, the PET teacher recognised my child as she was wearing the school uniform. He immediately took her to school and ensured her safety. I am very thankful to the staff and to the Principal for the responsibility they took towards my child". - Hailey, Parent

Feedback from Management

“The purpose of starting the Equitas Gurukuls is to provide holistic and quality education at an affordable cost to children from economically weaker families and children of our microfinance members as most of these children are first generation learners. The key criteria for admission in Gurukuls is based on the annual income levels of the families which should be about 2 lakh rupees. We ensure that the children are from neighbourhood areas and reside within 3 kms distance of the school. Our Gurukuls teach English medium and follow State Board syllabus and charge an affordable fee. Our fee structure is comparatively lower than the fee fixed by the Fee fixation committee of the Government. We incur around Rs.10,000 per student/ per annum, as a subsidy as the deficit between the fee collections are always lesser than the school expenditure.

80% to 85% of our parents manage to pay the school fee while those who find it difficult to pay the fee, are supported by the Equitas Vidya Fund. The Teachers, Principal and the Parent Teacher Association member recommend the deserving candidates for EVF and our team from Inclusive Banking conduct the due diligence of the shortlisted candidates. The selected students are offered 50% fee waiver while the balance payment is borne by the parents.

Since most of our parents are not in a position to guide their children due to their educational and occupational constraints, we take the responsibility to coach and mentor them even after the schooling through Alumni clubs. We have around 500 Alumni students who are given proper counselling on choice of degree and college selection along with auxiliary courses to ensure that he/she takes right decision based on his/her interests/skillsets/competency, This would ensure that they would be job ready when they complete their Degree.

Recently, our Correspondent Mr. Murthy enabled the ICAI team to visit our schools to sensitise our students on emerging trends of commerce and also how to prepare and succeed in Chartered Accountancy prelims and finals. An App is being developed to include all streams to help our alumni. This would cover the blueprints of all courses, auxiliary courses, colleges, scholarships, financial aids and information about higher education, competitive exams, Public service exams etc. Thus, we continue to support students financially, morally and socially even after schooling and serve as their guides/mentors.

We recently introduced NEET/JEE coaching classes to interested students. The entire cost is borne by us and only book fee is paid by the parents. This has been of significant help to parents as the market rate for the coaching is very high.

We will continue to introduce new schemes/initiatives and efforts to transform every student by imparting holistic education at an affordable cost.”

–Mr. Arcot Sravanakumar, Sr. Executive Vice-President & Programme Director of Educational & Healthcare Initiatives of Equitas.

“Equitas gives the best education at a reasonable and affordable cost to students from low income families. Our training sessions are hands-on and need-based. We believe in building values among our children. I plan to travel in such a way to cover every school once a term. During my visit I interact with teachers and students other than observing normal school operations. I try to spend more time with students of classes 9 to 12 to understand their ambitions and help them in planning their career.

The five aspects I want Gurukul Students to improve are:

- 1. Communication skills*
- 2. Converse comfortably / confidently in English*
- 3. Improve awareness about current affairs (reading newspapers)*
- 4. Develop technical (computer) skills*
- 5. Develop Social behaviour and life skills*
- 6. Inculcate Equitas values of being 'Fair and Transparent'*

–Correspondent Equitas Gurukul Matriculation Schools

“CoAE is a support function enabling schools to implement our curriculum better to our students. We visit all our Gurukuls every term to understand academic process implementation and efficacy. The visits also help to capture teachers’ concerns and challenges in curriculum delivery which we resolve in discussion with Principals and Correspondent. We conduct demonstrative classes to help teachers improve their teaching methodology and make the students understand the lessons better. We encourage concept based learning rather than rote learning so that students get deeper concept clarity that will help a better foundation as they move into higher classes.

Our teachers are enthusiastic and cooperative. They connect with students well as they know the purpose of Gurukul schools. They take good efforts to transact the curriculum in the Gurukul holistic approach by using student engaging teaching methodologies. Sometimes this causes time constraints in completing syllabus in middle school as activity based learning requires more time but they manage it with good planning.”

–Ms Sheela, Head of CoAE

11.1.7 Observations

Parameters	Indicators	Observations
School Premises	Sanitation and Hygiene measures Child safety practices	Adequate support staff are present to maintain the school premises clean. The school premises is child-safe. Grills are placed in all windows and in the balconies to ensure that there are no accidents.
Playground	Space available Play material Special coaching	Well maintained and accessible playground in all schools. Dindugul - as it is located near the national highway. NHA1 permission for zebra crossing and barricades have been organised to ensure safety of children while crossing the road. For now, children are allowed only in-door games. Adequate play materials are available. Two full-time PT coaches are present in all schools
Classroom	Cleanliness Furniture quality Lighting Ventilation Blackboard quality	Few classrooms are located near the toilets. Frequent cleaning of the toilets would improve the sanitation conditions. Classrooms are maintained well. The children are given responsibility to keep their classrooms tidy. Class Monitor ensures this. The furniture is of good quality The room is well-lit and ventilated. The blackboard is in good order.
Smart room (Senses Board)	Smart classroom	There is good utilization of the smart class rooms (Senses Board)

Parameters	Indicators	Observations
	LCD/laptop/computer available for teachers	<p>Senses Board are used by subject teachers.</p> <p>Karadi path lessons are also conducted for Class LKG to Class 3.</p> <p>The teachers use the computer lab for preparing resource materials for smart classes.</p>
Library	No. of books available Student's time spent in library	Well-kept library with good array of books available for both teachers and students.
Laboratory (Science)	Equipment adequacy Charts and models	<p>Laboratory facilities are adequate</p> <p>Lab equipment is well maintained and kept in lock & key after class.</p>
Water facilities	Drinking water Water for toilets	<p>Clean drinking water available in all schools. All schools have RO Plant.</p> <p>The water storage tanks are well maintained.</p> <p>There is adequate water for toilet usage.</p>
Restroom	Cleanliness Handwash/ Sanitisers Restroom for teachers	<p>Handwash/sanitisers could be provided for students.</p> <p>Separate rest room for teachers is not available in a few schools due to space constraints.</p> <p>In most cases, teachers share the rest room facility with children. (one toilet allocated for teachers)</p>
Staff Room	Space adequacy	In select schools, there are adequate space in staff rooms. However, in Trichy, it was observed that teachers were allocated working space in the central lobby area due to space constraints.
Principal's Office	Accessibility	All schools had an airconditioned, well maintained office for Principal. Principal has a 360 degree view of school proceedings through CCTV monitors.

Parameters	Indicators	Observations
Access to school	Transport for teachers & students Transport to & from nearby bus stop	Gurukul is located in residential areas and the access to transport is good.
PWD friendly	Ramp, western toilet, support rails	Only few schools have ramp in the entrance.
Creche for staff children	Not applicable	Karur Gurukul has a staff creche which is functional.
Auditorium	Space adequacy	The Open auditorium is used for assembly and other cultural events.

11.1.8 Best Practices

Infrastructure

- Spacious and well-lit classrooms with adequate ventilation in all Gurukuls.
- Clean drinking water available in all schools. All schools have RO Plant, and the water tank is cleaned regularly.
- Quality child-centric furniture and blackboards available in all Gurukuls.
- Smart classrooms available in all Gurukuls.
- CCTV is placed in vantage points in all Gurukul school premises. The monitor is placed in the principal's office ensures constant surveillance by the Principal and admin team.
- Incinerators are placed in all toilets in all schools.
- The Open auditorium is spacious and well maintained.

Students

- Math tables written in staircases made students memorise easily.
- All children and their parents, Principal, Teachers, and Staff were vaccinated before they joined school after COVID lockdown.
- Rolling shield and stars were awarded to encourage students.
- Children addressed the housekeeping staff as Aunty Ma's.

Management

- The dynamic dashboard is efficient in capturing the student, teachers, and parents' data. It serves as an interactive platform for parents to communicate with the school management.
- Gurukuls encouraged individual donors to support students who could not pay the fees; and provided them 80G exemption.
- Transparency was ensured in handling complaint/suggestion box.

Teachers

- Teacher's hand over their mobile phones to the school office before their classes commenced.

11.1.9 Recommendations

Infrastructure

- The CCTV camera is placed near the toilet entrance facing the toilet in some schools. The orientation/view can be changed to ensure privacy of children.
- Incinerators to be cleaned regularly in all toilets. Girl children to be sensitized on hygiene measures to ensure effective disposal of sanitary napkins.
- The Gurukul school in Cuddalore which had a disabled student did not have a ramp and the class was located on the second floor. The classroom could be shifted to the ground floor as the toilet in this area has a western closet. This practice can be followed in future for schools where disabled children are present.
Ramps for all schools to be ensured. For now, it is available only in Sivakasi, Coimbatore, Salem and Cuddalore.
- Frequency of toilet cleaning could be increased. Signing chart for toilet cleaning could be placed.
- Enhancement of Staff rooms at Trichy Gurukul
- Class announcement systems could be provided in Gurukuls to enable assembly during monsoon.
- Library could have a computer section for students to research online.

Students

- Representation of higher-class students as student leaders to monitor students during assembly hour.

Teachers

- Sensitising and internalising POSCO among teaching staff.
- Exit interviews of teachers to be documented.
- Day care can be provided in all Gurukuls to provide support for children of teachers' and staff.
- A private staff lounge for teachers without CCTV to be made available in the school premises for them to relax during non-class hours.
- Separate restrooms for teachers and staff to be provided in all Gurukuls.

Management

- Principal to be available for parent interaction for a specific time every week. This timing to be displayed in the Principal's Office to enable more parents' interaction.
- The computers that have games installed with no access restriction to be uninstalled.
- The initiative of the librarian in Salem who uses the library as an innovative way for child engagement could be institutionalised.
- All non-academic complaints made by parents to be addressed first by PTA and then to the school management.
- Reduce the reporting and documentation time for the teachers and Principal for management review as the teachers had to spend a lot of after school hours for this purpose and led to them going home late after school duty.

CoAE

- Backup of data year wise to be made available in the MIS.

Stories of Change

Mahesh an LKG student in Kumbakonam Gurukul is raised by his Grandmother as both his parents are no more. His grandmother is a vegetable vendor in the market. Her income does not allow her to support the Mahesh's education in Gurukul. When she came to admit him in Gurukul, the Principal linked her with a regular school donor who was a Rotaraian and a reporter in Vikatan. The donor agreed to sponsored his fee. Mahesh's grandmother conveyed her gratitude to Gurukul's Principal and Management for their support.

"I do not have parents to support me during my second pregnancy. With the teacher's friendly HR policies, I was offered six months maternity leave with full salary. The insurance coverage provided by Equitas helped me to meet the hospital expenses. After joining duties, the Aunty Ma took care of my baby as her own hence I was able to attend to my teaching duties without any worry." –Pavithra, Block 3 teacher, Cuddalore

Mano is a very possessive child studying in kindergarten. He does not like his teacher attending to another student in class and used to complain about her to his parents. The worried parents spoke to the teacher who realised the need for counselling Mano. She narrated stories on sharing and caring and spent time an effort in making Mano realise that all children are treated equal. Mano has now a changed behaviour in class and is able to play with his peers"–Ms. Reva, Parent, Sivakasi

Savitha, 9th standard student in Dindigul Gurukul, wanted to pursue her higher studies in science. However she had a challenge. She used to faint on seeing any biology specimen. The biology teacher made her touch the specimens in the labs and over a period in time, Savitha overcame the fear and gradually got accustomed to the touch, shape and sight of the specimen. She continues with her practical and specimen studies with interest now.

"I am a daily wage labour engaged in loading sacks in trucks. I wanted to admit my children in Gurukul, hence after finishing the loading work went to Gurukul. While reaching the school gate, I realised that my clothes were dirty and was hesitant to enter the campus. I heard a voice asking me what I wanted. When I replied saying that I have come to seek admission for my children, the school Principal asked me to come to her office and helped me fill the application forms. Now, my children are studying in Gurukul and I am happy." – Mani, Parent, Salem

Ms. Mary is a PET teacher at Cuddalore Gurukul. She wears a whistle around her neck to regulate the students during assembly, playtime, lunch etc. One day, she observed a kindergarten student wearing a similar whistle around his neck. On enquiry, she found that the child wears the whistle to school every day and looks upon her as his role model. Mary was happy as there are such children in Gurukul who aspire to take PET as their profession.

“My daughter Clara studies in UKG in Gurukul and her father works abroad. I am taking care of her and my younger daughter while continuing my higher studies. The Gurukul management and teachers are very supportive and they guide me in all ways. Of all the events coordinated at Gurukul, I like ‘The Grandparents Day’, in which the grand parents are felicitated.

*Since most parents are working, it is the grand parents who take care of the children. One of Gurukul’s values is ‘ Respect towards elders’. My daughter seeks blessings from her grandparents every morning before she leaves to school. Recently she won a cup in a competition and she sought blessings from them. I am very much happy to see her treat her grandparents with respect. I could see a behavioural change in her. Earlier, she used to be adamant and cry for simple things, but now she is obedient. I and am proud to be a parent of Equitas Gurukul student.” – **Teacher, Karur***

Nivetha Baskar, a teacher in Kumbakonam Gurukul, has young twins studying in kindergarten. One day, her husband was hospitalised and had to undergo treatment for a critical health condition. She reached out to the Principal for support. Within no time, the school management stepped in and arranged necessary support until such time her situation was back to normal. Nivetha is extremely thankful to Gurukul management for their timely support.

Sudhan, a 12th grade student in Sivakasi Gurukul never used to listen to his teachers and always roamed around. He never missed an opportunity to make fun of his teachers. He was a great challenge to his teachers as refused to attend school as he did not have an interest to study. The Principal counselled him over multiple sessions and slowly Sudhan showed progress. He started following the Gurukulam rules and completed his 12th board exams successfully. Now, Sudhan is currently working and is also preparing for Group IV exams. He is very thankful to the Principal and has promised to visit her after 10 years once he is successful in life.

Jaya, a school dropout, was struggling to manage her family as a single earning member. She could not support her children's education after her husband's demise. She applied for a support staff position at Gurukul and was offered a position along with 50% fee waiver for her children. She is extremely thankful to Gurukul for the support extended and said that she considered Gurukul as her temple and the Management as her God who gave her the support when she needed it.

11.2 Skill training

Objective 2: To create opportunities for income generation and employability.

Investing in women’s economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home. They also remain disproportionately affected by poverty, gender discrimination and exploitation. Gender discrimination means women often end up in insecure, low-wage jobs, and constitute a small minority of those in senior positions. It curtails access to economic assets such as land and loans. It limits participation in shaping economic and social policies. As women perform the bulk of household work, they often have little time left to pursue economic opportunities in this context.

EDIT launched a programme called Equitas Gyan Kendra (EGK) to support women in their livelihood. EDIT works towards this initiative by training women on important skill sets, eventually making them employable, self-sufficient and contributors to society. The EGK trainings has provided access to over 67,785 women and young girls across India to develop a livelihood skill that would enable them to run small businesses independently.

The USP of EGK: *To provide home based skill training for women for additional income.*

EDIT’s team of trainers impart skill training to the women in the community to enable them to earn an income. Following are the skills and training in making various products that was imparted as part of the EGK programme.

1. Blouse cutting and stitching.
2. Chudidhar cutting and stitching.
3. Embroidery
4. Beautician course

Making of:

5. Chemical products
6. Masala powder
7. Doormat
8. Herbal hand wash liquid
9. Facemask
10. Herbal sanitary napkins
11. Paper carry bags
12. Computer sambrani, candle making and agarbathi
13. Juice, jams, jellies, and pickle
14. Baking
15. Fur toys
16. Artificial Jewellery

Beneficiaries Speak

“We are fortunate to undergo a training in blouse cutting and stitching. Mr. Britto, CSR officer at Equitas arranged sewing machines through the District Collector’s office free of cost. All of us now have sewing machine which is fitted to a motor. Some of us have got orders for stitching government school uniforms, bags, in-skirts, etc. Most of us stitch blouses for our family members and friends. We are also engaged in 100 days MGNREGA work and rear goats too. One of our group members is also an EGK trainer. We aspire to further strengthen our tailoring skills and earn more through this activity.” **–Women’s Group, Kalavaipatti, Manachanallur Village Panchayat, Trichy District.**

Key features of the EGK programme

1. The trainings are mostly held inside the houses of one of the trainees and are based on the convenience of the trainees.
2. Around 10 women participate in one batch.
3. The programme is organised for 5 consecutive days in a week.
4. Each trainee contributes Rs.100 for one training.
5. The training is conducted for 3 hours a day between 9a.m. to 5 p.m.
6. A certificate of participation is given to those who complete the 5-day training.
7. The training programme also serves as an avenue to provide health awareness (Swasth Mahila) among participants for 30 minutes. A specific Health training module that covers a vast range of topics like Diabetes, Cancer, High BP, and tips for early detection of non-communicable disease, Healthy eating habits and the benefits of being healthy and active have been created for this purpose.
8. Post training support is offered to the aspiring women entrepreneurs by encouraging them to take part in exhibitions and put-up stalls in events that are organised by EDIT or others.



EGK Training in Blouse cutting organised during the Covid Lockdown phase

EDIT has engaged part-time skill trainers for the EGK training programme. There are 3 full-time trainers appointed only in Chennai region.

“I have been training the women in tailoring for over three years. My house is converted into a training class as there is no space in anybody else’s home. My family know how passionate I am about this training and give me all the freedom to conduct the courses my small one room apartment. Most of the women who got trained here are still in touch with me and ask me for new designs or share anything new they did. We are all like a big family now. Even during COVID times I conducted the classes with half the number of women /girls.” – Mehrunissa, Trainer EGK

Table 15: EGK Trainers during 2019 to 2022

States	2019 – 20		2020 – 21		2021 – 22	
	No. of trainings	No. of Participants	No. of trainings	No. of Participants	No. of trainings	No. of Participants
Tamil Nadu	1,186	27,125	529	7,909	424	7,380
Maharashtra	510	9,081	102	1,705	432	7,134
Gujarat	24	640	30	300	18	310
Rajasthan	60	1,089	61	830	8	110
Haryana & Punjab	0		26	382	66	1,263
Chhattisgarh	23	229	0		16	257
Madhya Pradesh	58	1,296	32	553	10	192
Total	1,861	39,460	780	11,679	974	16,646

Tamil Nādu has organized the maximum trainings i.e., 2,139 followed by Maharashtra which had conducted 1,044 trainings. Even during the COVID lockdown period, it is laudable that EGK was active and was performing its role to its full potential.

Figure 14: Total Number of Trainings organized State wise

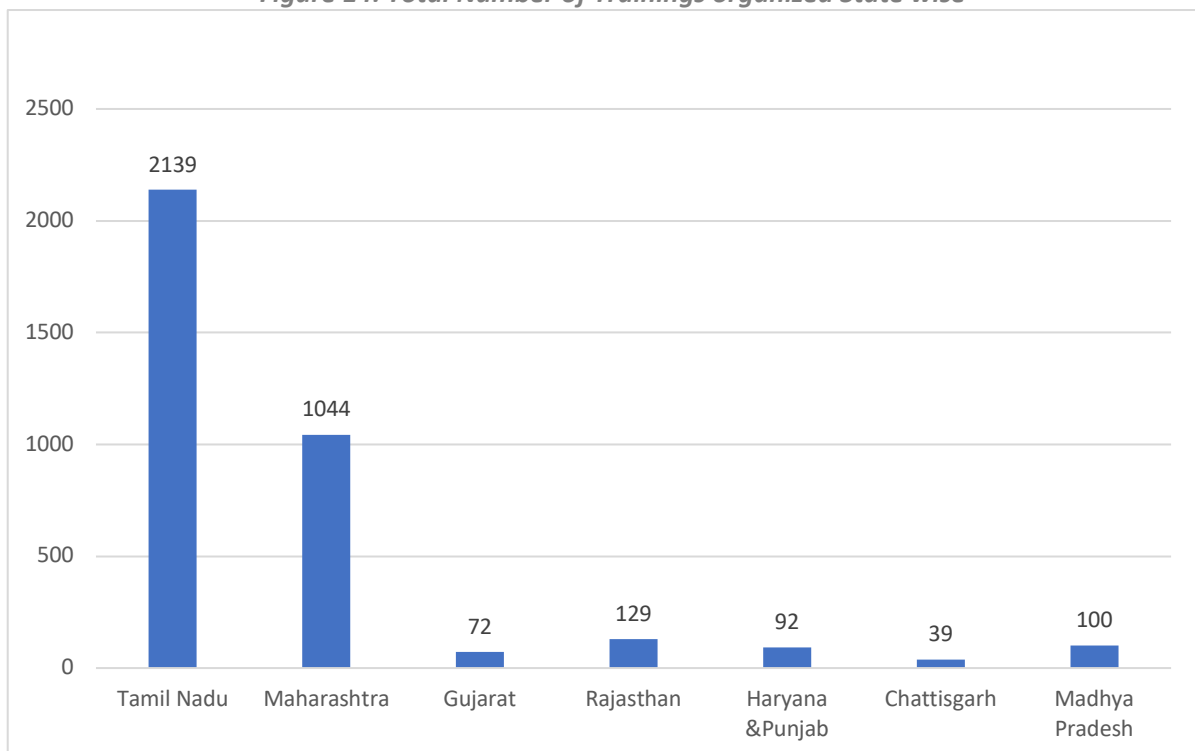
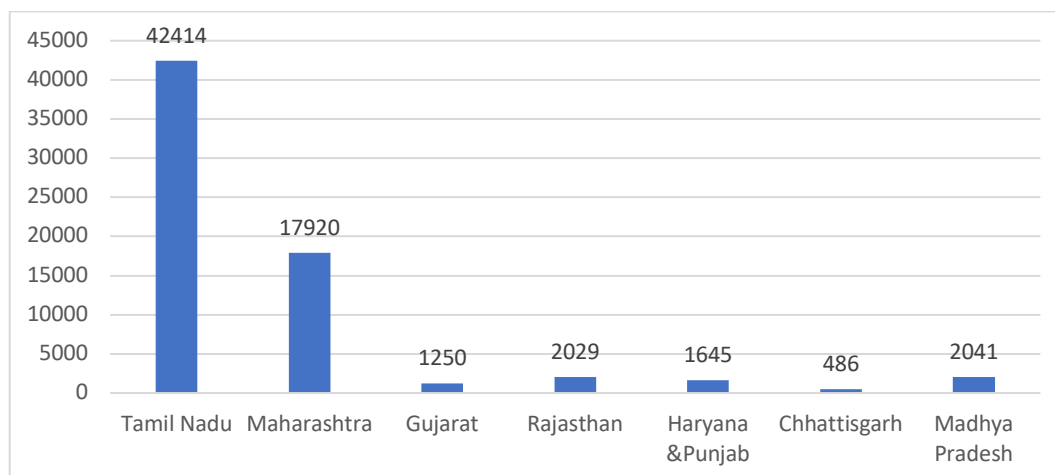


Figure 15: EGK Trainees- State wise

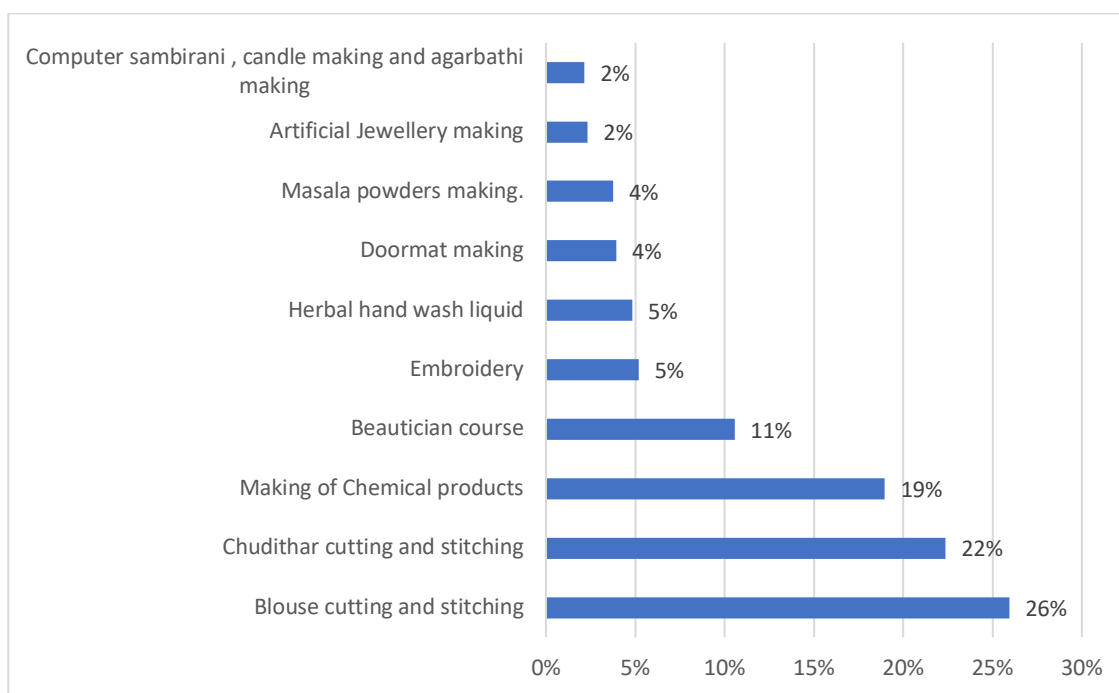
As many as 42,414 women have participated in the trainings organised in Tamil Nādu, followed by 17,920 in Maharashtra and 7,451 women in other states during the period 2019 to 2022. It is commendable that despite the COVID lockdown period in the years 2020 and 2021 (first six months).

*EGK Training in Chemical making*

Beneficiary Survey Response:

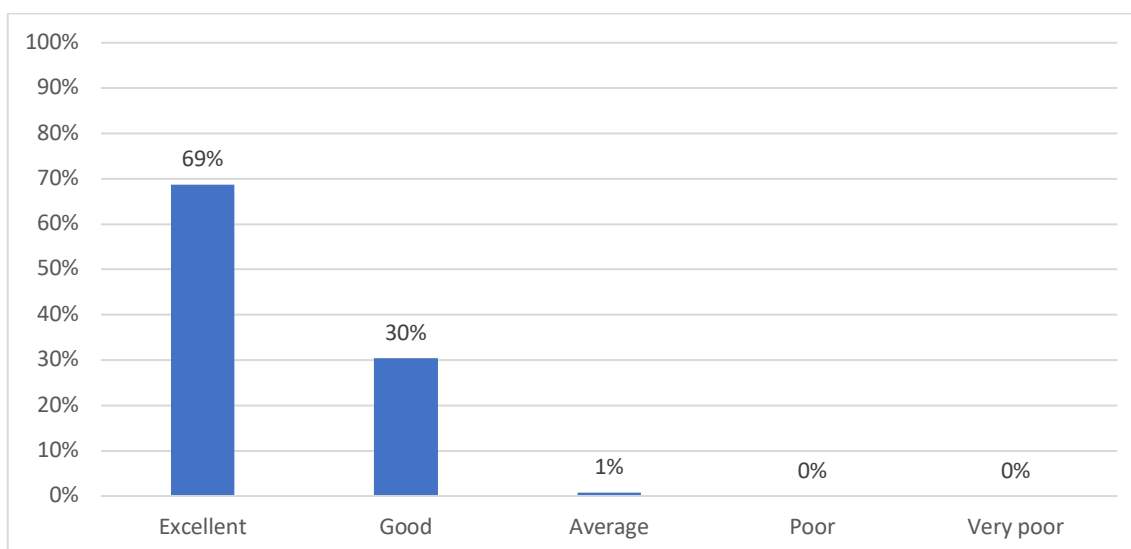
- 69% of the beneficiaries have rated the trainers as excellent.
- 90% of the women reported that their family is supportive to undergo the trainings organised by EDIT.
- 40% of the women who have family support work with them in their enterprises and 50% help in getting orders.
- 21% of the beneficiaries have attended the trainings of other organisations.
- 6% do not have any family support.
- 1% of the women entrepreneurs have more than 5 persons employed in their enterprises, 10% have 4 to 5 persons, 23% have 1 to 3 persons. 66% have none employed under them.

Figure 16: Details of Trainings attended



The top 10 trainings were attended by 559 trainees. 145 of the women have attended the training in blouse cutting, and 125 attended the training on Chudidhar cutting. 106 attended the training on making of chemical products.

Figure 17: Rating of the EGK by the Beneficiaries



69% of the beneficiaries have rated the trainings as excellent and 30% have rated as good. None rated the programme as poor or very poor.

Trainers Speak...

We have been working in the EDIT – EGK programme for about 10 to 12 years now. It has been satisfying to be part of this venture. We touch the lives of many needy women. We have high levels of job satisfaction and have freedom at work. We get motivated through the women whom we have trained.” -Full time Trainers, Chennai

Lighting the Hearts and Homes

“I am Kolanthai Theresa from Irrungalur Village. I am 54 years old, and my husband works as a construction labour. We have two sons who have disowned us. One son works in the armed forces and another son works in the building construction in the nearby town. I learnt candle making from EDIT in 2019. Soon with my husband’s support, I began to make candles and sold them to the villagers.

We have many Christians in my village who buy candles from me. I make a turnover of Rs. 3000 to 4000 and make a profit of Rs. 2400 per month. When there are special days like All Souls Days, village festivals, Christmas, New Year, etc., I earn the month’s profit in just one-two-days’ time. My husband had taken a loan of Rs. 5 lakhs to construct a home. We were hoping to get financial support from my sons. As I could earn a considerable income from candle making. I could repay my loans monthly.

I bought raw materials from sources guided by the CSR officer of Equitas Bank. Initially I invested Rs.5000 for the candle mould. Then my husband, through his contacts, identified raw material suppliers and buyers who helped us in our venture. I also work as an agricultural coolie.

I am happy to make the candles which light the hearts and houses of my entire neighbourhood. I get immense happiness and peace to be part of the Lord’s work. All gratitude to the God and Equitas Bank!”

Beneficiary Speak

“I underwent blouse cutting training organized by EGK at Erode. As I did not have a tailoring machine of my own, I practiced stitching in my neighbor’s machine. Later, I found a job in a nearby garment unit that produced in-skirts for women. I regularly work here and get paid Rs.250 per day. This has greatly supported my family income.”

Beneficiaries Speak

“We, as a group of 11 members, underwent training in blouse cutting and stitching in January 2022. We wanted to start our own enterprises but have forgotten everything we learnt as we do not have tailoring machines. Few of us have tried stitching and only one of us have managed to get an employment on a piece rate basis to stitch lungis. We request EDIT to enable getting tailoring machines from government scheme.” – Equitas Microfinance Women Group, Kauvery R.S. Pallipalayam, Namakkal District.

“I have learnt blouse and Chudidhar cutting in 2019. I invested Rs.25,000 for the power tailoring machine which I am now using. I have also started stitching nighties. I procure raw materials from Erode in bulk and stitch 10 nighties in a day. I earn a profit of Rs. 60 for each night gown and in a month earn an average of 8000 to Rs.11,000. Mostly I stitch all the 10 nighties myself; it is when I get more orders, I get the help of an assistant. I sell the stitched nighties in the shops in my neighbourhood. My tailoring income is useful to pay the school fees for my children” –Ilakyaselvi, Rasambalayam, Samayapuram Block, Trichy district.

“My association with EDIT started in 2019. I learnt Chudidhar and blouse cutting from in their training. I earn an average of Rs.3000 per month. As I have a good communication skill, I have been identified as a trainer by EDIT. I conduct training in blouse and Chudidhar cutting regularly for EGK members for which I get paid of Rs. 5000 a month. We also have a goat farm which gives us additional family income.” –Ramya, Kalavaipatti, Manachanallur, Trichy District



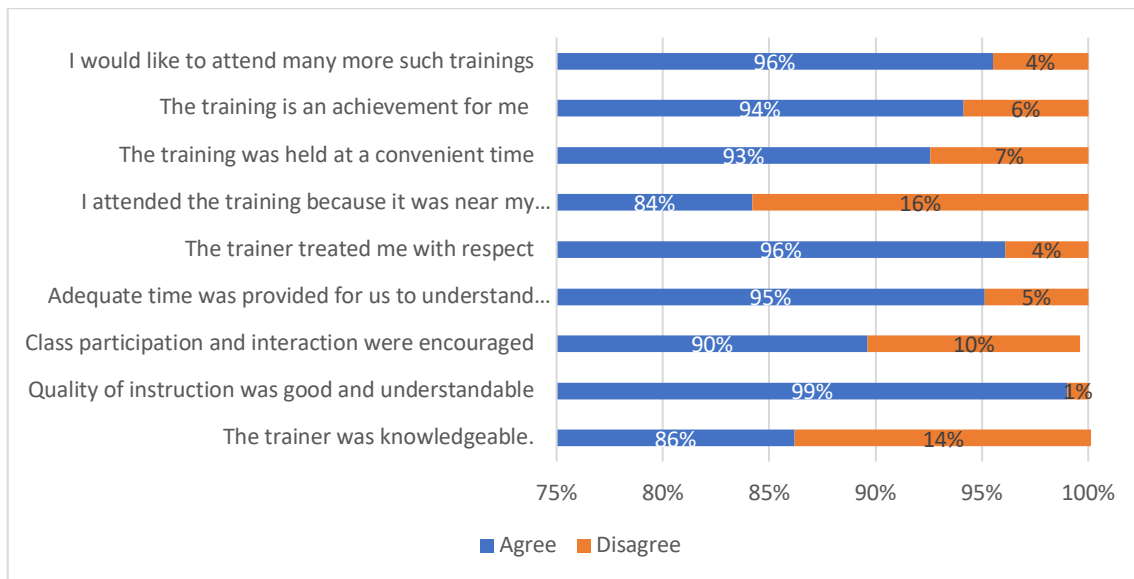
EGK training in candle making

11.2.1 Relevance

There are many organisations imparting skill training for women in urban and rural areas. The EGK training programmes are very much relevant to the women. The uniqueness of EDIT skill training is its flexibility. There is a broader consensus on the venue and time of the training. This flexibility aspect has attracted the women to learn new skills and launch small enterprises without inhibition. By and large, all those enrolled complete the 5 days training without dropping out.

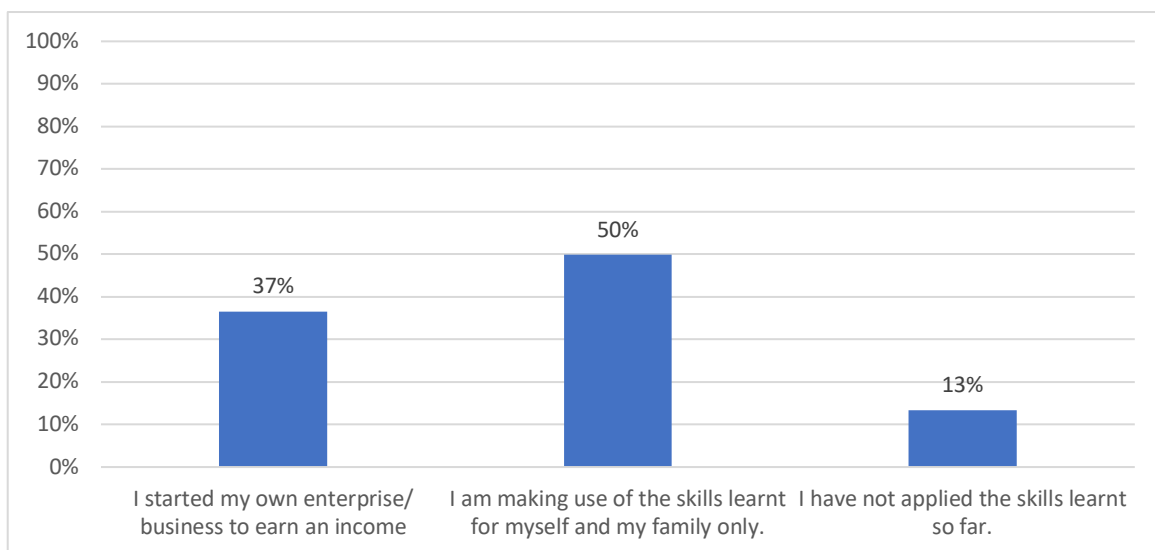
11.2.2 Effectiveness

Figure 18: Beneficiaries Feedback of the EGK Training



There is overwhelming positive feedback about the EGK programme from the beneficiaries. They have stated that the process of conducting the trainings and the sessions have been effective.

Figure 19: Utilisation of the EGK trainings



The main objective of EGK is to impart skill training for women to earn a supplemental income that is supportive to the family. 37% of the beneficiaries have started their own enterprises. 50% of them have utilized the newly acquired skills for themselves and their family and friends circle and had saved the expenditure for the same.

11.2.3 Efficiency

Table 16: Amount spent for training by EDIT for EGK from 2019 to 2022

Particulars	2019-2020	2020-21	2021-22
No. of Trainees	39,460	11,679	16,646
Amount Spent by EDIT for EGK	11,16,619	4,67,720	4,83,822

For, the women beneficiaries it is very cost effective as no other livelihood training programme is offered at the doorstep at Rs.100/- per participant.

“I am now an expert in applying Mehendi designs. Thanks to the EGK training that I underwent three years ago. Now this has become my profession and I am earning over Rs. 10,000 a month and more during wedding seasons.” – Yasmin Sheikh, Ahmedabad

“I hail from a conservative family and we never used to go out of our homes. So, when we got the opportunity to learn tailoring within our Mohalla, I was happy to join the course. What started as a one- week course made me interested to pursue this as a profession. Today, I can stitch designer salwars and blouses and earn more than Rs. 10,000/- a month. My husband is also very happy with my work, and he encourages me. I stitch a lot of new designer clothes for my daughter too. If not for Equitas I would never have been so happy!” - Firoza Lakhani, EGK beneficiary, Ahmedabad

“We started the tailoring course in my house and 10 women enrolled. Seeing them many more women in our Mohalla formed groups and attended the tailoring classes. So far, nearly 40 women have benefitted from this programme and I am very glad that Equitas gave us training at our doorsteps and created opportunities for women who would have otherwise never had any source of income.” - Parveen Behn Sheikh

11.2.4 Sustainability

With established clientele base of women of the Equitas Bank aspiring for economic growth and development and a network of skill trainers and ever pressing economic need, EGK is sustainable. The training fee charged from participants for skill training ensures that EGK is sustainable.

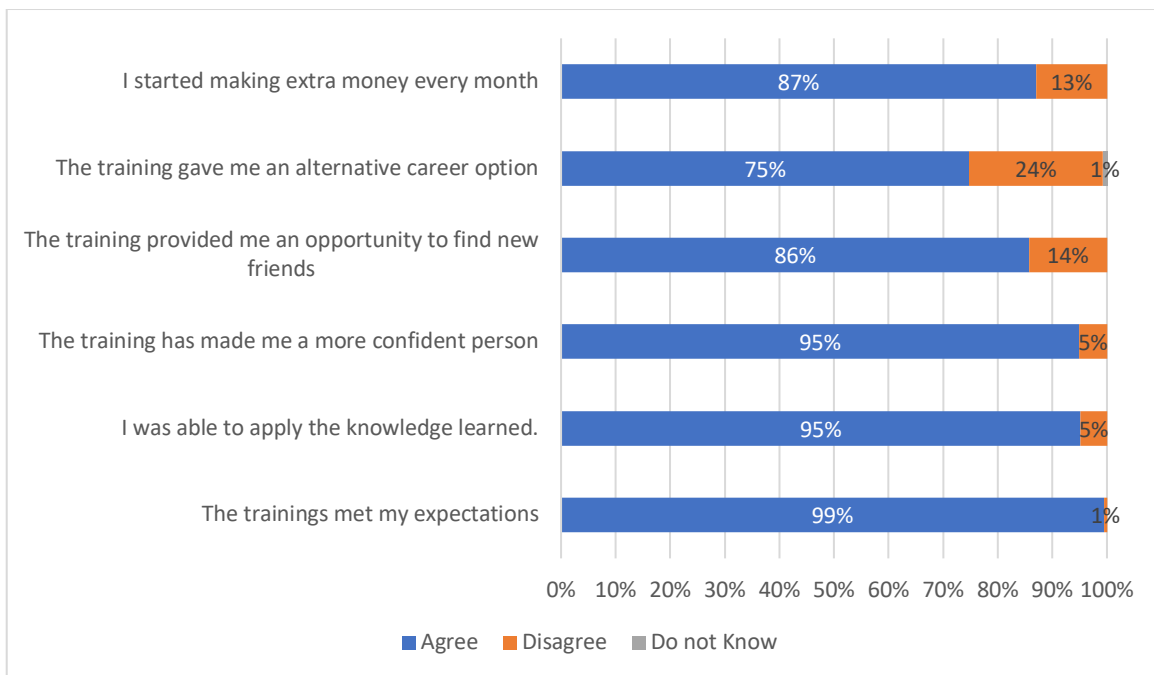
EGK Trained Women and women Entrepreneurs are motivated to put up stalls in the Temporary Markets/ Exhibitions organized by CSR Team. Also these women entrepreneurs are encouraged to market their products in the Health Camps, Job Fairs, organized exclusively by Equitas CSR Team as well as in events jointly organized with Government Bodies, NGOs, Associations, Rotary Clubs , Educational Institutions, Other Social Events, etc. This ensures sustained interest among the beneficiaries and visibility for their products.

Table 17: Details of stalls coordinated by EGK and sales

Sl.No	Names	Stall Activity Details	Sales	Sales	Total Sales
			Day-1	Day-2	
1	Rajalakshmi . V (Abirami)	Artificial Jewellery	15,756	7,400	23,156
2	Kavitha	Amla Based Products	14,000	-	14,000
3	Gunasundari / Meenakshi	Paper Make Dolls	5,000	7,510	12,510
4	Usha Kaveri	Instant Mix Items	7,000	4,500	11,500
5	Diana	Palm Leaves Products	7,500	3,000	10,500
6	Subha	Sree Sai Nighties	5,400	5,000	10,400
7	Anjali . M	Herbal Products	5,000	4,665	9,665
8	Backiyam . D	Jute Bags	6,100	2,600	8,700
9	Bhavya . S	Jewellery	7,600	NA	7,600
10	Indirani . P	Millet Based Products	3,710	3,300	7,010
11	Kumudha	Dairy Products	4,185	2,700	6,885
12	Saritha . A	Jute Based (Jute Bag & Purse)	3,120	3,380	6,500
13	Suresh Kumar	Natural Health Mix (Malt)	NA	5,300	5,300
14	Gayathri	Herbal Plants	1,800	2,670	4,470
15	Kriya Sakthi	Herbal Products (House Hold)	1,180	2,980	4,160
16	Sneh (Ngo)	Gift Items (Made By Special Adults)	NA	3,500	3,500
17	Harini	Pet Shop	3,000	-	3,000
		Total	90,351	58,505	1,48,856

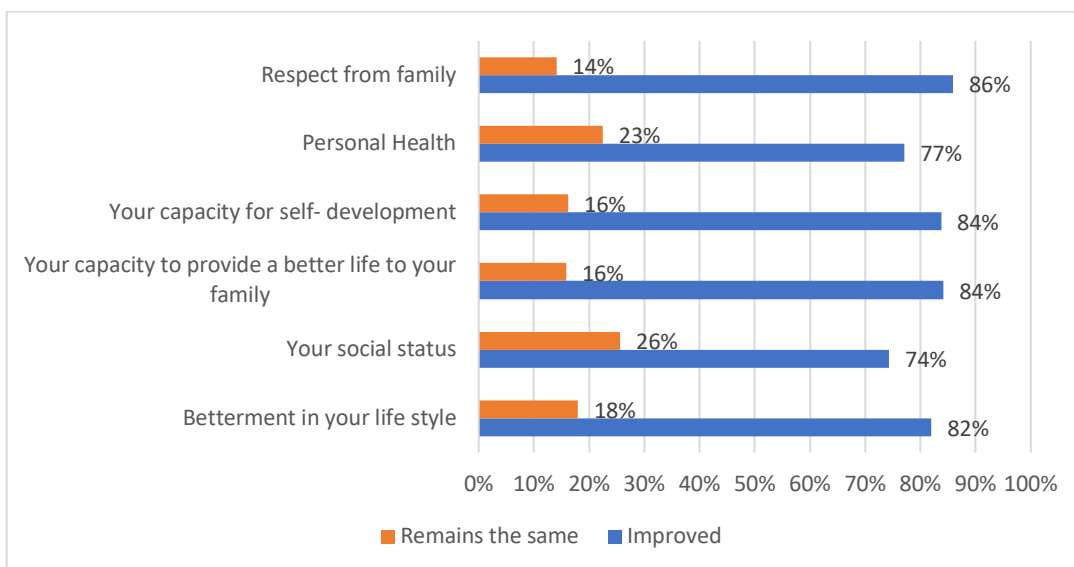
11.2.5 Social Impact

Figure 20: Outcome of the EGK trainings



A large percentage of the women have reported that the EGK skill trainings have met their expectations. About 95% of them have opined that they are able to apply the newly acquired skill and that has made them more confident. 75% of the women realized that the training has made them to think of an alternative home-based career option.

Figure 21: Impact of EGK Trainings in the Family and Community



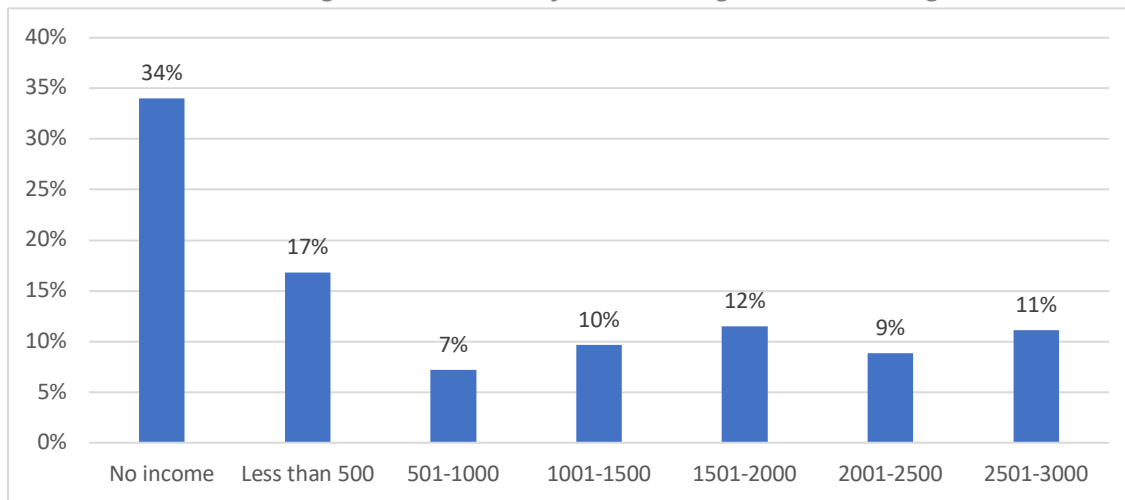
86% of the beneficiaries have claimed that their respect in their families have improved after the EGK trainings and earning an income from the skills acquired.

84% expressed that their capacities for self-development and to provide a better life to their families had improved. 77% the women have said that their personal health has improved and 74% of them have stated that their social status has enhanced after EGK trainings.

Economic Growth

Economic growth of the women who have undergone the EGK trainings is perceptible when compared when they have not.

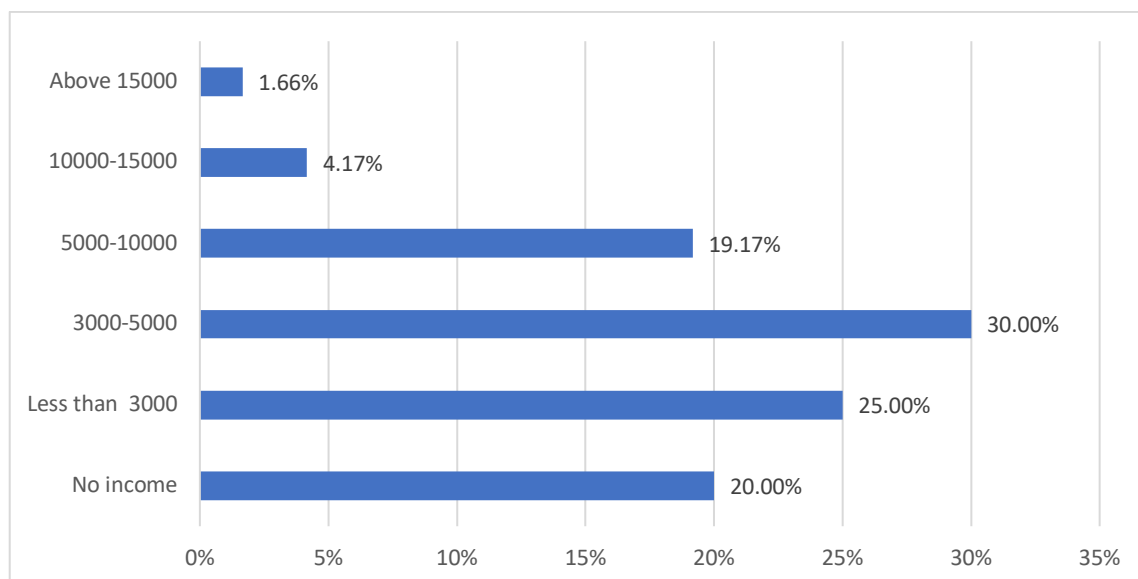
Figure 22: Income before Attending the EGK Trainings



Prior to EGK training, 34% of the beneficiaries had no source of income. 24% were earning less than Rs. 1000.

22% were earning a monthly income of Rs.1000 to 2000. 20% earned between Rs.2000 to 3000.

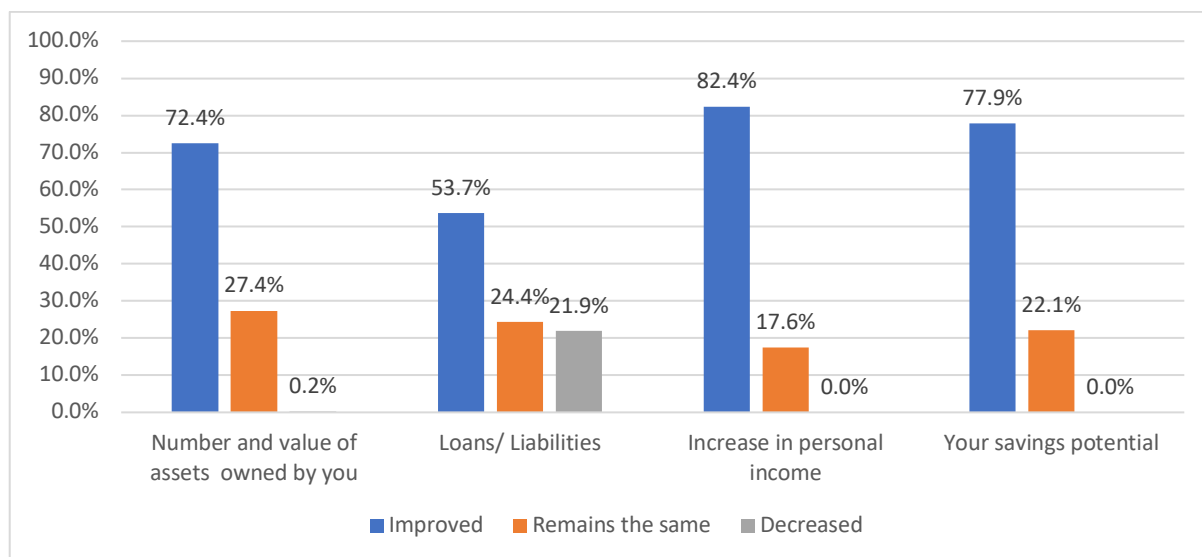
Figure 23: Income after attending Training



After attending the EGK trainings, the income levels have increased. 25% earn a monthly income of less than Rs.3,000, while 30% earn between Rs.3,000 to 5,000. 19% earn in the range of Rs.5,000 to Rs.10,000, and 4% have increased their earning between Rs. 10,000 to 15,000. There is a significant

increase in the income of the women beneficiaries because of utilising the skills imparted by EGK to successfully launch a small enterprise.

Figure 24: Economic Growth of Beneficiaries after the EGK



82% of the women have shared that their personal income has increased, 78% have expressed that their savings potential is enhanced, 72% have said that the number of value of assets owned by them have increased.

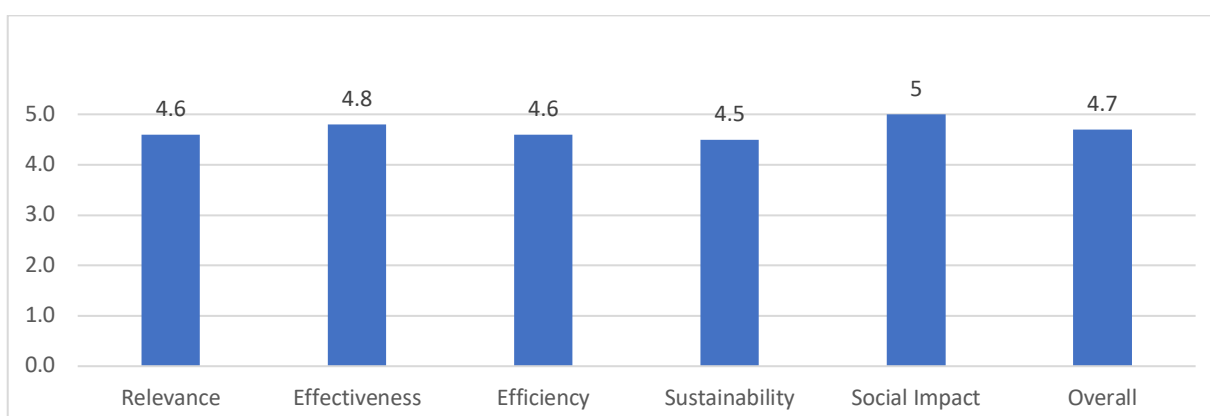
As far as the loans and liabilities are concerned 54% have claimed it has increased, while 24% have said it has remained the same. Hence, all the indicators of economic growth and development has enhanced among the beneficiaries of EGK training.

Table 18: REESS Ratings - EGK

RELEVANCE	RATING
Caters to beneficiaries from socially, economically underserved communities	5
Caters to beneficiaries from remote areas	4
Beneficiary receptivity to the EGK	4.5
Identifying the suitable beneficiaries for the skill training	4.5
Adherence to Equitas CSR policy	5
Adherence to UN SDG	5
Average Relevance Rating	4.6
EFFECTIVENESS	
EDIT conduct skill training programmes as per schedule	5
EDIT conduct skill training programmes as per schedule	5
EDIT have a network of trainers	5
EDIT have alumni enrolled as trainers for EGK	5
Beneficiaries’ adherence to time and sessions	5
Completion of the training by the beneficiaries	5
Utilization of the training by the beneficiaries	4

RELEVANCE	RATING
Trained beneficiaries are earning sustainable income	4
Average Effectiveness Rating	4.8
EFFICIENCY	
Cost-effectiveness of the EGK	5
Ability for beneficiaries to repay the training fees	5
Time taken for transition from learnt skill to small enterprises	4
Ability of the small enterprises to sustain a profit and scale up	4.5
Average Efficiency Rating	4.6
SUSTAINABILITY	
Leveraging beneficiary's own funding sources	5
Post training support – marketing opportunities such as Exhibition	5
Post training support to link up with existing employment or business opportunities or provision of accessories related to skill trained	4
Ability of the women to sustain the enterprises with profit	4
Ability of EDIT to conduct EGK	5
Systematic plan to make the programme sustainable	4
Average Sustainability Rating	4.5
SOCIAL IMPACT	
Improvement in the quality of lives of the women	5
Betterment of the lifestyle of their families	5
Increase in social status of the women who have started the enterprises and started to earn.	5
Increase in sense of dignity, civic pride, sense of worth of women who have sustained a profitable enterprise.	5
Average Social Impact Rating	5

Figure 25: REESS Ratings - EGK



11.2.6 Observations/Recommendations

Parameters	Observations	Recommendations
Follow up of the EGK training	<p>Many of the women have forgotten or lost touch with the skills they have learnt.</p> <p>Systematic and planned efforts to provide linkages and market support by the CSR officers is weak.</p> <p>This must be strengthened to create an outcome for most of them who have undergone the training.</p> <p>This is presently a weak link in the chain of activities of the EGK.</p>	<p>A refresher course/ skill training for three days can be conducted for the participants, wherever feasible.</p> <p>EDIT could identify networks for trainees to associate for marketing their products</p>
Post training support	<p>Number of months has passed without the women making use of the the newly learned skill as they do not have tailoring machines.</p> <p>The CSR team assists EGK beneficiaries to market their products in exhibitions organised in their local areas.</p>	<p>Those who are eligible to avail free tailoring machine from the government may be supported by EDIT. In addition, loans could be provided to eligible candidates through Equitas Bank.</p> <p>The trained women who have started stitching, may be linked up with garment units wherever possible to source orders on piece rate basis.</p> <p>Linking the women entrepreneurs to platforms such as Chennai women Entrepreneurs Association could be done for further development.</p>
Planning for Sustainability	<p>Women entrepreneurs need to update their management skills and learn from each other. This will boost their confidence levels.</p>	<p>EDIT can initiate a network organization of Women Entrepreneurs nurtured by them for peer learning.</p> <p>EDIT can organize entrepreneurial training with organisations like BYST, etc.</p>

Stories of Change

Success in Thread Jewellery Making



"I am Vijayalakshmi, 57 years old living in Perur, located in the outskirts of Coimbatore. I was already running a fancy store profitably for about 20 years.

In 2019, I got a wonderful opportunity from EDIT to learn the thread jewellery making along with my daughter in law. Soon we bought the raw materials and began to make it in our home. We tried to innovate with more designs than what we learnt at EGK training.

The colours and designs were amazing, attractive and trendy. It has good market and is well received by our customers. One jewellery set costs Rs. 150 consists of a pair of bangles, ear studs with jimikki, and one necklace. The making charges is only around Rs.40.

We make a profit of more than Rs.6,000 per month. I sell to many other fancy shops in Coimbatore. This thread jewellery is a hit among college girls and other young girls. I am ready to undergo more trainings on making such handicrafts. I am really proud that at my age, I am able to do something innovative and creative, and increase our family income."

An Aspiring Garment Manufacturer

"I am Shanthini Bai, 29 years old, native of Rajasthan but born and brought up in Tamil Nādu. We live in Vepamottu in Tiruvallur District. I am a graduate and have a school going son.

In 2019, I attended Chudidhar cutting and blouse cutting classes at EGK. In a period of 6 months, I started to stitch Chudidhar tops, ladies in-skirts and night gowns. I employ 5 poor women and also share some of my orders with them. They come to my house to collect the cloth materials and stitch regularly.

I mostly sell in wholesale textile shops in the neighbourhood. I buy all the raw materials from Jaipur which is reasonably priced and is of very good quality. I maintain low profit margin. I mostly market online such as I have you tube channel.



I earn a Rs.10 as profit for each night gown stitched. Currently I am making a profit of Rs.25,000 to 30,000 a month. I also have a tiffin shop adjacent to my house. In this, I make a profit a Rs.500 per day. My aspiration is to scale up my enterprise as a medium garment factory and employ about 20 under-privileged women and support them in their livelihood in a long run."

Stories of Hope – Upcoming Herbal Soap Maker

“I am Rani, I am 32 years old. I am married. I have a son studying in UKG. My husband is a teacher in a private school. I am a graduate in biotechnology and plant biology. I was making hair oil and selling it to my close friends. I requested EGK to train me in herbal soap and was trained by them in 2019. I tried various combination of herbs and invested Rs.3500 in herbal soap making.

I earned Rs.1500 as a profit which is about 40%. I began to make Avaramppoo, pomegranate, soap nut, and goat milk soaps. I sell about 300 soaps on an average in a month and earn Rs. 8500. I plan to obtain MSME approval and label my soaps. I also make hair dye, hair oil, shikakai powder, shampoo, and face packs.

I want to be a successful entrepreneur. My brand name is ‘Queen Secret’ which I want to be known widely. I market only through social media and have a regular client base.”



11.3 Healthcare

Objective 3: To contribute to a healthy society

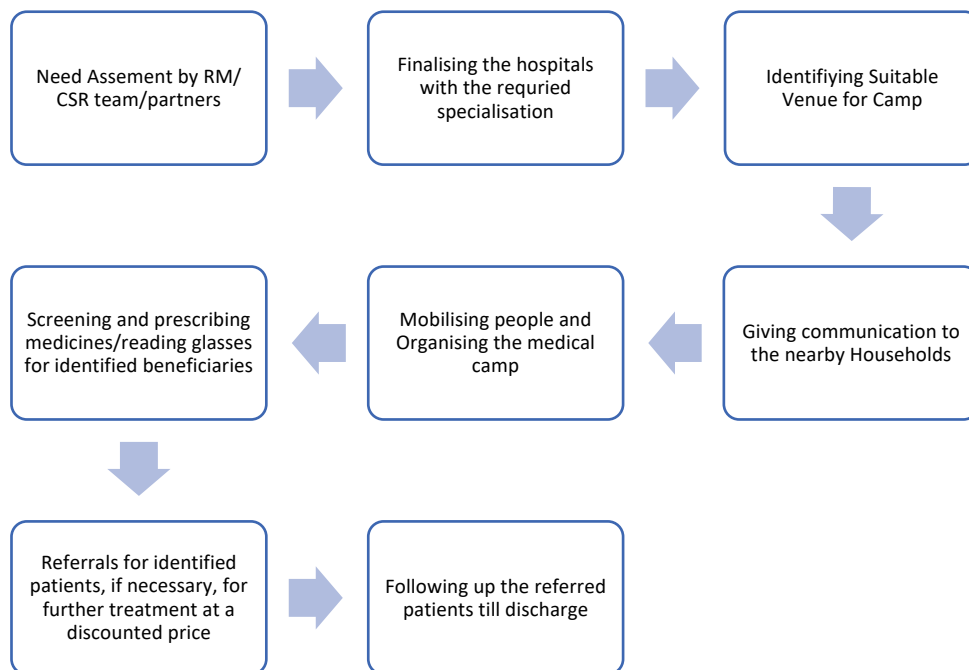
Most of the preventive health problems in our society today can be attributed to three key issues: lack of early detection of diseases, lack of awareness on pertinent health issues, and poor access to quality healthcare. EDIT works towards addressing these gaps by conducting health camps, eye camps, setting up a of health clinic in downtrodden areas and providing awareness on key issues that affect the health of the community, particularly amongst women.

General Health Camps

Among the main benefits of screening tests is their usefulness in detecting certain conditions at early stages. When a condition is detected early, treatment can be started early too. This results in better, more positive outcomes, improving one’s chances of a full and quick recovery.

EDIT has been conducting General health camps, in association with the local hospitals for the overall well-being of the needy community. EDIT has appointed CSR Managers and CSR officers who oversee the Health camp activities. Each CSR Officer handles 10 branches of Equitas Bank and organises health camps in coordination with the network hospitals every month. A fund of Rs.2000/- per camp has been allocated for this activity.

Figure 26: Process followed for health camps – EDIT will send process - to redo



“The Relationship Managers of Equitas Bank visit the women microfinance groups periodically to collect the loan installments. At this point of time, the women inform the nature of medical camps they require. Following this, the CSR Officer and the Manager organises the medical camp. The women group members play a key role in organising the community for the camps.”

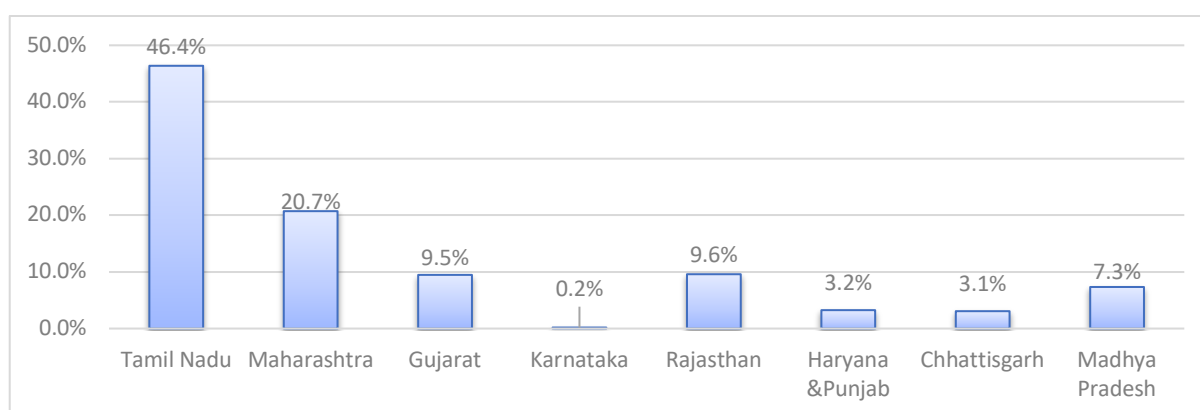
–Mr. Balakumar, CSR Manager

EDIT Conducts various types of health camps within the states of Tamil Nadu, Maharashtra, Gujarat, Karnataka, Rajasthan, Haryana, Punjab, Chhattisgarh and Madhya Pradesh . During the period 2019-2022, 1,765 General Health camps were conducted benefiting 2,53,805 people. Tamil Nadu recorded the highest number of beneficiaries (1,17,728) reached through 905 camps and contributed to 46 % percent of the total number.

Table 19: Details of General Health camps conducted (Source: EDIT)

State	2019-2020		2020-2021		2021-2022		Total	
	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries
Tamil Nadu	472	75909	362	33731	71	8088	905	1,17,728
Maharashtra	221	41727	70	5972	39	4894	330	52,593
Gujarat	90	15255	26	5712	26	3074	142	24,041
Karnataka	0	0	0	0	4	455	4	455
Rajasthan	53	9417	110	12333	19	2592	182	24,342
Haryana & Punjab	9	1004	46	6620	4	620	59	8,244
Chhattisgarh	30	7286	0	0	3	495	33	7,781
Madhya Pradesh	53	11674	45	5252	12	1695	110	18,621
Total	928	1,62,272	659	69,620	178	21,913	1,765	2,53,805

Figure 27: General Health Camp Beneficiaries State-wise





Beneficiary speak

“My wife, a SHG member of the Equitas Bank, took me to a general health camp organized by EDIT about 2 years ago. I underwent a screening test for diabetes and hypertension. I was shocked to know that I was having high blood sugar and Blood Pressure. The camp referred me to a hospital for treatment. I am now on regular medications and diet control. Many thanks to Equitas Bank for organizing the health camp. Without them I would not have known about my health issues.”

Stories of Hope

“I am Ramalingam aged 67, and work as an agricultural coolie. I have 6 children and all of them are married and live in the nearby villages. Although my vision was declining for about 5 years, I had no money to go for an eye check-up . Through the announcement made by the Irungalur Panchayat I came to know about the eye camp in 2021.

I attended the camp organised at panchayat office in Samayapuram, Trichy district where I was diagnosed for cataract in both the eyes and needed surgery. I was referred immediately to Aravind Eye hospital at Madurai and was taken in a specially arranged van for the eye operation along with others.

After the cataract surgery in one eye, I was dropped back at my home. Eye check-up, food, travel and the surgical procedure and the spectacles were all free. I did not spend any money. My vision has improved. In another one year, I also plan to get operated for the other eye and regain my total vision. I am very grateful to the EDIT Team.”

Table 20: Details of Eye camps conducted (Source:EDIT)

State	2019 – 2020		2020-2021		2021-2022		Total	
	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries
Tamil Nadu	553	101,617	98	8,809	51	9,541	702	119,967
Maharashtra	112	55,857	144	13,461	58	5,484	314	74,802
Gujarat	112	20,421	2	254	37	6,372	151	27,047
Karnataka	0	0	0	0	26	4,567	26	4,567
Rajasthan	78	12,605	5	539	2	411	85	13,555
Haryana & Punjab	8	1,415	3	535	0	0	11	1,950
Chhattisgarh	44	9,752	0	0	0	0	44	9,752
Madhya Pradesh	79	15,627	10	1,265	8	942	97	17,834
Total	986	217,294	262	24,863	182	27,317	1430	269,474

According to World Health Organisation, 80% of visual impairment can be prevented. Globally, the principal causes of visual impairment are uncorrected refractive errors (43%) and cataracts (33%). The reality is that most of the blind people in India need not suffer. A cataract, for example, is a leading cause of blindness in India, and the truth is that it is avoidable.

Most people's sight could be restored with a simple, safe and in-expensive operation. Just as important, for many, just a simple provision of glasses, which they can ill-afford, may give them a new lease of life. As a prevention initiative, EDIT conducts eye camps at frequent intervals. These camps are means to provide these operations, medication, glasses, and other treatments in the poorest areas of India. The key purpose of the eye camps are



- Promote early identification of vision related problems in people, particularly from economically weaker families.
- Implement corrective interventions and provide immediate treatment.

Figure 28: Eye Camp Beneficiaries State-wise (Source: EDIT)

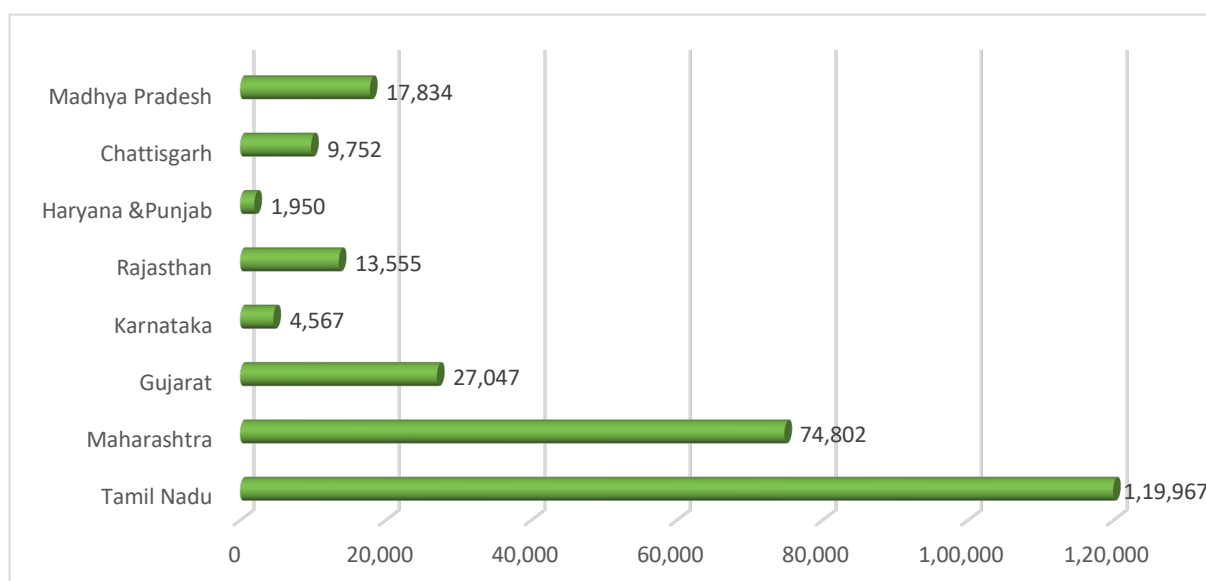
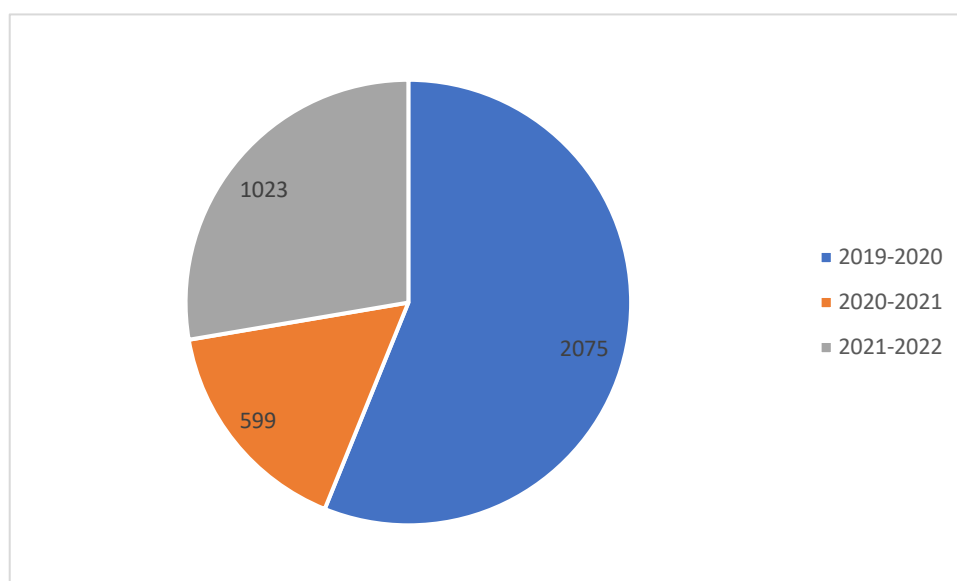


Table 21: Details of referrals (Source: EDIT)

State	2019 – 2020	2020-2021	2021-2022	Total
Tamil Nadu	128	28	58	156
Maharashtra	71	0	0	71
Total	199	28	58	285

Figure 29: Number of Free Spectacles Distributed (Source: EDIT)





Beneficiary speak

“Equitas bank is doing a lot of social service in our area, and I have participated in many medical camps. The EDIT team is committed, and service driven. The follow up for eye camp is good. I have received spectacles free of cost.”

Beneficiary Speak

“Edit has brightened my life. My vision was declining for the last few months. I was prioritizing my family needs and kept postponing my healthcare needs for want of money. Soon COVID lockdown curtailed, and the family income was hit badly. I attended the EDIT eye camp conducted by EDIT and got free spectacles. Now, I can see and read better.”

Networking with Panchayat Raj Institution

“I am S. Vincent, President of Irungallur, Village Panchayat. We are one of highest rated Panchayat carrying out welfare /social service activities in Tamil Nādu. EDIT is an active partner in all our programmes.

On behalf the Irungallur Panchayat I have been collaborating with the Equitas CSR Team for the last two years and conducting all kinds of medical camps. We arrange the venue for camps and create publicity through brochures and vocal announcements through auto rickshaws.

EDIT has facilitated to restore the vision of many poor community members living in this Panchayat. In last 2 years, they have conducted 2 eye camps. More than 200 community members had been operated for corrective surgeries free of charge.

Since, I am also getting associated in this noble work, my goodwill has increased among the villagers. I am very happy and proud now. Though Equitas is a ‘Small’ finance Bank, they are doing very ‘big’ work.”

Other camps and Special Camps

In addition to general health camps and eye camps, EDIT also conducts other camps for screening Dental, Diabetes, ENT, skin, homeopathy, Siddha, acupuncture, etc. The patients who are identified with an adverse medical condition or illness are followed by the partnering hospital/ organization for appropriate treatment. During dental camps, apart from consultation, treatments such as extracting of tooth and cleaning of teeth (scaling) are also done.

Special camps are conducted for Cancer screening TB screening, Cardiac and Orthopaedic issues.

Table 22: Details of Special camps (Source: EDIT)

States	2019-2020		2020-2021		2021-2022		Total	
	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries
Tamil Nadu	10	1,549	46	3,796	34	5,959	90	11,304
Maharashtra	5	851	41	3,760	9	781	55	5,392
Gujarat	2	311	1	120	0	0	3	431
Karnataka	0	0	0	00	0	0	0	0
Rajasthan	2	192	0	0	0	0	2	192
Haryana & Punjab	1	75	2	161	0	0	3	236
Chhattisgarh	1	148	0	0	0	0	1	148
Madhya Pradesh	2	238	1	30	0	0	3	268
Total	23	3,364	91	7,867	43	6,740	157	17,971

Beneficiaries Speak

“Nowadays we hear and come across a known person suffering from some form of cancer in our circle. Some take treatment and recover but many succumb to the disease. It is a major health concern for us. We requested EDIT to conduct a cancer camp. They conducted a screening for breast and cervical cancer in our neighbourhood. It was a boon to get ourselves checked free of cost. We wholehearted owe our gratitude to them.”

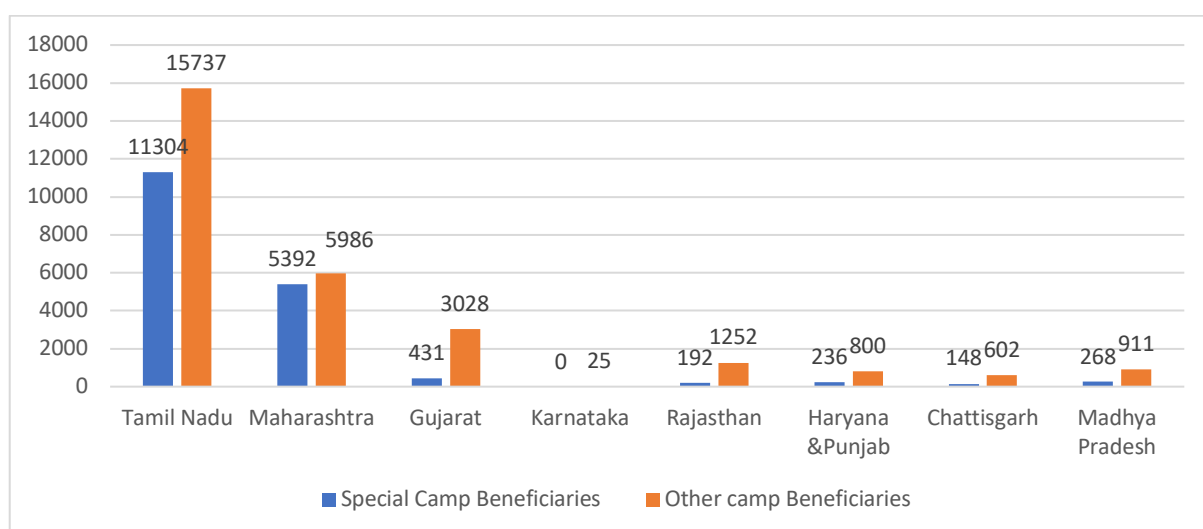
– Women Microfinance group members.

Table 23: Details of Other camps (Source: EDIT)

States	2019 – 2020		2020-2021		2020-2022		Total	
	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries	No. of camps	Beneficiaries
Tamil Nadu	29	5,348	153	8,047	30	2,342	212	15,737
Maharashtra	6	2,939	11	394	21	2,653	38	5,986
Gujarat	6	1,074	0	0	12	1,954	18	3,028
Karnataka	0	0	0	0	1	25	1	25
Rajasthan	4	663	2	133	4	456	10	1,252
Haryana & Punjab	1	75	5	725	0	0	6	800
Chhattisgarh	3	513	0	0	1	89	4	602
Madhya Pradesh	4	822	0	0	1	89	5	911
Total	53	11,434	171	9,299	70	7,608	294	28,341

“I am glad that many of our women attended the diabetes camp that was held last week. It was the first time for all of them to attend such a camp. Around 50 women attended and we were given a silver card, which enabled us to get a full body check-up at Narayana Hospital for Rs.600/- for a couple, which otherwise would cost over Rs.5,000/- for each of us. At the camp the tests were done free of cost and in case someone had a problem they availed the Silver card discount. The two doctors who were at the camp were very kind and understanding. We thank Milan sir for organising these camps regularly in our area.” - Sabjina Behn Patan

Figure 30: Beneficiaries of Special Camps and Other Camps





“We had a medical camp conducted for the first time in our village a few months ago. More than 80% of the villagers got themselves checked. I wish Equitas could conduct many more camps in our village and in the neighbouring villages as well.” – Vijay Singh Jhala, Chaulajgaon

Networking and Partnership with the Private Healthcare Settings:

EDIT has been closely collaborating with private hospitals to conduct medical camps and facilitate the follow up treatment free of cost. Notable hospitals across India are:

Table 24: List of notable networking hospitals

Sl.No	Name of Hospital	State
1	Agarwal Eye Hospital	TN , Karnataka, Maharashtra
2	Vasan Eye Hospital	TN
3	Sankara Nethralaya	TN
4	ACS Medical College Hospital	TN
5	Arasan Eye Hospital	TN
6	Aravind Eye Hospital	TN & Pondicherry
7	SRM Dental & Medical College Hospital	TN
8	MG Medical College & Hospital	Pondicherry
10	Vinayaka Mission Medical College	TN & Pondicherry
11	Narayana Health care	TN , Karnataka, Gujarat, Chhattisgarh
12	RKDF Medical College Hospital	MP
13	Vasant Rao Pawar Medical College	Maharashtra
14	Marwar Hospital	Rajasthan
15	Bhagwadi Ch. Memorial Hospital	Haryana

We are very happy to associate with Equitas for the Medical and Eye camps conducted by Nayarayan Specialty Hospital. Milan ensures that many deserving women to attend these camps. We have done eye camps, women wellness camps, diabetes camps for over three years with them. All we need is to tell Milan about our camp and he will go out of his way to ensure that many deserving people get benefitted.” – Camp coordinator

COVID Vaccination Camps:

In the spirit of Public Private Partnership, EDIT had collaborated with the Health machinery of the respective State Governments, to facilitate the COVID -19 vaccines at the grassroots level. In locations of the country where there are branches of EQUITAS bank, EDIT team collaborated with the government healthcare centres for facilitating the vaccination camps. This project of EDIT was supported by the Opportunity International, Australia and USA . **COVID vaccination has been facilitated for 44.62 lakh individuals across India.**

Table 25: No. of Covid-19 Vaccination camps - April'21 to March 22 (Source: EDIT)

State	12 to 14 years	15 to 18 years	18+ years	Total
Tamil Nadu	313	534	32,207	33,054
Rajasthan	7	55	529	591
Madhya Pradesh	19	45	569	633
Maharashtra	0	343	3,398	3741
Haryana & Punjab	0	71	598	669
Chhattisgarh	0	84	819	903
Gujarat	0	60	634	694
Karnataka	49	130	2,629	2,808
Grand Total	388	1,322	41,383	43,093

Stories of Success -Fruitful Partnership

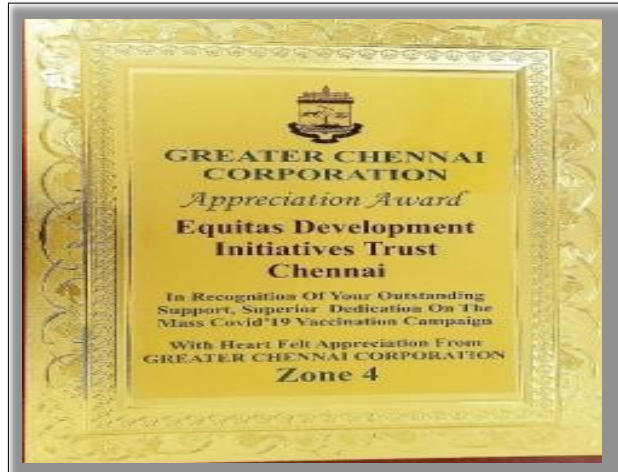
"I am Dr. Senthil Kumaran, Super-specialist in Manian Medical Centre - a Critical Care Emergency hospital, based at Erode. We have been partnering with EDIT for special and general medical camps for the underprivileged populations since 2019. We have a target of 200 medical camps in year. We participate as a team of specialists such as general medicine physician, orthopedic specialist, gynecologist, pediatrician, etc. along with a team of nurses and physiotherapist. We give importance for lifestyle disorders, heart ailments, diabetes, and hypertension screening. In the special camps we specifically do screening, diagnosis, and consultation.

We also conduct special camps for ENT, dental, respiratory, orthopedic issues, etc. The camp coordinator from our Hospital closely works with the CSR officer of EDIT and will follow up with the those identified with medical condition and require continuous treatment. These persons are given free consultation at our hospital. For those who could not afford to buy medicines we give them physicians samples and garner financial support through NGOs who are associated with us. We ensure that those who attend our camps are given holistic services. It has been a very satisfying collaboration with the EDIT CSR Team, and we are indeed very happy about it."

Table 26: No. of Covid-19 Vaccination camp beneficiaries - April'21 to March 22 (Source: EDIT)

State	12 to 14 Years	15 to 18 Years	18+ Years	45+ Years	Total
Tamil Nadu	37,510	63,750	18,76,633	12,47,351	32,25,244
Rajasthan	572	7,610	58,695	32,910	99,787
Madhya Pradesh	2,210	5,775	44,769	33,582	86,336
Maharashtra	-	35,982	2,67,136	1,47,825	4,50,943
Haryana & Punjab	-	12,890	67,290	39,064	1,19,244
Chhattisgarh	-	9,000	61,993	40,298	1,11,291
Gujarat	-	6,046	53,935	39,760	99,741
Karnataka	7,800	17,060	1,54,064	91,219	2,70,143
Grand Total	48,092	1,58,113	25,84,515	16,72,009	44,62,729





Appreciation Award from the Tamil Nādu Government for the Covid Vaccination Campaign



Honorable Chief Minister Tamil Nādu visiting the for Covid Vaccination Camp conducted by the government in association with EDIT at Kolathur, Chennai



Sugam Clinic

Access to comprehensive, quality health care services is important for promoting and maintaining health, preventing, and managing disease, reducing unnecessary disability and premature death, and achieving health equity for all. Access to health services means "the timely use of personal health services to achieve the best health outcomes.

To contribute to a healthy society, EDIT runs health a Sugam Clinic at a place called Gowriwakkam enroute Velachery to Tambaram, Chennai. The land for the hospital was donated by Sringeri Sharadha Mutt to Equitas Bank about 9 years ago. Currently, there is a multi-specialty hospital being constructed in the land. The Sugam Hospital which was earlier functioning here is relocated to a temporary premises in the adjacent building.

The main aim of Sugam Clinic is to provide immediate and low-cost, cost-effective healthcare treatment to the underprivileged sections of the society. The clinic functions from 10a.m. to 1 p.m. except on Sundays and on festival days.

In the pre- covid days about 20 to 25 patients were treated per day. There are about 50 families who are regular clients. Currently, there are around 10 to 15 walk-in patients in a day. Only Rs.30 is charged for the doctor's consultation. Along with medications and basic investigation the patient pays around Rs.150. There is also a nebulizer machine to relieve breathing congestions for asthma patients. About half of the patients complain of co-morbidities associated with alcoholism, and mostly suffer from gastritis. They are given a drip and other related medical care. This treatment costs around Rs. 400.

What happens in a Sugam Clinic?



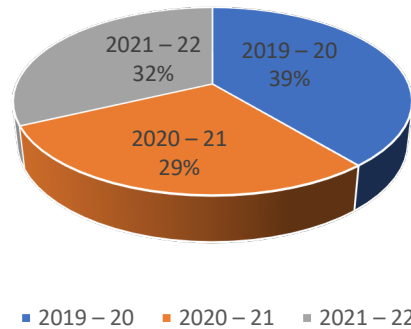
The role of the EDIT team:

1. To facilitate the mobilization of the local community to the camp.
2. Sharing the date, time, and venue to the local community members through the women microfinance groups.
3. At the campsite, organizing the queue by providing tokens, maintaining social distance, and providing free facial masks and sanitizers.
4. In pockets of communities where there was resistance about the vaccination, members of the EDIT team allayed the fears and misconceptions and motivated them to undergo the vaccination.
5. The EDIT members also took the role of reminding the defaulted community members who have not taken the second dose on the due date.

Table 27: Patients treated at Sugam Clinic
(Source: EDIT)

Years	2019 – 20	2020 – 21	2021 – 22
Number of Patients treated	3,771	2,802	3,096

Figure 31: Patients treated at Sugam Clinic year wise
(Source: EDIT)



Kairasi Doctor – An Asset to EDIT

“I am 83 years old. I am working at Sugam clinic since its inception. Earlier I was working in the Southern Railways for 35 years. I am passionate about serving the people. I consult around 15 patients every day and love talking to them.

We generally get patients for general health complaints and diabetes, hypertension, asthma, morbidities associated with alcoholism, smoking etc.

I am a basically an ophthalmologist, but I do general practice. I have my own share of medical problems such as diabetes and hypertension. I have trained my personal car driver to assist me in work. We have a freedom of work in this clinical setting.”



– Dr. Sundar Kumar, Medical Consultant



11.3.1 Relevance

EDIT strives to contribute to a healthy society by conducting regular medical camps and running Sugam Clinic . General Medical camps, Eye Camps, Special Camps and other camps are spread over the service areas of the Equitas Bank . EDIT aims to cater to the health needs of the client base of the bank. Though EDIT works in Tamil Nadu, Maharashtra, Gujarat, Karnataka, Rajasthan, Haryana, Punjab, Chhattisgarh and Madhya Pradesh, the activities vary depending upon various factors. Their work is more widespread in Tamil Nādu and Maharashtra.

Despite the government and private medical institutions available in Tamil Nādu and Maharashtra, the participation of the community at the various camps and walk-ins to the Sugam Clinic indicates that they are useful and relevant to the community that EDIT has been supporting.

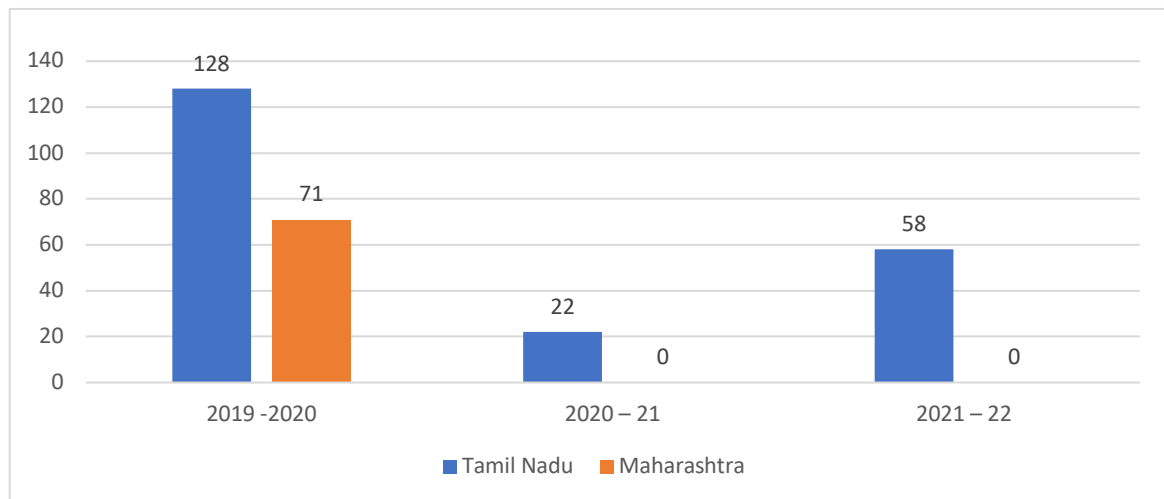
Eye camps with follow activities of providing spectacles and corrective surgeries are highly relevant to the underserved communities. Screening camps for diabetes, hypertension, dental problems, ENT, cancer, etc., are also very relevant to the needy populations.

Sugam Clinic is positioned in the area where Medavakkam Urban Health Centre is located about 2.km away. There are private hospitals/clinics within 0.05 radius of Sugam Clinic. The very fact that Sugam Clinic enjoys the patronage of about 50 families shows its popularity.

11.3.2 Effectiveness

One of the indicators of effectiveness is the identification and referral of those patients attended the health camps for further higher and tertiary care such as surgical interventions.

Figure 32: Surgery Support Provided State wise (Source: EDIT)



Beneficiaries Speak

*“I am a driver. My home is about 2 km from Sugam Clinic and regularly avail treatment here. It is also called as “Thatha Aspithri”. When compared to other hospitals, Sugam Clinic is cost effective. Here we pay around maximum of Rs.150 to 200 for consultation, investigations, and medicines. In other private hospitals we have the spend around Rs.800 for the same treatment. I was offered medical treatment during the COVID 19 lockdown at Sugam clinic with good care and concern. On the contrary when my friends approached some private hospitals in the neighbourhood, they were shunned away by the watchmen asking them to go to Government hospitals. We are grateful to Dr. Sundar Kumar and the staff for their dedicated services”– **Thanasingh, School Bus Driver, Medavakkam.***

“I am a building contractor at Medavakkam which is located about 2 km away from this clinic. About 6 years ago I met with an accident and my feet were badly wounded. I am also a diabetic for the last 10 years. Initially I took treatment in other private hospitals, and it was costing me Rs 1,000 per day. I was running short of money. At the Medavakkam Urban Health Post, I had to wait for a long time and my work was affected. Hence, I decided to come to Sugam Clinic and took treatment as an outpatient.

Shortly I could notice a significant improvement in my health. The wound healed completely, and I spent less than 250 Rs. per day. The doctor of Sugam Clinic is a lucky Doctor. I bring in all the contact workers working in my site to Sugam Clinic. For seasonal ailments and other related medical issues, it costs around 150 Rs. for treatment. We have an immense satisfaction for the cost-effective care at Sugam Clinic. “

–Utrrapadi, Building Contractor, Injambakkam.

11.3.3 Efficiency

EDIT spends Rs.2,000 for each Health camp. The amount is largely spent to arrange refreshments for the medical team and sometimes to rent the necessary furniture. The medicines (if given), transport of the referred patients and the surgery costs are borne by the hospital /medical institution partnered with. Hence, for any direct medical needs EDIT does not spend any money. Utilizing existing resources by leveraging them is laudable.

Table 28: Funds spent and generated at Sugam Clinic (Source: EDIT)

Particulars	2019-2020	2020-21	2021-22
Amount Generated by Sugam Clinic	8,01,470	6,37,530	10,85,200
Amount Spent for Sugam Clinic	10,54,360	7,48,386	10,43,861
Excess over Expenditure	-2,52,890	-1,10,856	41,339

The clinic shows a net deficit of Rs.2,52,890 in 2019 - 2020; to 11,0856 in 2020-2022; and excess over expenditure of Rs.41,330 in 2021-2022. This shows that Sugam Clinic is being run with a cost efficient and sustainable manner. If this trend continues this project can become self-sustaining in the long run.

11.3.4 Sustainability

EDIT has been successfully networking with multifarious private hospitals to bring the medical services to the doorstep of the community. A good partnership in which there is a symbiotic relationship is in place stands testimony for the number of health camps EDIT has conducted. Though camps have their positive outcome, increasing the health seeking behaviour of the community members is the key to any health intervention. Simultaneously, targeted efforts towards prevention of diseases and disorders will pave way for sustainability. EDIT's objective to contribute to a healthy society will therefore need to be strengthened.

11.3.5 Social Impact

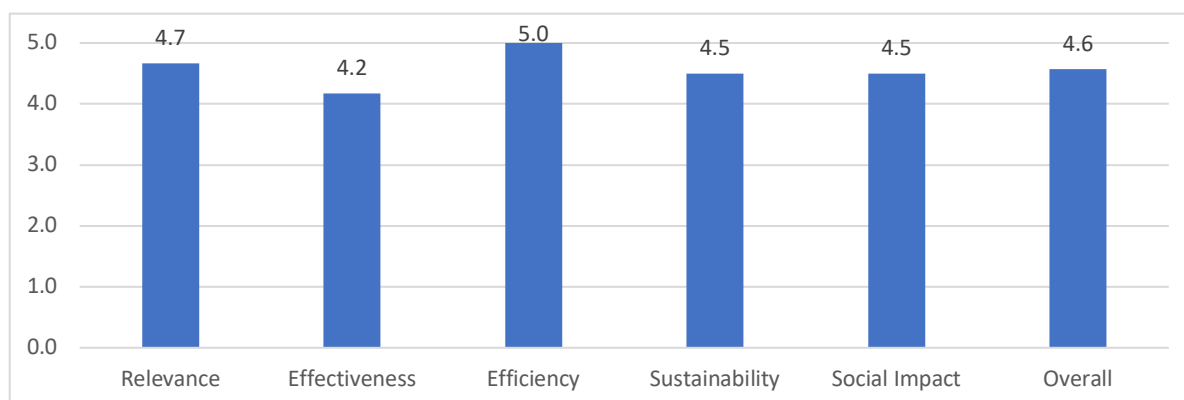
EDIT has ensured better life to the target communities. Various indicators were evolved to assess impact of EDT support based on the REECI framework.

Table 29: REESS Ratings – Health

Process Indicators	Overall Average
Relevance	
Caters to beneficiaries from socially, economically underserved communities	4.5
Real need for the project in the area	4
Beneficiary receptivity to the Health Camps and Sugam Clinic	5
Location of the Health Camps and Sugam Clinic	4.5
Adherence to Equitas CSR policy	5
Adherence to UN SDG	5

Process Indicators	Overall Average
Average Relevance Rating	4.7
Effectiveness	
Beneficiaries have undergone complete treatment	4
Beneficiaries educated to take care of themselves after treatment.	4
Improved information levels on the illness /diseases that affected them	4
Beneficiaries referred for need based tertiary care and surgical interventions	4.5
Improved health and contentment levels of beneficiary	4.5
Average Effectiveness Rating	4.2
Efficiency	
Cost-effectiveness of the project	5
Ability for beneficiaries to pay at Sugam Clinic for the treatment package	5
Identifying the right beneficiaries for continuum of care.	5
Time taken for referring guiding the beneficiaries for tertiary care and surgical interventions	5
Average Efficiency Rating	5
Sustainability	
Networking with private hospitals and medical institutions	4.5
Leveraging beneficiary's own funding sources	4.5
Average Sustainability Rating	4.5
Social Impact	
Impact of project/programme on community members	5
Control on unintended impact of project/programme	4
Preventing avoidable blindness	4.5
Better health for communities leading to longevity of life	4.5
Average Social Impact Rating	4.5

Figure 33: REESS Ratings - Health



11.3.6 Observations/Recommendations

Parameters	Observations	Recommendations
Dependency on the Camps by the Beneficiaries	Some beneficiaries wait for the next camp to be organised by EDIT for investigation and consultation	It is highly recommended that EDIT should sensitize the beneficiaries to increase their health seeking behaviour and take treatment on their own. Efforts should be taken to link them with the local private/government hospitals.
Information gaps on medical care.	There is a need for beneficiaries to share their personal problems regarding mental health, stress, etc.at the time of visiting the camp	Personnel at the screening desk to talk to the beneficiaries and offer psycho-social support, if necessary.
Increased Alcoholism and Drug abuse in the community	Increased drinking, smoking and use of narcotic and other drugs in the community	EDIT can organise Awareness and Education camps on Drug Addiction and ways and means for prevention. To motivate those affected to seek medical and professional help. EDIT can collaborate with NGOs like TTK hospital and others who are pioneers in the field.
Prevention Health	Knowledge on healthy lifestyle can imparted. The beneficiaries waiting time at the campsite can be utilised for health education.	Following aspects can be part of food safety education: Health charts could be displayed at the health camp locations

11.4 : Job Placements

Objective 4: To facilitate suitable job opportunities for the youth.

Job fair is a very innovative and successful project of EDIT. The beneficiaries are not only the youth from the families associated with the Equitas Bank but the communities beyond. The Centre for Monitoring Indian Economy, a private organization (CMIE), estimates that India's unemployment rate will be 6.50% in September 2022. It is 7.70% in urban India whereas only 6.00% in rural India. Since 2014, EDIT has been committing itself to bring together the potential job seekers and the employers on the platform of job fairs. Initially this initiative which was launched in Tamil Nādu was gradually spread to the other states where Equitas Bank operates.

The job fair organized by EDIT is a recruiting event in which employers and recruiters meet with potential employees and where job seekers find more about job openings with potential employers. 1,25,541 lakh youth have attended the job fairs conducted during 2020-2021.

Job Fairs

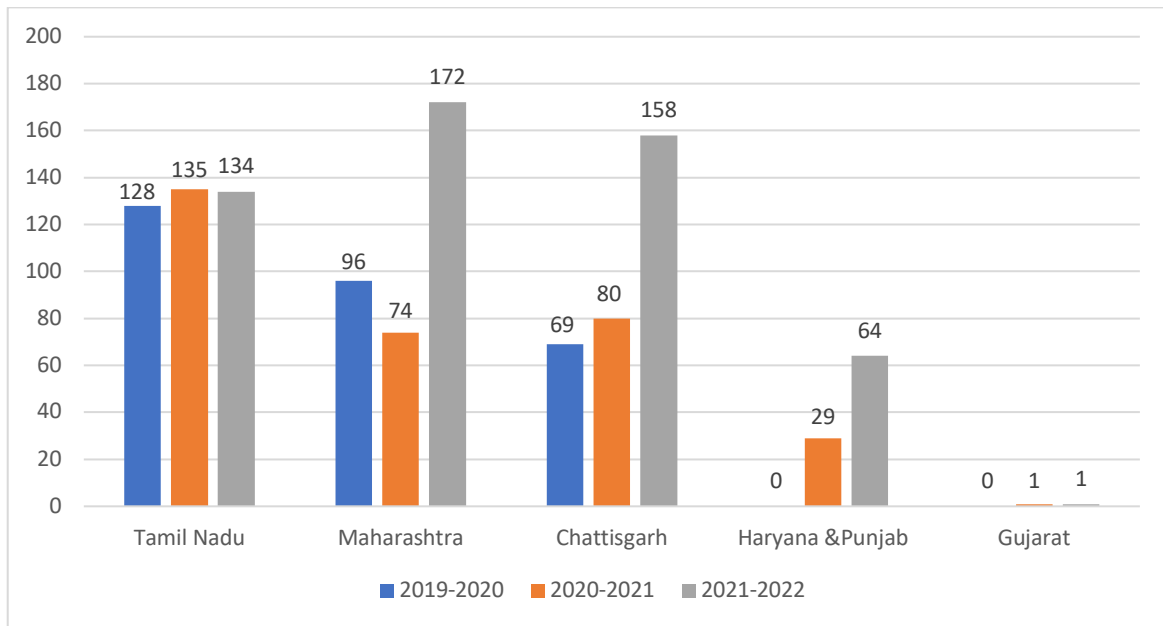
- Job fairs are entirely conducted with support of sponsors and collaborators identified by the EDIT team.
- EDIT collaborates with NGOs, CBOs, Service organizations such as Rotary, Lions or Police Boys Club, Friends of Police etc. for sponsoring the Job fair.
- The venue is mobilized free of cost by the sponsoring organization who also spends money for publicity, refreshment for the placement personnel, inaugural event arrangements, necessary furniture, audio system, drinking water for the candidates etc.
- EDIT takes responsibility for providing the required manpower to conduct the job fair.
- Persons in the age group of 18 to 35 years with a minimum qualification of 8th standard are the target audience for the job fairs.
- Communication about the job fair is mainly distributed through the Equitas Bank employees. The women of the microfinance group play a key role in disseminating the details to the immediate community. Publishing of advertisements in newspapers and social media are also done.
- Brochures inviting the youth for the job fair are also kept in the newspapers distributed in proximity of the venue where the event is planned.
- On an average 50 to 60 placement agencies and 500 to 1,000 job seekers participate in each Job fair. Sometimes the numbers have reached 3,000 or more.
- The job fairs are conducted mostly on Saturdays from 9 a.m. to 3 p.m.
- Around 3 job fairs are held in a month in Tamil Nādu.

During the covid lockdown phase EDIT organized online job fairs through a virtual platform which allows employers to speak with potential employees. Depending on the platform used, a virtual career fair may include services such as video, live chats, downloadable material and more. After having applied online to positions, youth have also tried their luck with in-person job fairs.

Beneficiary Speak

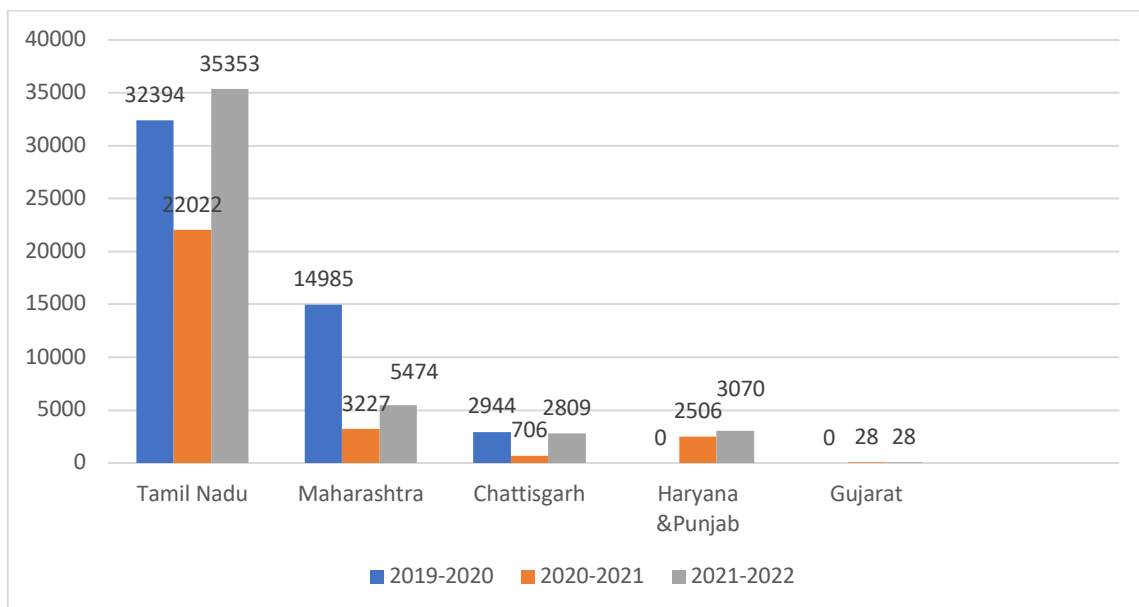
“It is a great effort on the part of Equitas Bank who has helped youth like us to find a suitable employment. This job fair has enabled me to meet versatile employers and understand the market needs.”

Figure 34: Details of Job Fair held (Source: EDIT)



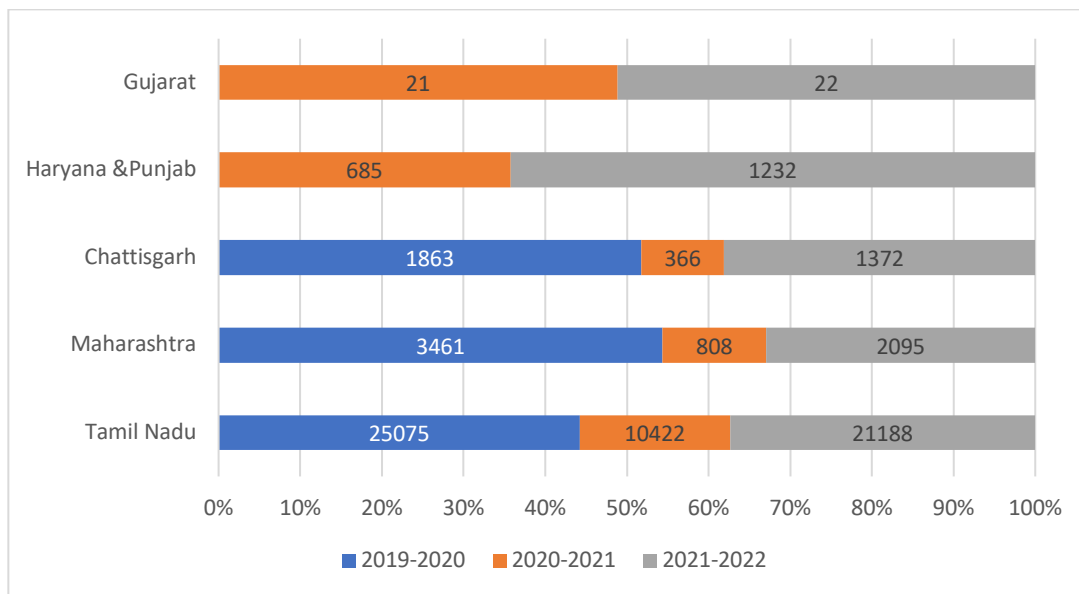
As in the previous years, Tamil Nādu had conducted maximum number of job fairs numbering 397, followed by Maharashtra, Chhattisgarh, Haryana, and Punjab. Gujarat conducted only 1 job fair during the period 2019 to 2022.

Figure 35: Job Fair Attendance (Source: EDIT)



During the period 2019 to 2022, 89,769 persons have attended the job fairs in Tamil Nādu, 23,686 from Maharashtra, 6459 from Chhattisgarh, 5576 from Haryana and Punjab and 56 from Gujarat.

Figure 36: Number of people shortlisted for interview (Source: EDIT)



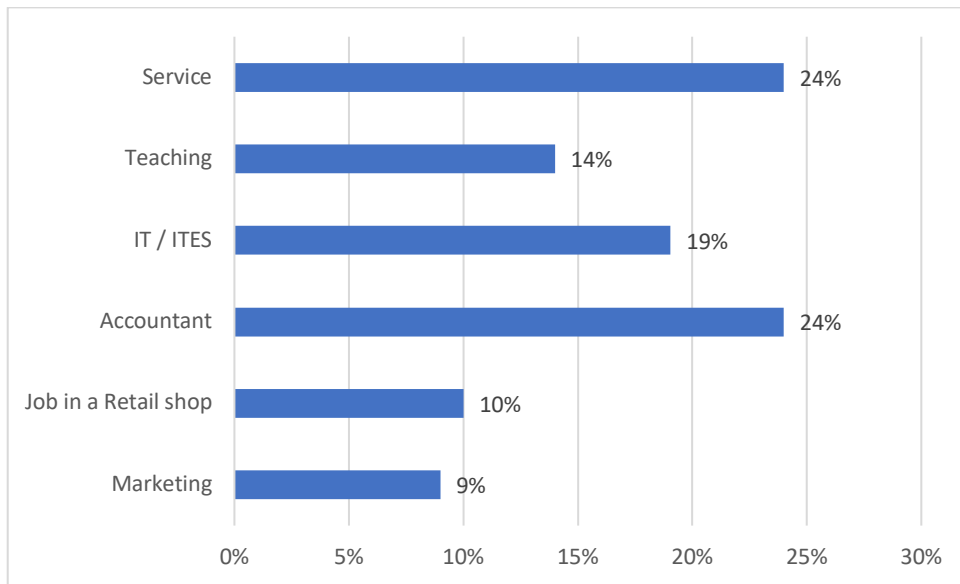
56,685 (63%) persons in Tamil Nādu, 6,364 (27%) in Maharashtra, 3,601(56%) in Chhattisgarh, 1,917 (34%) from Haryana & Punjab and 43 (77%) in Gujarat were shortlisted for interview.

Profile of those placed in jobs after attending the Job Fair :

- 71% are Post-graduates in Arts or Science, 23% are Engineering graduates.
- Almost all have heard about the job fairs through their friends.
- 89% of them had attended one job fair while and 6% have attended 3 job fairs.
- 97% opined that the main intent of attending the job fair was to get a better job than the present one they were employed in.
- 71% agreed they attended to know the industry’s requirements and 51% said they just wanted to get an experience of attending an interview.

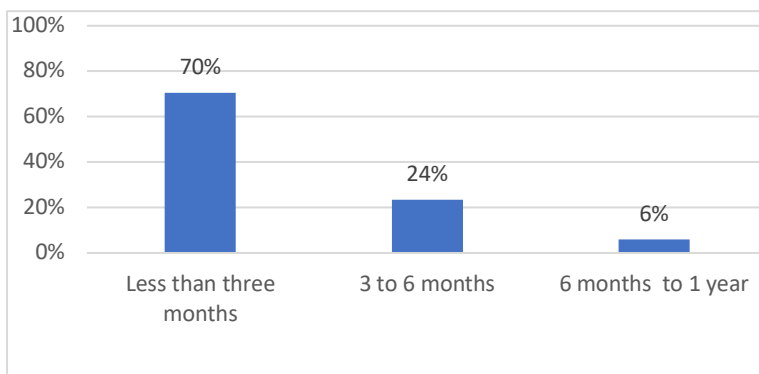
“On behalf of EDIT, we carry out immense work to organize each job fair. Over the years we have built a network of sponsors and potential employers from the market. Our women microfinance groups and functionaries in each branch take systematic effort to disseminate information about the job fair and encourage the youth in the community to participate.” - Gunasekhar, CSR Manager, EDIT

Figure 37: Current employment status of Job Fair attendees (Source: Survey)



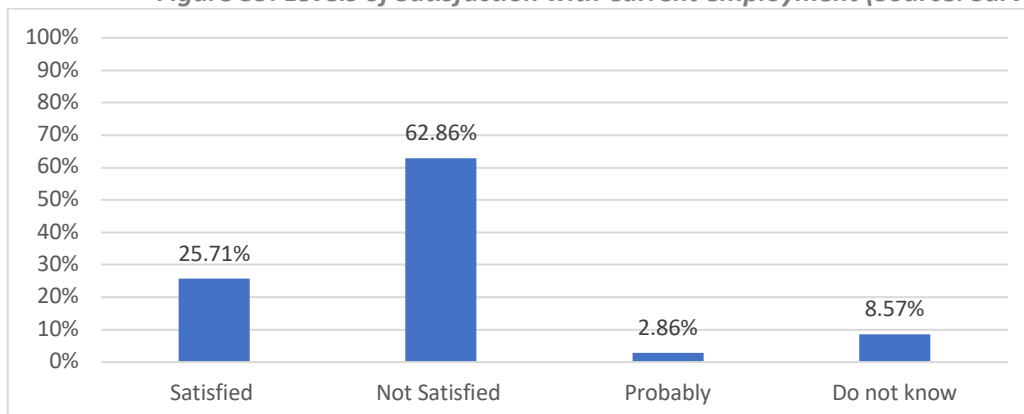
About 19 % are employed in IT /ITES sector and another 24 % in services, 14% in teaching and other fields.

Figure 38: Duration of the Current job (Source: EDIT)

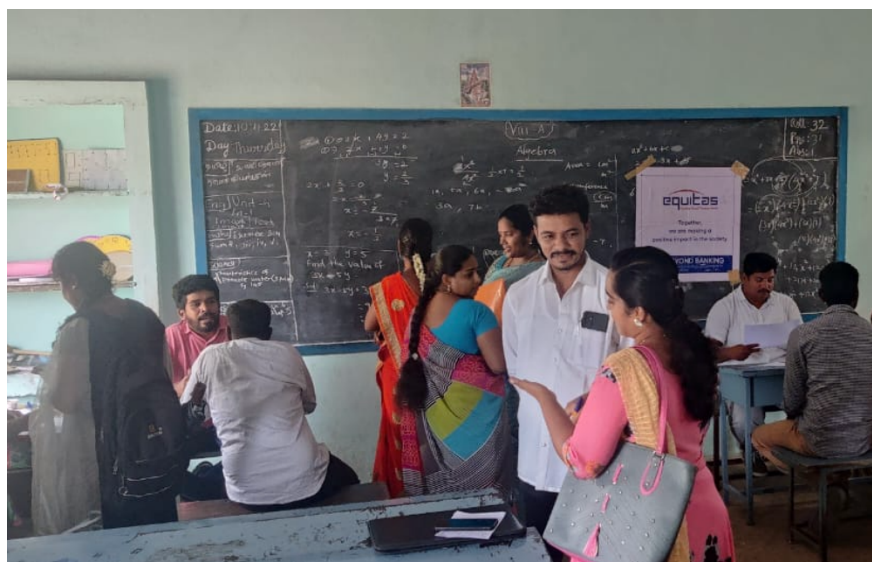


Only 6 % worked for 6 months to 1 year in the company they were recruited. 24% of them worked for 3 to 6 months and 70% were able to work for less than three months only.

Figure 39: Levels of Satisfaction with Current employment (Source: Survey)



26% expressed satisfaction in their current employment.



Interviews carried out in Job Fair



Job Fair Attendees with job Offer Letters

Beneficiary Speak

“I live in a village in Trichy district. Through the Equitas Bank organized Job fair , I got a good job in Trichy . I was quite excited to get a good offer. But my parents refused me to go to Trichy and join fearing my safety and security” – a woman Candidate .

Long Association with the EDIT Job Fair

“I was working in Airtel about 7 years ago and had known about Equitas Bank since then and had been participating in their Job fairs. Now I am in HDFC bank for last one year. I have a good personal relationship with Mr. Guna and his team, and I continue to collaborate with them for HDFC too. In our experience, 50 % of the candidates recruited at the Job fairs, continue to work with us for a period of one year or more” - Placement Officer, HDFC Bank

“We are a pan India hiring agency using video-based platform for service delivery and vendor management for manpower. At Equitas Job fair we identify potential candidates and match them to the industry requirements. We train them to make video resumes and get the same to scrutinize them and match them with company’s profile. We call them for a technical Interviews and a job offer is issued to them. The hiring is fair and fast. Our entire skill building programme for the candidates are free as it done as part of our CSR activities. Even before 7 years ago when I was working in TVS as a placement officer, I was associated with Equitas Job Fair. I continued the collaboration with them which has greatly supported in our business” -HR Manager Zaphire Technologies

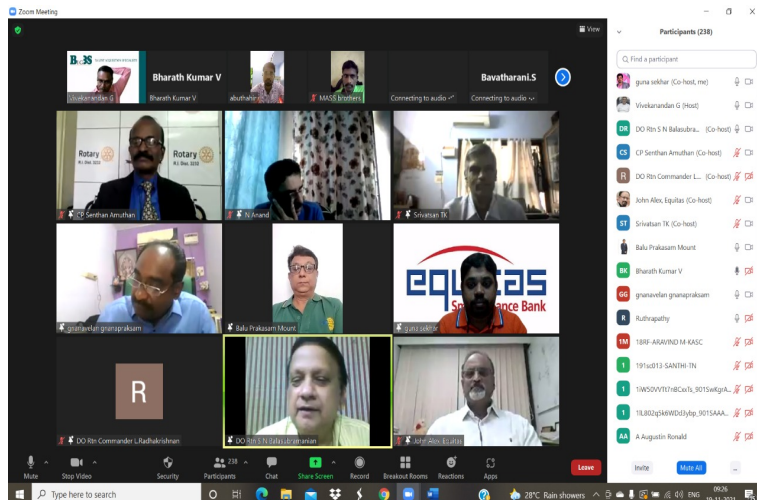


Table 30: Placement Partners: (Source: EDIT)

States	Number of Placement Partners		
	2019-20	2020-2021	2021-22
Tamil Nadu	108	113	102
Maharashtra	36	40	36
Chhattisgarh	8	9	11
Haryana & Punjab	NA	12	15
Gujarat	0	3	4

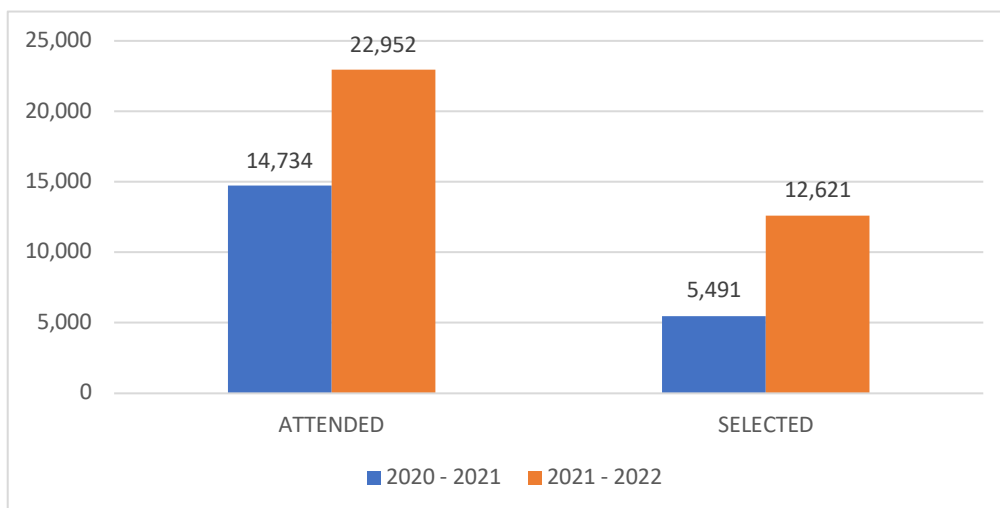
Virtual Job Fairs

COVID-19 Pandemic severely affected jobs worldwide and majorly people from economically weaker sections. 81 million jobs were lost as COVID-19 created turmoil in Asia-Pacific labor markets according to International Labor Organization in 2020.

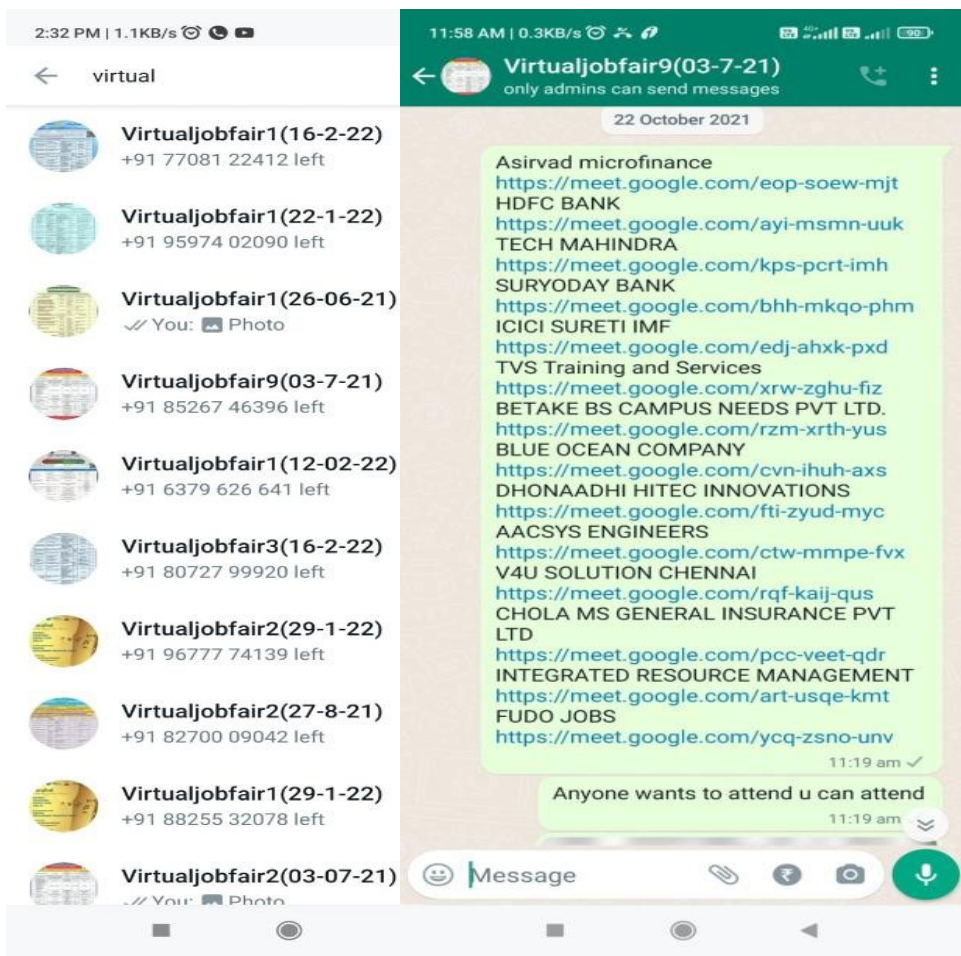
Industrial sector was shutting down, reduction of working hours, wages were cut, people were migrating to their native locations because of the lockdown, many companies started laying off massive number of employees and pushed millions of working-class people to a state of poverty.

In this context, virtual job fairs organized by EDIT was an excellent opportunity to meet recruiters from leading Organizations during the pandemic without the need to travel. The impact of the crisis surged underemployment and Equitas Virtual Job Fairs concluded that there are virtually no limitations to what EDIT can accomplish.

Figure 40: Virtual Job Fairs -Details of those Attended and Selected (Source: EDIT)

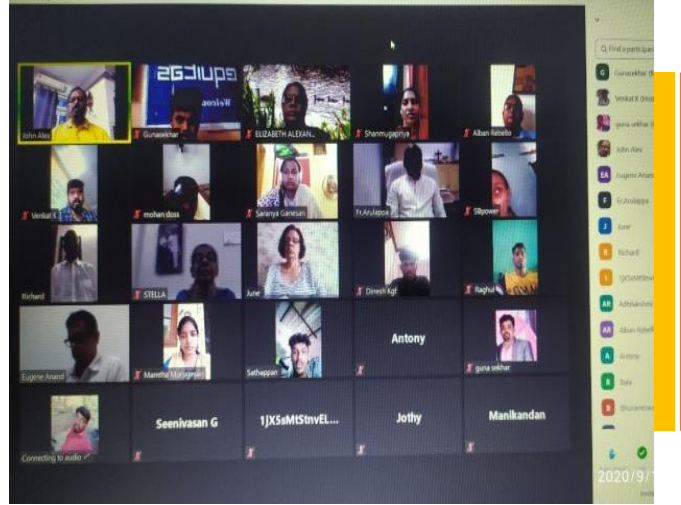




VIRTUAL JOB FAIR – PROCESS INVOLVED



Virtual job fairs are a platform where employers and job seekers meet to explore job opportunities based on their needs. Job seekers are given a choice to select companies from the list provided with google meet links are shared for aspirants to attend the interview.

A WhatsApp group was created prior to the virtual job fair to post updates about the inauguration, interview process and google meet links to attend interview. Candidates and Recruiters were kept informed about the whole process through the groups.



JOB FAIR

ஆன்லைன் வேலை வாய்ப்பு முகாம்

JOHN ALEX, ED & CEO, Equitas Holdings Ltd
KRISHNA RADHAKRISHNAN, Founder of WELUR & WUST

Date : 03.07.2021, Saturday, Time : 10.00 am to 2.00 pm

Media Partner: **NEWS 7** Last Date for Registration: 02.07.2021
 Registration Link: <https://forms.gle/mEKf8kJ1hu5Tnoe67>

S.No	Company Name	Qualification/Requirement	Designation	Salary	Work Location	Vacancy
1.	AAVE BARRI-QUEEN COOP	ANY BODIES	RELATIONSHIP OFFICER & TOUR GUIDE	8000-12000	MANJALUR, TAMILNADU, KANNIYAKUMARI, KANNUR, KERALA, ...	05
2.	MASTRA ANAND ALUMINI SERVICES, MADHURAI	DPF OR EQUIVANT CIVIL, MECHANICAL, ELECTRICAL, TRAINERS AT/TECHNICAL, ANY ANY QUALIFIED CANDIDATE	TRAINER, ASSISTANT / OFFICER	8000-12, 20000	MANJALUR, TAMILNADU	05
3.	SAKSHIPOINT BANG	12TH, PCL, DIPLOMA AND UP	RECEPTIONIST	1,0000-10000	ALL OVER TAMILNADU	05
4.	SPRINTERS & PARTNER RECRUITING SERVICES	ANY EDUC., B.E.	RECRUITING OFFICER, JOB EXECUTIVE	1,0000	CHENNAI	05
5.	HR GROUP PVT LTD, HR GROUP BUSINESS, HR GROUP PVT LTD, HR GROUP PVT LTD, HR GROUP PVT LTD, HR GROUP PVT LTD	GRADUATION, PCL, DIP, B.E.	TRAINING	1,0000-10000	CHENNAI	05
6.	ARMANDO MANAGEMENTS LIMITED	GRADUATE DIPLOMA / ANY BODIES	HRSA DEVELOPMENT ASSISTANT / HRSA DEVELOPMENT OFFICER	8000-12000	TRAVEL, COIMBATUR, PONDICHERRY, CHENNAI	05
7.	ORBIT DIGITAL	IT / ANY QUALIFIED	TECHNICAL	1,0000	MANJALUR & NAGER	05
8.	CHILAKARANJALAM FINANCE	12TH/GRADUATE	SALER OFFICER / ASSISTANT MANAGER	1,0000-20000	ALL OVER TAMILNADU	05
9.	MASTRA					05
10.						05

NEWS UPDATE

ஆன்லைன் வேலை வாய்ப்பு முகாம்

கொரோனா ஊரடங்கால் வேலையிழப்பா? பிரபல நிறுவனங்களில் வேலை செய்ய ஆர்வமா? ஆன்லைன் வேலை வாய்ப்பு முகாமில் கலந்து கொள்ள உடனே

<https://forms.gle/mEKf8kJ1hu5Tnoe67>

தளத்தில் பதிவு செய்யவும்

02 JUL 21

11.4.1 Relevance

It is observed that there are very few organizations who are conducting job fairs of such magnitude as EDIT. There are few NGOs such as Magic Bus who identify and mobilize unemployed youth from urban backward settlements in Chennai and Samarthanam Trust for the physically and mentally challenged in Tamil Nadu on smaller scale.

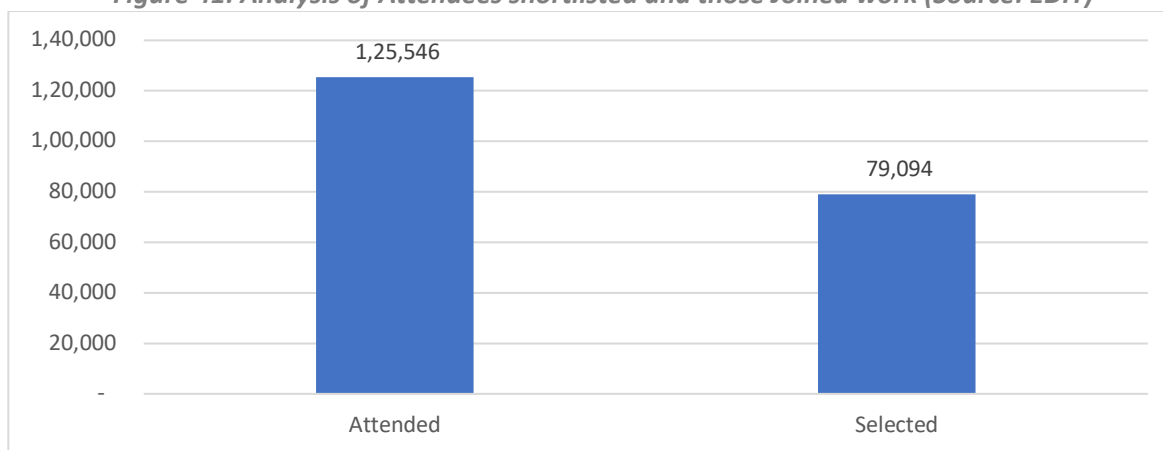
EDIT has been successful in conducting such large-scale job fair reaching out to thousands of young job seekers every year.

11.4.2 Effectiveness

There are sizable numbers of beneficiaries who have been shortlisted with respect to each state where the job fairs are being conducted. This stands testimony to the fact that these job fairs attract potentials job seekers.

The partnership and networking of EDIT with the placement agencies and as well as the sponsorship organization is very strong.

Figure 41: Analysis of Attendees shortlisted and those Joined work (Source: EDIT)



Overall, 63% of job fair attendees have been selected for employment. This proves the effectiveness of the job fairs.

11.4.3 Efficiency

Costs incurred for Job Fairs:

- About Rs.35,000 to Rs.40,000 is being spent by the sponsors for a job fair.
- Publicity (including brochures, banners etc.) – Rs.10,000
- Inaugural Event (Shamiaina, audio system) – Rs. 5,000
- Food and Refreshments - Rs. 20,000 for the placement personnel and participants

The above expenses are wholly supported by the sponsors like Rotary Clubs, Lions Clubs, and NGOs. EDIT only invests the manpower i.e., the efforts of the staff team. Without spending much funds each job fair results in the employment of many unemployed candidates. This job fair is the most cost-efficient programmes of EDIT.

11.4.4 Sustainability

Though the generation of employment or job opportunities is the role of the government and private sectors, EDIT has been doing a stupendous task. Government or private companies have been facing a major handicap in employment generation/provision. In our country, which is also under the impact of current global economic recession, jobs fairs organised by EDIT is a boon for the unemployed and underemployed youths. The need to continue for a very long period is even more paramount.

The need for job fairs is an ongoing necessary intervention. There is a perennial need for the large youth population of our country. With the established partnerships and supportive networking organisations EDIT can continue to leverage need-based support to continue conducting the job fair for years to come.

11.4.5 Social Impact

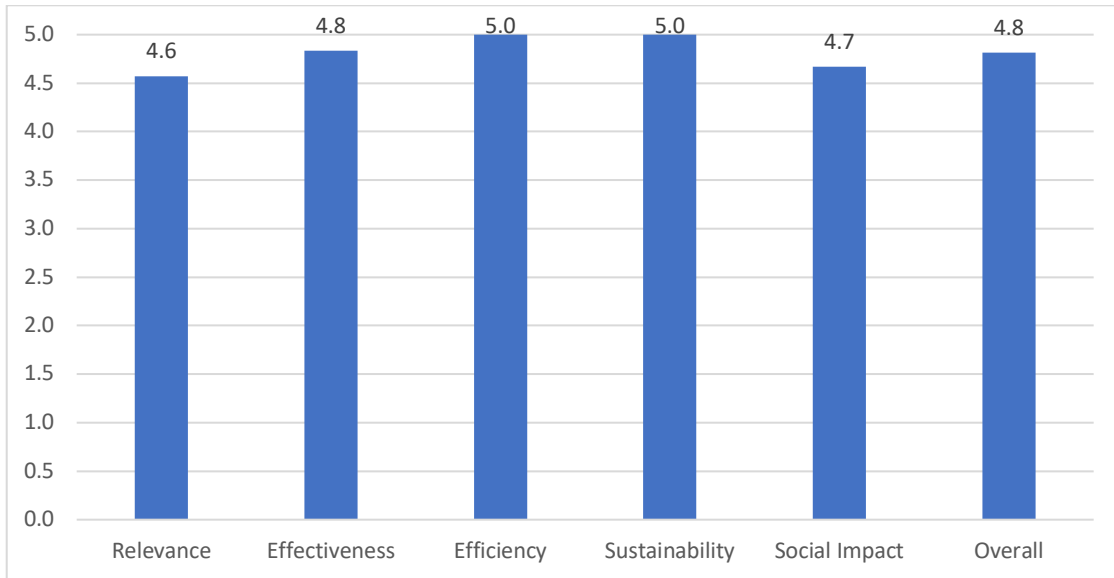
EDIT has also conducted job fairs in collaboration with Tamil Nādu Urban Habitat Development Board targeting the educated youth from the urban backward settlements. This is a conscious attempt to include the socially, and economically underprivileged communities.

Table 31: REESS Ratings – Job Fairs

Process Indicators	Overall Score
Relevance	
Caters to beneficiaries from socially, economically underserved communities	5.0
The programme caters to the beneficiaries from remote areas	4.0
Real need for the project in the community	5.0
Beneficiary receptivity to the job fairs	4.0
Identifying the job seekers for the job fairs	4.0
Adherence to Equitas CSR policy	5.0
Adherence to UN SDG	5.0
Average Relevance Rating	4.6
Effectiveness	
Identification and partnership with Placement organizations	5.0
Identification and partnership with sponsorship organizations	5.0
Numbers of Job fair attendees shortlisted	5.0
Numbers of shortlisted job fair attendees joined the job.	4.0
Communication about the Job fairs to the communities	5.0
Job fairs has achieved its intended target	5.0
Average Effectiveness Rating	4.8
Efficiency	
Cost-effectiveness of the project	5.0
Ability of EDIT team to find complete sponsorship for all the job fairs	5.0
Job fairs conducted as planned schedule	5.0
Average Efficiency Rating	5.0
Sustainability	
Long term ability to leverage support from Placement Partners	5.0
Long term ability to leverage support from Network Partners	5.0
Commitment and Vision of the EDIT team	5.0
Average Sustainability Rating	5.0

Social Impact	
Participation of Women and Third genders	5.0
Participation of rural communities	4.0
Participation of Intellectually and physically challenged persons	5.0
Average Social Impact Rating	4.7

Figure 42: REESS Ratings - Job Fairs



11.4.6 Recommendations

1. EDIT can also organize job fairs at the college campus, located in tier 2 and 3 cities, on an experimental basis for the outgoing students.
2. In addition to the follow-up tele-calling, feedback from Job fair attendees could be obtained at the end of each job fair.
3. EDIT teams in states such as Madhya Pradesh and Chhattisgarh can start conducting job fairs.

Job Placements for Intellectually and Physically Challenged Persons - Including the Excluded

“For ages it has been a tough task for people with various forms of disabilities (both physical and intellectual challenges) to find suitable employment. They do walk in job fairs to identify the potential employers.

EDIT has been collaborating with an organization called Samarthanam Trust who has been partnering with them in most job fairs conducted in Tamil Nādu. Through Samarthanam Trust, in-house training in MS Office, Tally, Photoshop, communication, and soft skills are imparted for two to three months free of cost for the differently abled. Then they are placed in suitable organizations matching their educational and skills. Thus, EDIT job fairs provide equal opportunities for the socially excluded populations.” –Mr. Kumar, Community Mobiliser, Samarthanam Trust

11.5 Birds Nest Project - A Sustained Transition Process for the Homeless

Objective 4: To rehabilitate the pavement dwellers and make them lead dignified lives

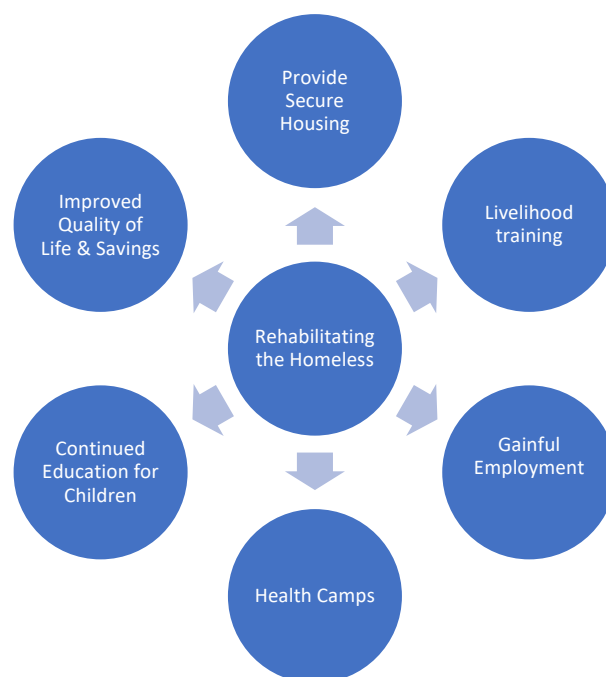
Pavement dwellers are among the most deprived people in urban areas, in terms of living conditions, access to basic facilities, and health indicators. Thousands of homeless, destitute street dwellers live day after day on the sidewalks and pavements of India. Over the last few years, the drastic transformation of cities in the form of various development projects mean that the homeless have been subjected to increasingly frequent evictions, demolitions, and displacement. The homeless are deeply tied to the informal economy of India. It is their contribution in the form of cheap labour that makes the city what it is.

Most women are mostly employed as domestic helps, cooks, earning a meagre Rs 60-70 per day. Men work as construction labourers, helpers in shops and garages, contractual conservancy workers or in the waste recycling industry. Their work is largely informal, irregular, and seasonal in nature with no assurance of a fixed daily income and never enough to save for emergencies. The monsoon season is the worst. With almost no work and no savings, many families starve, in some cases for days. Understanding the problems faced by the homeless people, EDIT initiated the Equitas Birds Nest (EBN) Programme, a comprehensive rehabilitation programme to empower this highly vulnerable segment of homeless families living in the pavements of Chennai city. The programme name, Equitas Birds Nest, draws a parallel between the critical period of support and nurturing that young birds receive in the nest, to what the EDIT team felt was required to prepare beneficiaries to successfully achieve self-sufficiency.

The Equitas Birds Nest programme has an holistic approach in catering to the requirements of the pavement dwellers and transforming, especially the women and children, to become self-reliant and empowered. The primary goal of the programme was to give the homeless people an identity. So, the first step was to shift the identified families from the pavement to a house and provide financial assistance towards rental advance between Rs. 5,000 to 10,000. This enabled the families to have an address proof of residence, which gave them an identity and helped them to obtain Ration cards. The children also were safe and were enrolled in the neighbouring government schools/ balwadis /after-school centres. Scholarships are given to some children to motivate them to continue their education.

The next step was to provide livelihood skills training to the women and help them to start small businesses that would contribute to the household income and enable them to pay the rent further. They were also provided small loans to start their business ventures after the training was complete. EDIT also facilitates employment for the unemployed youth through the Job fairs in companies that require them. Apart from this, regular health camps were conducted to help their families have access to quality healthcare. When their livelihood improves these members became economically active and began repaying small monthly amounts of the financial assistance provided by EDIT. EDIT monitors their progress, and provides these families with whatever support they require.

Key Functions



a) Providing Secure Housing

The Equitas Birds Nest Project has helped mainstream around 2,000 homeless families living in 9 urban slums in Chennai. 532 families were identified and rehabilitated during the period 2019-2022. All these families now live under a safe roof which provides safety for them and their children.

Table 32: Beneficiaries during period 2019-2022 (Source: EDIT)

Urban Backward Settlements	2019-20	2020-21	2021-22	Total
Vyasarpadi	45	20	20	85
Rajiv Gandhi Nagar	15	5	10	30
Korukupet	45	15	15	75
Pencil factory	30	10	10	50
Kallarai	25	10	15	50
Magis garden	25	5	12	42
BV Colony	35	10	10	55
Mullai Nagar	20	5	10	35
Stanley Nagar	25	3	10	38
Triplicane	53	5	14	72
Total	318	88	126	532

Survey Findings

30 families were consulted for the study.

- All the beneficiaries were living in the pavement for a long time; some since their birth, while some could not recollect for how long they were living on the pavements.
- About 93% have shifted to their current houses directly from the pavement, while the rest had changed their house.
- About 43% of the families surveyed had an average family size of 5.
- About 33% of the families had 3 to 4 children.
- 70% of the children of the rehabilitated families went to school.
- Around 50% were women led households.

Beneficiaries speak

“We are happy to have a roof over our heads. Thanks to Equitas.”

“Now we are protected from rains and cyclone.”

“We are leading a decent life in the eyes of the society.”

“My girl children are safe now. It is such a relief.”

b) Livelihood training & gainful Employment

The EDIT team through its EGK programme has provided livelihood training to the women family members of the Equitas Birds Nest Project. A few have started their own small businesses while some are employed as maids/cooks in the neighbourhood.

Table 33: Details of trainings conducted (Source: Survey)

Details	2019-20	2020-21	2021-22	TOTAL
Trainings conducted	14	11	7	32
No. attended	152	66	72	290
% of women trainees	48%	75%	57%	55%
No: who started small business activities	4	4	5	13

30% of the women beneficiaries surveyed had attended the EGK training. About 22% are earning supplement income through this training. The remaining have found alternate ways of earning their livelihood by engaging in small businesses, domestic works, etc. to enable them to meet the rental expenses after the EDIT support period.

EDIT has identified 80 needy families and granted Corona Samrakshan Loan of Rs.10,000 in collaboration with Arya Samaj Foundation which included a subsidy of Rs.3,000 to women for starting and sustaining small enterprises such small eateries, sale of idly batter, groceries, fruits and vegetables, flowers, saree/cloth, phenyl, scrap, etc. Some have started a tailoring shop.

Beneficiary speak...

“After coming to this house, I can find work as a house maid in the neighbourhood. It would not have been possible before as no one trusted me.”

Story of Hope- Standing on her Own Legs

Shanthy, a disabled woman, has undergone training in Salwar stitching class for 5 days conducted by EGK. She availed an Equitas Bank MF loan and bought a sewing machine that suited her special needs. She engaged in stitching and altering nighties, Salwars, falls for sarees, etc. She also tried stitching Salwars for herself and her close friends and family members. Currently she earns around Rs.600 per month.

“I am going to enrol in a 20-day blouse stitching course this month. I want to start a tailoring shop in my house and be financially independent.”



Arya Samaj foundation has also supported EDIT by providing the women with seed capital to run the business of their choice.

c) Continued Education for Children

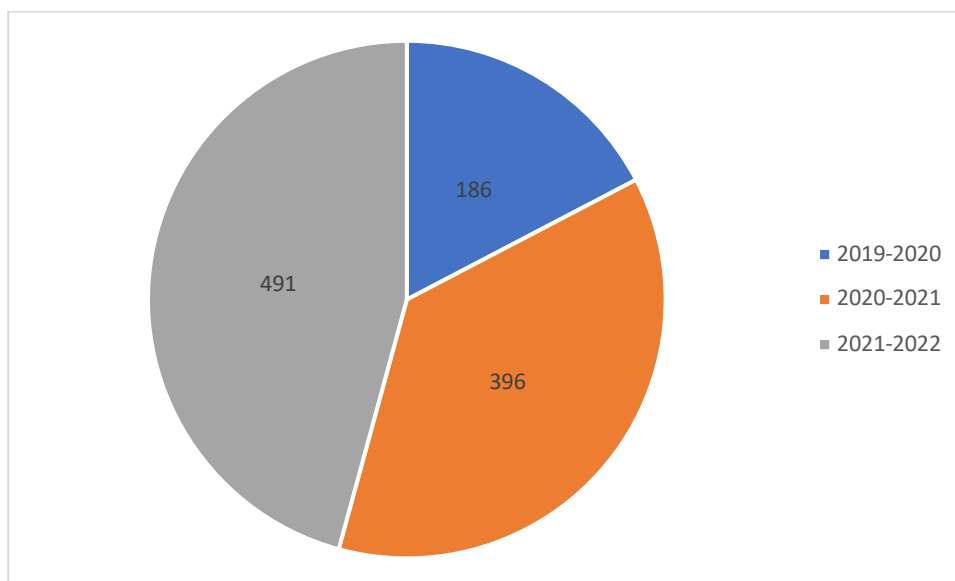
With support of Saraswathi Educational and Cultural and Charitable Trust, 660 children were offered scholarship for children of EBN families through EDIT. The scholarship was given to children studying from KG to graduation and the amounts ranged from Rs. 1,500 to Rs.5,000 depending on the classes in which the children were studying.

Table 34: Scholarship amount class wise (Source: EDIT)

Class	Scholarship Amount
1 to 5	2,000
6 to 8	2,500
9 to 10	3,000
11 to 12	4,000
UG & PG courses	5,000

Table 35: Scholarship beneficiaries during 2019-22 (Source: EDIT)

Type of school	2019-2020	2020-2021	2021-2022	Total
Govt Schools	143	317	387	847
Private Schools	43	79	104	226
	186	396	491	1073

Figure 43: Details of Scholars year-wise (Source: EDIT)

An increase in Scholars has been observed every year. As on March 2022, 40 children have dropped out of school. The major reasons being failure in board examination. Such children are admitted in local tuition centres so that they can pass the specific examinations which they have not cleared.

Story of Hope

Rukmini (13) lives with her parents, Sivagami, and Mari, at Rajiv Gandhi Nagar, an urban backward settlement near Jamalia, Perambur. They were shifted from the pavement about 5 years ago and Rukmini has been provided with a scholarship of Rs.3000 per year for the last three years.

Rukmini is currently studying in the 9th Std. in Govt. HSS, Ayanavaram. She also has a brother, Prem Kumar who is studying in the 5th standard. Her parents work as construction labourers and struggle financially to meet the demands of the family.

The scholarship support is a boon for Rukumini's family. It supports her brother's and her educational needs and both can continue their education without dropping out of school."

d) *HEALTH CAMPS*

EDIT regularly conducts regular eye camps that focuses on the EBN families in the 11 urban backward settlements. EDIT partners with Sankara Nethralaya and Uma Eye Care Vision for this purpose. These camps identify vision related issues and provides free spectacles to those who require them. Besides, the older men and women are screened for cataract, glaucoma, and other age-related disorders. Appropriate interventions in the form of surgeries and vision corrections, and regular follow ups also carried out.

EDIT in collaboration with Chennai Corporation Urban Health Mission organises free camps for the EBN communities on general health and other themes as decided by the government from time to time.

Table 36: Details of camps conducted – Birds Nest Project (Source: EDIT)

Year	Eye Camps	General Camps
2019-20	18	5
2020-21	22	8
2021-22	21	3
TOTAL	61	16

Timely Intervention saves Vision

Iyumbulinathan was living with his mother Chitra and a sibling in the pavement of flower bazar market area for few years. The family was identified by the EDIT team and provided a house in the EBN programme in Mannady Kozhi market area.

When Iyumbulinathan was 13 years old and was studying in the 9th standard in the YMCA Higher Secondary School, his vision began to deteriorate and he was unable to read or write. It was during the same time EDIT organized an Eye camp in the area and his mother brought him for check-up. He was diagnosed of nerve problem related to the retina of the eye which required surgical intervention.

Doctors referred him to Sankara Nethralaya, Nungambakkam for follow up and the necessary eye operation was performed free of cost. His vision was restored!

Iyumbulinathan, who is now studying in the 11th standard, is grateful to EDIT for their timely support and intervention without which he would have lost his vision.

a) Assistance during Covid Lockdown:

During May to August 2020, the peak period of the COVID lockdown, EDIT with support of Rotary Club of Madras 3232 and Saraswathi Educational and Cultural and Charitable Trust distributed supply of essential groceries such as dhal, spices, oil, etc. worth of Rs.1,000 to 2,000 to EBN families. This came as a big relief to them, as they were all daily wage earners and most of their livelihoods were affected by the pandemic.

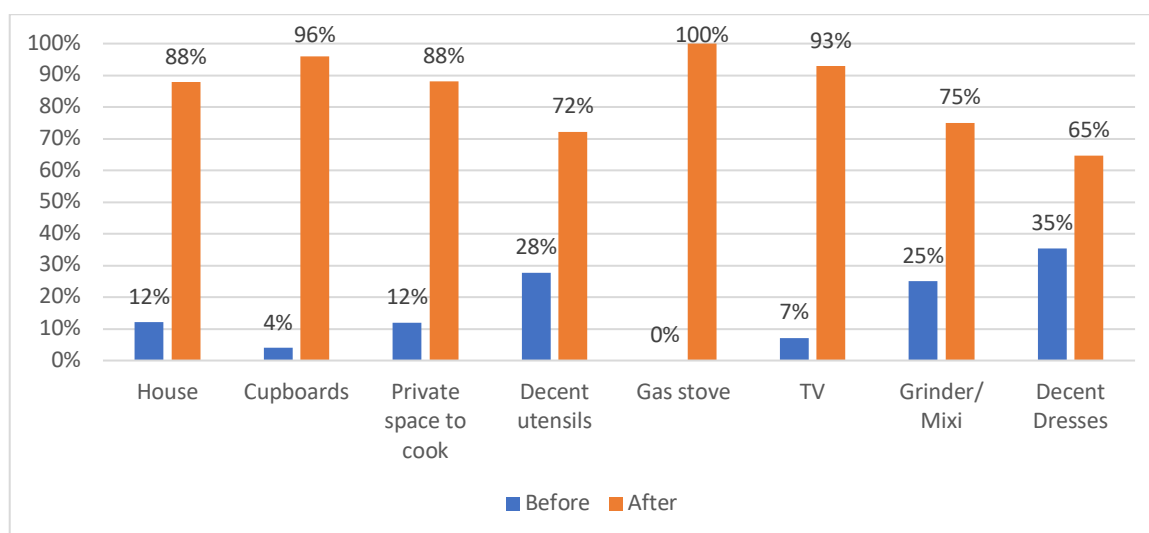


b) Improved Quality of Life

Over 73% of the EBN beneficiaries were able to successfully make their rental payments. This has led to an economically sustainable change among them, and their quality of life has drastically improved. As a result of living in a house, most of the families who couldn't cook on pavements are now preparing their own meals every day.

They also have access to water which allows them to bathe every day, wash their clothes regularly, and maintain a higher standard of hygiene. Most importantly, they have an identity, security, and safety for their children, and are now living a life of dignity and self-confidence. The community that had mocked and ridiculed them earlier are now accepting them.

Figure 44: Amenities at beneficiary's home before and after the EBN



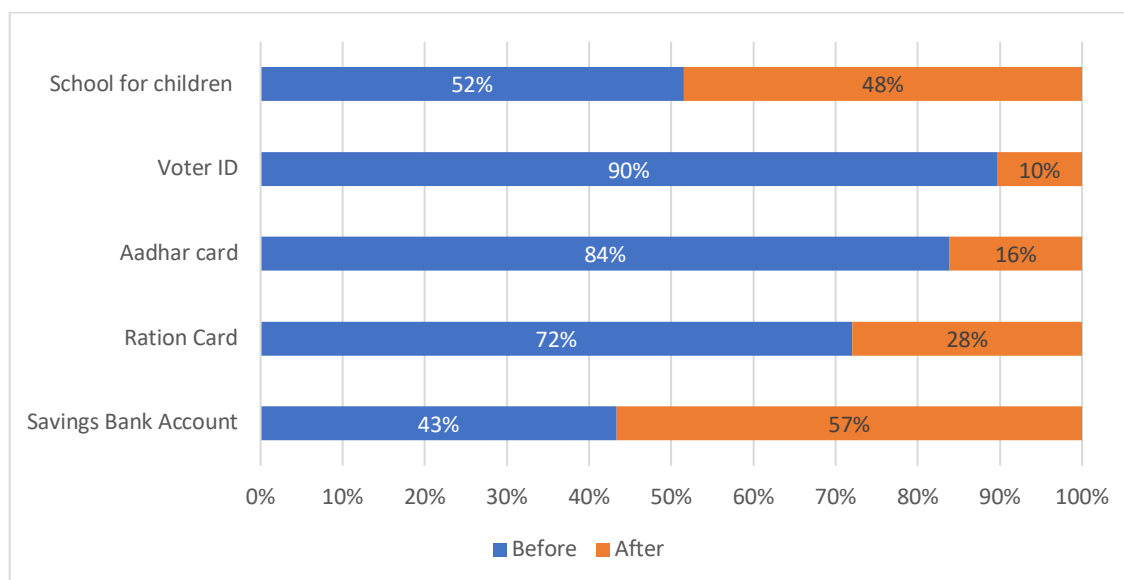
A vast majority of EBN families have acquired most of the amenities such as cupboards, gas stoves, mixers, utensils and even dresses after shifting to a house from the pavement. It was observed that they had acquired second-hand items free of cost or at cheaper rates mostly from their employers.

EDIT staff have also mobilised the items and distributed it free of cost to these families as part of Joy of Giving programme conducted by Equitas Bank.

Table 37: Identity cards available with EBN beneficiaries (Source: EDIT)

Area	Ration card	Aadhar card	Bank a/c
Rajiv Gandhi Nagar	26	24	26
B V Colony	18	15	30
Vyasarpadi	45	30	80
Gandhipuram, Vyasarpadi	6	10	35
Korukupet	16	20	40
Pencil Factory	20	15	22
Apprao Garden Broadway	5	12	22
Kallarai,	18	10	18
Thousand Light	8	8	30
Kannagi Nagar,	15	5	46
Perumbakkam	16	10	75
Kodambakkam	5	6	20
Saidapet	4	5	10
Pallavan Nagar,Chindadripet	22	15	30
Total	224	185	484

Figure 45: Facilities before and after EBN project (Source: Survey)



Around 84% of the families had Voters Id and Aadhaar Cards even when they were living on the pavement. 72% had ration cards and were buying ration items regularly even while living on the streets. Still, EBN focused on those who did not have this identity card/s and facilitated the process.

52% of the children were going to schools and 48% have stated that they are now getting back to schools. The reason for the dip is due to the pandemic.

Story of Hope ...Worker to Owner

Saraswathi's husband Velu is an auto driver. They were living with their son Raghavan on the pavement near Korrukupet Railway station and had a difficult time being homeless. In 2019, Ms.Mageswari, Social Worker of EDIT arranged a house in the group tenements with asbestos roofing and walls, located in the rear of the Korrukupet bridge, for them to live in. Saraswathi received an interest-free loan of Rs.4,000 to meet the advance cost for the house. The couple managed to mobilize Rs.15,000 and identified a second-hand auto rickshaw for sale. They approached Equitas Bank for a loan of Rs.10,000 which was offered at a subsidy of Rs.3,000. They bought the auto rickshaw for Rs.25,000. In one year's time they managed to repay the loan. Velu, is a tee-totaler and a non-smoker, is a very responsible family man. "I am now happy to provide my family with a safe house to live and send my son to school. This happened only because of Equitas!"

Beneficiary speak

"When we were living on the pavement, we were mostly living in front a shop or some establishment. The shop owners never objected to us because we were like security for their buildings. It was a sort of mutual benefiting relationship. They allowed us to use the shop's address for our personal purposes such as Aadhaar cards voter id, bank account etc."

11.5.1 Relevance

The pavement dwellers are the homeless families living on the roadsides in the vicinity of the railway stations, bus stops, and the localities in which the local authorities have provided public toilets. These families continue living there for varying durations of time until they are forcibly evicted. Majority of the pavement dwellers are able-bodied persons. They do not want charity services or temporary relief, instead look for avenues which help them to overcome poverty. They need jobs, want their basic needs to be satisfied and are concerned about their children's education and welfare.

There are other programmes for the pavement dwellers launched by the government such as the Tamil Nādu Urban Habitat Development Board and Night Shelter, but it has its own limitations. The tenements allotted in the TNUHB are often far away from the beneficiaries' workplaces making it a distant dream for EBN families. The night shelters have a target group for old, single men, single women with children, transgenders, etc., mostly provide one meal a day and are dependent on NGOs.

The Birds Nest project has targeted this section of pavement dwellers who when given an opportunity to live in a safe and secure environment are able to get better employment opportunities and provide better education for their children.

An Aspiring Woman Entrepreneur

Thenmozhi (32), hailing from Kumbakonam was living under the Basin Bridge in North Chennai along with her husband and two children. Her husband, an alcoholic died of multiple organ failure few years ago. She was feeling vulnerable after her husband's death as she had young children with her living on the pavement. Her only support was her mother-in-law who lived with her and was running a small idly joint. In 2019, EDIT team offered her Rs.4,000 to meet the rental advance expense for a house in Pulianthope.

As Thenmozhi knew cooking, she wanted to start a roadside idly and dosa shop. Equitas bank offered her a loan of Rs.10,000 with Rs.3,000 as subsidy. She bought a kerosene stove, pan, cooker and vessels besides the rice and dhal with the loan amount.

She makes a profit of Rs.250 per day and runs the roadside stall for 6 days a week. She earns around Rs.6,000 a month and is prompt in repaying her loans. Now, she looks forward to setting up a tea shop and a tiffin centre in a small, rented place. She also wants to buy a grinder and a mixer. She anticipates a bigger amount as loan from Equitas to expand her enterprise and increase her earnings. She is optimistic of a brighter future for the family with EDIT support.

11.5.2 Effectiveness

Around 90% of the beneficiaries consulted were very happy to have relocated to a safer place. All the women opined that they felt safer, secure, and physically comfortable. There was adequate space for all the family members. All of them, especially the elderly, felt that they did not have to face discomfort of open defecation. Women felt more safe and less prone to abuse. The families were also less stressed about attacks from animals like stray dogs, snakes etc.

All the beneficiaries agreed that living in a house was extremely pertinent in increasing their self-esteem. This was particularly true in the case of women and adolescent girls. Staying within the confines of four walls was linked to their sense of self-worth.

Table 38: Status of dwelling place (Source: EDIT)

Srl.No	Location	2019 -20		2020-21		2021-22	
		Placed in Homes	Returned to the Pavements	Placed in Homes	Returned to the Pavements	Placed in Homes	Returned to the Pavements
1	Vyasarpadi	60	2	25	1	30	0
2	Korukkupet	45	3	15	2	15	1
3	Pencil Factory	30	2	10	2	10	1
4	Kallarai	25	2	10	2	15	0
5	Magis Garden	25	1	5	1	12	0
6	BV Colony	35	2	10	1	10	0
7	Mullai Nagar	20	1	5	1	10	0
8	Stanley Nagar	25	1	3	0	10	0
9	Triplicane	53	2	5	1	14	1
TOTAL		318	16	88	11	126	3
			5%		13%		2%

There is a considerable decrease in families returning to the pavements as evidenced from the table above.

11.5.3 Efficiency

EBN is cost effective project. EDIT gives a rental advance of Rs.5000 to Rs.10,000 to the families which is repaid according to their financial conditions. The rest of the amount i.e., 10% of the rental advance amount is borne by the family. Besides, the advance, EDIT gives the EBN beneficiary an interest free loan of Rs.10,000 with subsidy of Rs.3,000 for livelihood support to mostly women in the EBN families.

The educational scholarship programme covers most children in the EBN families.

11.5.4 Sustainability

According to the 2011 Census, there were around 9600 families living on the pavements in Chennai. Since the inception of the EBN in 2008, EDIT had rehabilitated about 2000 families till March 2022. They work as a team of three full-time staff to carry out the process. There is a need to provide homes to the homeless in a quicker process.

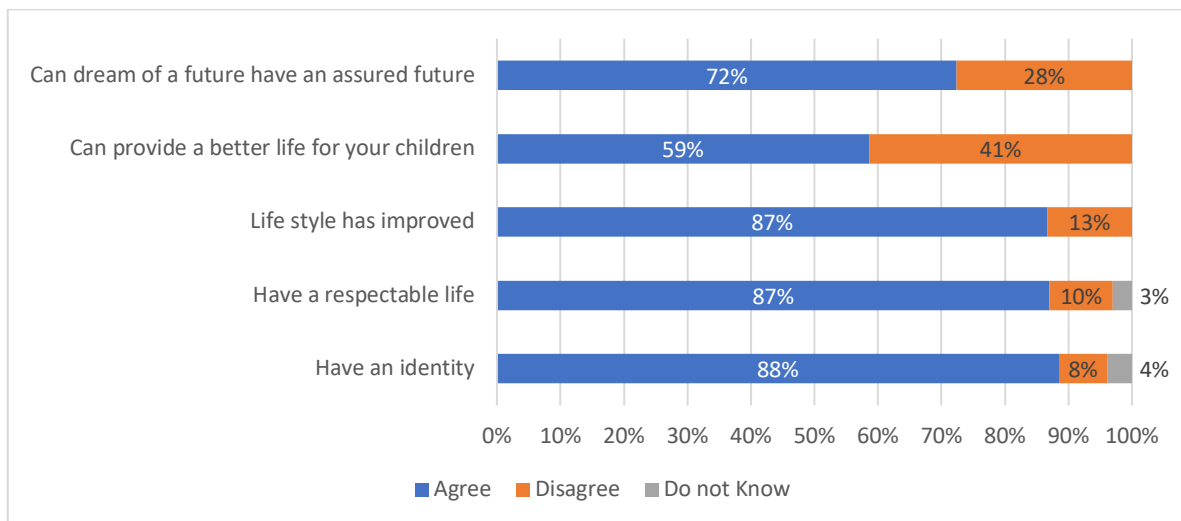
Networking and partnerships with government, other NGOs and CBOs can enable the scaling up of EBN project to the next level.

11.5.5 Social Impact

The social impact of the EBN is measured based on the following indicators:

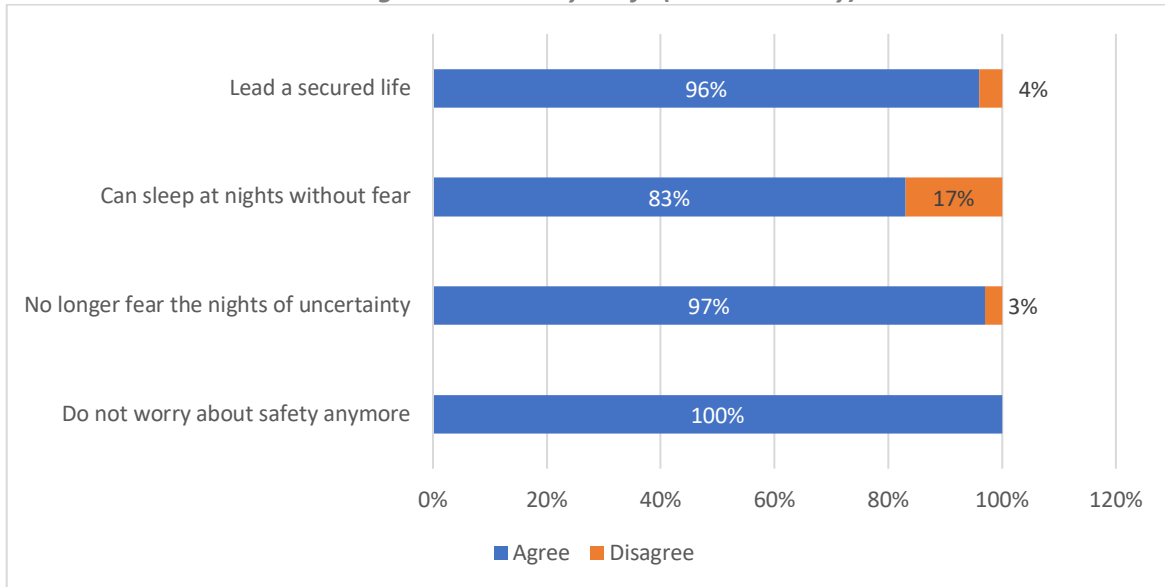
- a) Positive Changes in Life.
- b) Security in Life.
- c) Outcomes in the Livelihood
- d) Quality of Life.

Figure 46: Positive Changes in Life as perceived by beneficiaries (Source: Survey)



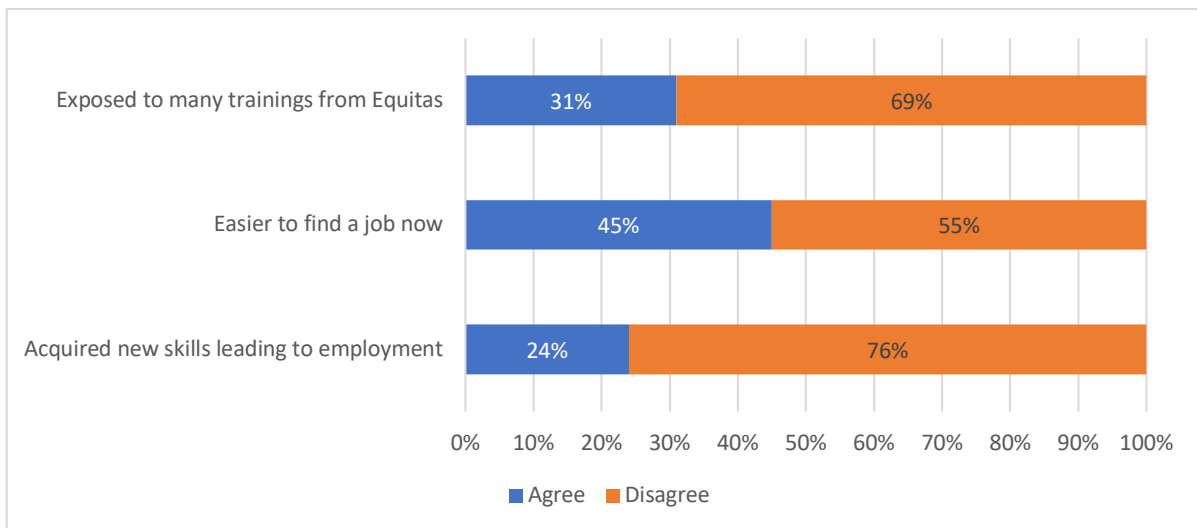
A majority of the beneficiaries have expressed that EBN has impacted their lives in a positive manner. EDIT has provided them a respectable and improved lifestyle with identity and social status. They also admit that they can provide better life for their children and can dream of an assured future. Some of them felt EBN has made them a confident person than before.

Figure 47: Security in life (Source: Survey)



96% of the beneficiaries opine that EBN has made their lives secure. 83% stated that EBN project has certainly reduced the fear of nights and enable them to sleep peacefully. Besides, they are free from the police harassment who may ask them to evict anytime. 97% said that there are no more uncertainties or fear of the nights.

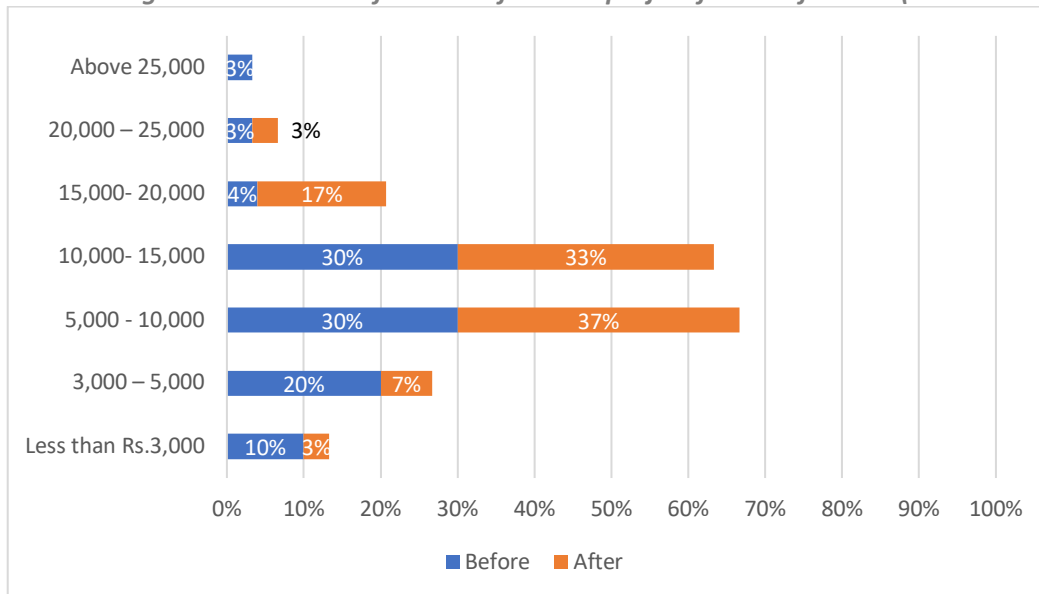
Figure 48: Outcomes in the Livelihood (Source: Survey)



31% of the women are exposed to the EGK trainings and have started earning an income. 24% have stated that they have acquired new skills that would fetch them a job. 45% have agreed that it is easier to find a job after shifting into a house in a newer locality.

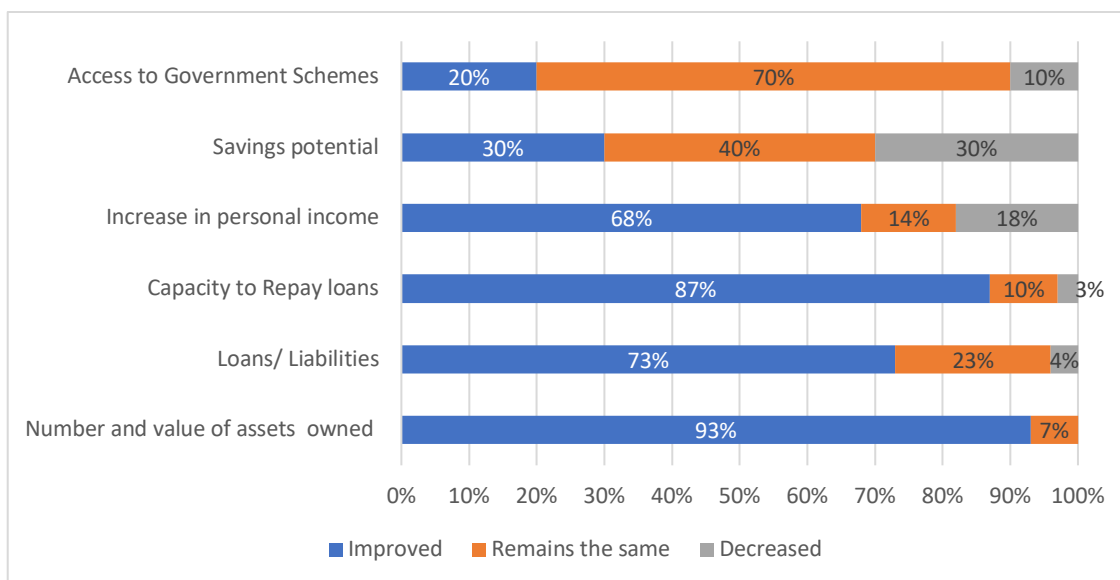
EDIT could focus on the livelihood aspects of the women by imparting suitable training after assessing the needs, interests, and feasibilities.

Figure 49: Income before and after EBN project for beneficiaries (Source: Survey)



For about 87% of the households the average monthly income has increased when compared to income before the intervention. The women in the households have managed to get employed as house maids, jobs in the tailoring units and started small roadside tiffin shops etc.

Figure 50: Economic status of beneficiaries - Before and after

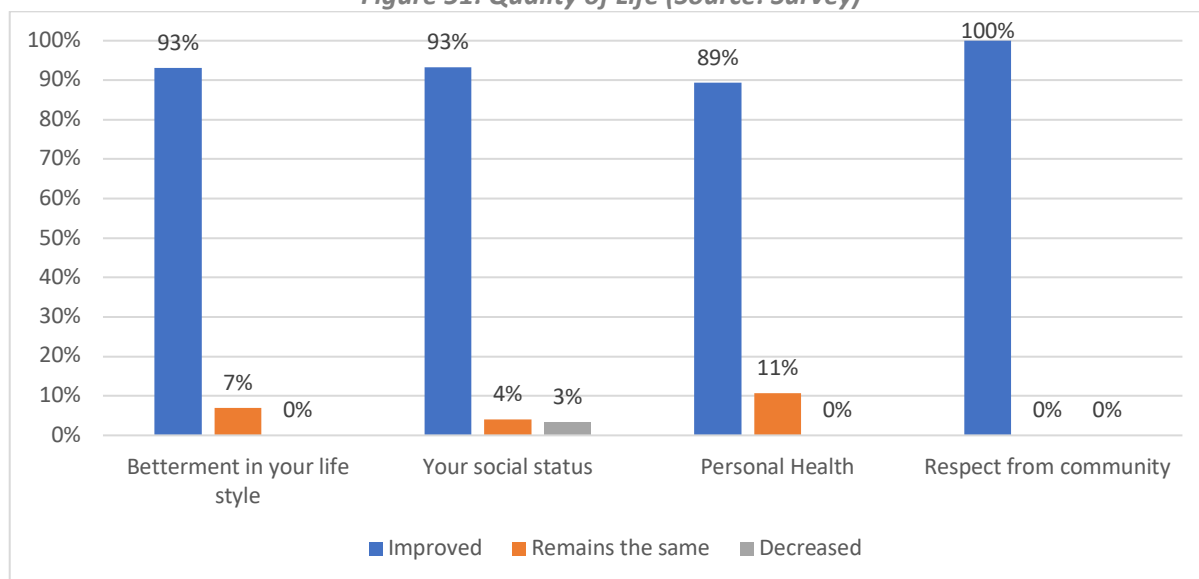


Around 70% of the household’s stated that they have now access to government schemes. 30% opine that their saving potential has decreased as now they have to spend that money for house rent

Both loans and inability to repay them have significantly increased. Of course, value of assets owned had markedly increased after the intervention.

EDIT must motivate them to engage in savings as all of them have bank accounts, and to also access government schemes as medical insurance, community certificate, ration card, etc.

Figure 51: Quality of Life (Source: Survey)



An overwhelming number of beneficiaries have expressed improved quality of life in terms increased social status and increased respect from the community. They also claim that their lifestyle has improved, and they have become healthier. In the streets they were bitten by mosquitoes and bugs and fell sick often due to malaria and other vector borne illness. Currently, the situation has largely improved. It is striking that their self-worth and self-esteem has been enhanced.

11.5.6 Unintended Outcomes

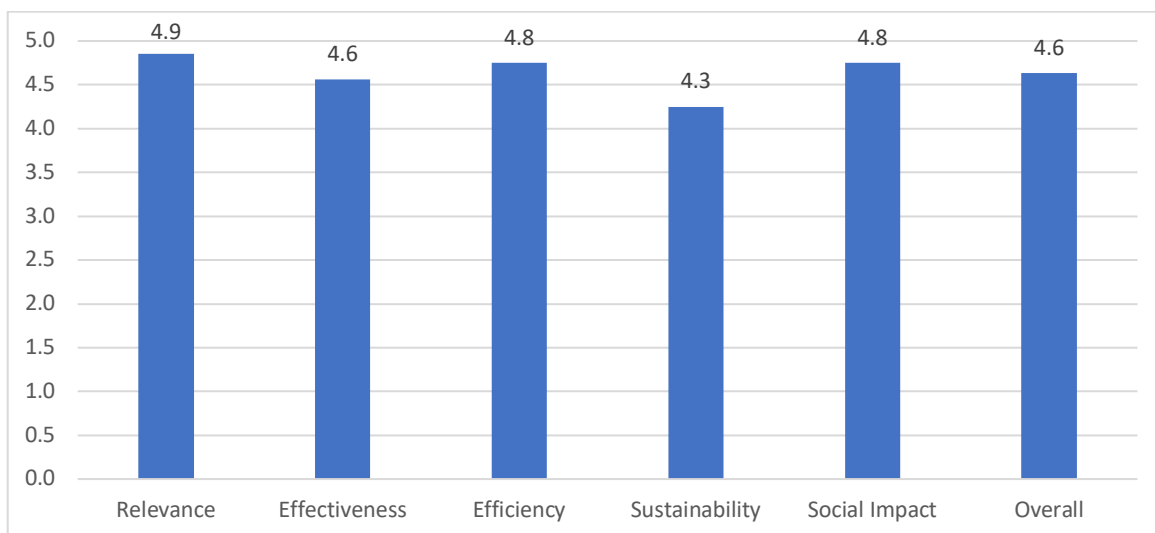
When shifting to a rented home, the EBN families have to pay the rent and as well as repay the rental advance they have received from EDIT as an interest free loan. Majority of the beneficiaries have been offered waiver for repayment of the rental advance to EDIT on case-to-case basis. Sometimes there are some unexpected expenditures incurred by the family. With no increase in wages, the EBN families are forced to borrow money from the local money lenders at a very high rate of interest. EDIT can intervene and form SHG groups and facilitate lending at nominal interest rates.

Table 39: REESS Ratings - Birds Nest Project

Parameters	RATING
RELEVANCE	
Caters to pavement dwellers only	5
Caters to beneficiaries from socially, economically underserved communities	5
Real need for the project in the area	5
Beneficiary receptivity to the housing project	5
Identifying the suitable beneficiaries for the skill training	4
Adherence to Equitas CSR policy	5
Adherence to UN SDG	5
Average Relevance Rating	4.9
EFFECTIVENESS	
Beneficiaries have shifted to houses with basic amenities	4
Convenience, adequate space for all family members	3.5
Improved security/shelter from weather/rodents/pests/animals/thieves	5
Privacy - intangible impact	5
Improved security for women and children	5
Improved happiness and contentment levels of beneficiary	5
Skill training for the Beneficiaries	4
Utilization of the educational scholarship for continuing education	5
Average Effectiveness Rating	4.6
EFFICIENCY	
Cost-effectiveness of the project	5
Ability for beneficiaries to repay the rental advance subsequent months	4
Time taken for transition from street to home on identifying the beneficiary	5
Ability for beneficiaries to repay loan for the small enterprises	5
Average Efficiency Rating	4.8
SUSTAINABILITY	
Systematic plan to make the programme sustainable	3.5
Leveraging beneficiary's own funding sources	5
Average Sustainability Rating	4.3

SOCIAL IMPACT	
Addresses disparities caused due to disasters	5
Provide access to safe/clean/convenient shelter/housing	4
Increase in social status	5
Increase in sense of dignity, civic pride, sense of worth	5
Average Social Impact Rating	4.8

Figure 52: REESS Ratings - EBN



Beneficiary Speak

“My husband is working as a load man in the flower bazaar area. When we were on the pavement in the vicinity, I used to grab the earnings then and there and utilize it for the family. After shifting to this house which is at Vysarpadi I am not able to control my husband. He spends a lot of money in drinking and only brings the rest home. I face a shortage. Besides, we must pay a rent of Rs.3000 for this house. Hence, I am also working as ayah in the nearby crèche. That’s not enough. I must still borrow money from the local money lender at a very high rate of interest to meet the family expenses.”

11.5.7 Observations and Recommendations

Parameters	Observations	Recommendations
Housing	<p>From 2008 to 2022, EBN has relocated about 2000 families from pavements to rental houses.</p> <p>As per 2011 census there are about 9,600 families living on the streets of Chennai. It would be a very difficult and tardy process for the EDIT EBN to do the entire job.</p> <p>Some houses which were provided were reasonably convenient.</p>	<p>EDIT can partner with like-minded and compatible NGOs working with homeless and others like un-organised Workers Federation to scale up the EBN programme to more geographical areas in shorter time duration.</p> <p>EDIT can evolve a minimum standard guideline for identifying houses for the beneficiaries based on their ability to pay the monthly rent.</p> <p>EDIT can also frame a SOP for the EBN project.</p>
Indebtedness from local money lenders	<p>Few EBN families have got loans at a high interest rate from local money lenders.</p>	<p>EDIT to start Self-help groups among all the EBN families and encourage saving and small lending among them as in the government model. The group accounts can be linked to Equitas bank. This can prevent them from borrowing from local money lenders and can create cohesiveness among them.</p> <p>It also can promote a sense of belongingness in a group and can prevent them returning to the streets</p>
School going children	<p>It was observed in majorities of the EBN families the children had not gone to school on a weekday and one can see them passing time before the TV, using a mobile phone or just loitering around.</p>	<p>Through networking with NGOs working with children, EDIT can periodically organize workshops and camps during vacation to impart:</p> <ul style="list-style-type: none"> • Basic health and hygiene • Value education • Life skills <p>Other needy topics can be selected based on age and issues groups of children facing.</p>
Focus on Girl Children	<p>It is observed that some young girls were married at an early age. This affected their education. They also have poor nutrition and</p>	<p>EDIT can network with NGOs who work with girl children for their empowerment to periodically conduct workshop on specific areas relating to their</p>

	absolute lack of any livelihood skills.	development. This investment in another 5 years can positively impact on the EBN families and their future generations.
Skill Training g	Most beneficiaries of the skill trainings do not have adequate marketing linkages.	There is a need to analyse the mind-set of the women and whether they are suited to learn the skill and could earn a livelihood out of it.
Small Women Entrepreneurs	It was observed that the beneficiaries lacked basic accounting skills, planning and other related skills.	EDIT can tie up with local organisations and offer skill building programmes for women entrepreneurs.
Programme Management	The staffs to be offered more trainings in MIS and documentation.	There is a need to increase the staff strength for effective functioning,

12. Alignment with SDGs

The activities of EDIT have been aligned to 8 of the Sustainable Development Goals thereby leading to the following social impact



Goal 1. End poverty in all its forms everywhere

The objective of the Birds Nest Project is to access to basic shelter, safety and identity for the homeless people. This is the first step to ensure that these families come out of the poverty cycle and lead their lives with dignity. This has also enabled the women to undergo livelihood training through the EGK, and also have access to financial services by taking micro loans from Equitas, and opening bank accounts with the Equitas Small Finance Bank. This has enabled over 2,000 ultra-poor urban individuals have improved socio-economic conditions.



Goal 3. Ensure healthy lives and promote well-being for all at all ages

All the Health Camps coordinated by EDIT enable the beneficiaries to have access to health care facilities. As defined by the World Health Organization, access to healthcare can be promoted through three dimensions - Physical accessibility, Financial affordability and Acceptability. EDIT Health camps are held by going into the communities and providing good health services within their reasonable reach. This gives them an opportunity to obtain the services from trusted medical professionals when they need them at subsidised rates or free of cost. EDIT has reached out to 253,805 individuals through 1,765 general health camps. These camps have also enable thousands of senior citizens to address their health concerns who would have otherwise been dependent on their family members who may or may not allow them to seek medical help. The main focus of the medical camps and the special camps have been disease prevention and disease response thereby working towards creating healthier communities with Good health and well-being. 2.69 lakh individuals have attended the eye camps. **COVID vaccination has been facilitated for 44.62 lakh individuals across India.**



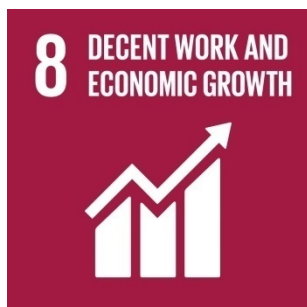
Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

The 8 Gurukul Schools run by EDIT have addressed three important issues – access to education, quality education systems and Upskilling – faced by the children hailing from the lower strata of society and Tier 2 cities and towns. Gurukuls provide holistic, quality and value-based education to around 6,700 school children in Tamil Nādu at an affordable cost. The quest for their knowledge and learning has been satiated by the motivated team of teachers whose main aim is to provide learning atmosphere for every child. The Centre for Academic Excellence facilitates the teachers to be abreast with the latest teaching methodologies and techniques and also eases their work load by providing lesson plans and appropriate trainings.



Goal 5. Achieve gender equality and empower all women and girls

The EGK trainings has provided access to over 67,785 women and young girls across India to develop a livelihood skill that would enable them to run small businesses independently. All these trainings are targeted at women only which leads to empowerment of women and gender equality. Over 50% of the women trained have utilised their training either to start a small business or use the training for their personal benefit thereby either increasing their income or reducing their expenses.



Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The Job fairs conducted by EDIT have enabled many youngsters to get jobs in large and small industries and companies. Most of the youth who attend the job fairs are children of the SHG women associated with Equitas and are first generation employees working in the formal sector, as their parents are predominantly daily wage earners. This has led to economic growth in these families and has also improved their dignity and social status. Over 1.25 lakh youth have attended the job fairs conducted during 2019-2021. Creation of good jobs (fair wages & benefits), particularly in areas of high unemployment, is a positive social impact. The EGK training has created an opportunity to pursue a sustained livelihood for the women who have been trained. Equitas small finance bank has offered micro credit to 338 Transgenders.



Goal 10. Reduce inequality within and among countries

By increasing the earning potential, providing access to economic opportunities, and by getting basic shelter for the disadvantaged and the marginalised sections of society, EDIT has helped in reducing inequalities in society. All the activities are aimed at reducing the inequalities that exist in society and bridging the divide between the have and have-nots in areas such as health, education, employment, etc.



Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

The Birds Nest Project addresses homelessness in Chennai. Homelessness is due to the lack of permanent dwelling for the people who migrate to cities in search of jobs. This project has helped mainstream around 2,000 homeless families living in 9 urban slums in Chennai. 532 families were identified and rehabilitated during the period 2019-2022. This leads to difficulties in maintaining employment as well as living in safe, secure, and healthy environment. Furthermore, it leads to insecurity and prevents emotional wellbeing. Housing solutions ensure access for all to adequate, safe and affordable housing and basic services. Preserving (or investing in) affordable housing in cities and improving residents' lives creates more diverse and thus stronger communities. It further leads to Community empowerment by catering to the needs of migrants or poor communities who come to cities in search of jobs.



Goal 17. Strengthen the means of implementation and revitalize the global partnership for sustainable development

Most of the activities at EDIT are built on the experience and resourcing strategies of partnerships. By encouraging and promoting effective public, public-private and NGO partnerships, EDIT has been able to carry out most of its activities. The Health initiatives, Job Fairs, Livelihood trainings are all implemented by actively networking with NGOs, Corporate Houses, and Government departments like the Slum Board. They have in turn created a win-win situation for the partners and EDIT as they are also able to serve the underserved successfully.