

Cover photo

Draft Social Accounts

SAFA

For the period April 2013-15

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## List of Abbreviations Used

CSIM	Centre for Social Initiative and Management
GHMC	Greater Hyderabad Municipal Corporation
MY Centre	Mainstreaming Youth Centre
MANUU	Maulana Azad National Urdu University
SAA	Social Accounting and Audit
SAFE	Society Academy for Free Education
STEP	Society Tutoring and Education Project
NCPUL	National Council for Promotion of Urdu Language
TRS	Telangana Rashtra Samiti

## **Acknowledgements**

The Social Accounting Team would like to place on record its appreciation to all stakeholders who participated in this report making process. The women beneficiaries who came for the focus groups, participants who filled in survey questionnaires, school and college girl students who gave time to do depth interviews and fill survey forms – all gave a sincere effort to communicate their feedback and spoke openly and freely. This would not have been possible without the constant encouragement from the Management team – The Advisory Board members and the Executive Council members. We would like to sincerely thank them for their time, continued interest and passion in the work and also the willingness to give constructive feedback. The funders, donors and sponsors some of whom were contacted during the process were also helpful. We would like to take this opportunity to thank them deeply.

We would like to acknowledge all the partners of SAFA who participated in this detailed exercise – My Choices, Chindu, Dhi, MANUU, CSIM Hyderabad, Oxford Mission School, Froebels Junior College, Volunteers, Consultants, Customers and community leaders to name a few. These people not just agreed to be part but also gave time in sending responses and also spoke in depth to the social accountant.

We would also like to place on record the unflinching and dedicated support of the SAFA staff in the Head Office who have helped us in collecting data, for endless cups of chai, for late evenings and Sunday sessions. Without their selfless support, an exercise of this size would not have been possible.

Thank you!

The SAFA Social Accounts Team

(Dr Archana Pillai – Social Accountant; Ms Rubina Nafees Fatima – Founder CEO and Mr Parvez Alam – Program Officer, SAFA)

March 6, 2016

(Revised and resubmitted Aug 31, 2016)

## **Introduction**

### **1.1 About SAFA Society**

SAFA is a social venture with the belief that socio economic empowerment of women begins with income generation and education. SAFA means pure in Arabic and Urdu. SAFA introduces the urban illiterate women to sustainable livelihoods and supports them in education of their children through an area based community model that retains the cultural and social identity of the women.

In today's socio-economic environment in India, underprivileged women in the lower strata of society are financially dependent. Families are going through hardships and are unable to sustain themselves and their children owing to illiteracy and lack of proper skills. Cost of living in metropolitan cities has furthermore pushed downwards the economic status of large families. The women are handicapped in generating an acceptable family income and girl-child education has become a luxury. As generations are changing, the majority of the girls in these families are remaining without any education. This is accelerating the scarcity of women in the work force and results in more poverty and illiteracy rates in the lower economic strata.

#### **What does SAFA do?**

Since 2008, SAFA has been working in the Bhola Nagar locality in Hyderabad and the other slums around it. The journey of SAFA began in a small room at the periphery of the region and then moved across two centres to reach the Head Office that it is currently situated in. The organization is headquartered here since 2010<sup>1</sup>.

#### **Area/Locality of work**

The SAFA Society registered in 2006 began its work in Bhola Nagar in 2008 and also reaches out to Saiyed Nagar, Ahmed Nagar, Khaja Nagar and NBT Nagar. The population of Bhola Nagar slums (as per 2011 Census) is 2129 (1091: 1038/ Male: Female). The total number of households in Bhola Nagar is 435.

The region of work was chosen by the SAFA team after careful deliberations. The Bhola Nagar region is one of the oldest urban ghettos in the city and to date there had been no other civil society organization or NGO that was solely dedicated to any activity in the region. The SAFA Team found an uncatered to region and decided to work with the underprivileged women in the Bhola Nagar slums. The basic idea that was mooted was in terms of livelihood skills. The team spent about two years preparing the community of women to participate in the development process. Intense

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<sup>1</sup> Address in annexures

house to house discussions and focus groups were organized to gain the trust of the women in the slums.

## 1.2 The SAFA timeline

Year	Activity
2006	SAFA Society registered
2007	Need Analysis/Meetings and focus groups in communities
2007	Set up operations
2008	Started Tailoring, Education Support and Roshni Club; 32 school children were supported
2009	Magic Carpet Project from Muslim Aid to skill train 125 women
2010	Location 1200sft for manufacturing set up at Head Office
2010	Neenv Education Project (JFP Foundation) 2010-13; 125 students
2012	Set up NBT Nagar skill centre
2012	Completed Neenv and graduated girls to SITAREY (junior college)
2013	Started STEP project for educating 170 children (60% girls)
2014	Urdu and Arabic language Program started funded by NCPUL
2014	Set up Tech Mahindra SMART Centre in Mehdipatnam
2014	Completed skill training for 500 women
2015	Set up Mainstreaming Youth (MY Centre)
2016	Set up Skill Training Centre

## 1.3 Demographic details of the target group<sup>2</sup>

The following analysis is based on the GHMC survey data and a detailed household survey conducted by SAFA. There were over 1200 respondents in the survey covering 241 households. The population in Bhola Nagar slums based on the GHMC data is 2129 with 435 households. So the survey conducted by SAFA covers more than 60% of the population. Some analysis of the responses to understand the demographics of the region is presented below. Women represent 44% of the surveyed sample. 45 % of the women in the target community are married while about 7% of them are widowed or divorced. About 33% of women are in the age group 26-45 yrs and 24% of them are between 16-25 years. This signifies an active workforce which given some skill training would be employable and also capable of contributing to economic development. 51% of the school going children in the sample population are girls.

18% of the women in the target community are illiterate and about 5% of them are literate but with no formal education. 24% of them have completed upto class five and about 27% of them have completed class ten.

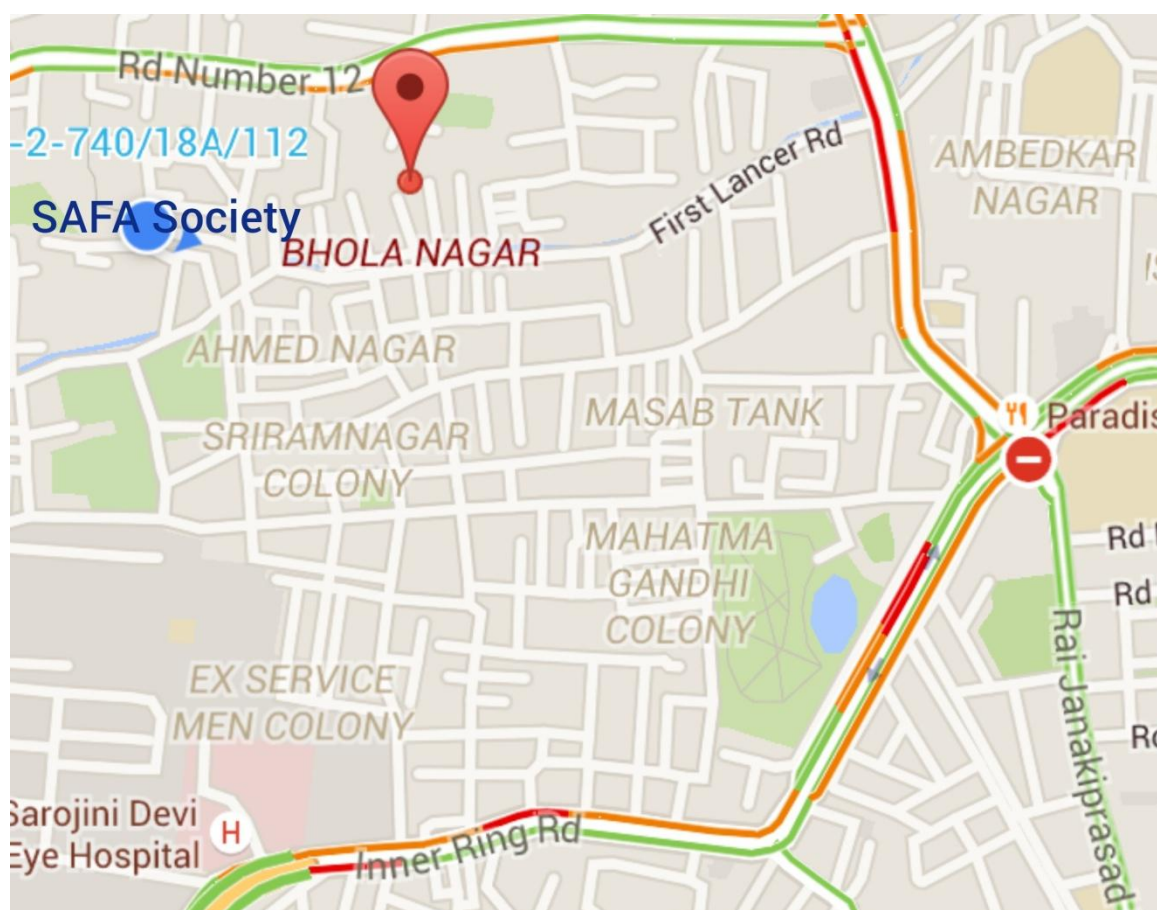
About 32% of them have three children, 19% of them have between two and four

<sup>2</sup> Graphical representation of SAFA survey data is in annexures

children each. The average family size is 5-7; 57% of the population surveyed lies in this range. And there is mostly only one earning member.

The source of income or occupation profile explains the temporary nature of work and also the uncertainty and irregularity of income. Most of the men are vegetable vendors, painters, carpenters, mechanics, auto drivers, car drivers and some have jobs like are cooks, watchmen. It is evident from this profile, that their earning potential and actual incomes are very low and not enough to support their large families. 66% of the women surveyed do not have own house.

Among the unemployed women surveyed in this group, 78% of them were not willing to work nor are looking for jobs. This also gives an insight into the mindset of the families in this region. They are poor but not willing to let their womenfolk seek employment. So SAFA has to spend a lot more time counselling and preparing these women for work. The monthly income of about 26% of the target group is less than Rs 5000 per month. Another 39% is between Rs 5000 to Rs 8000.

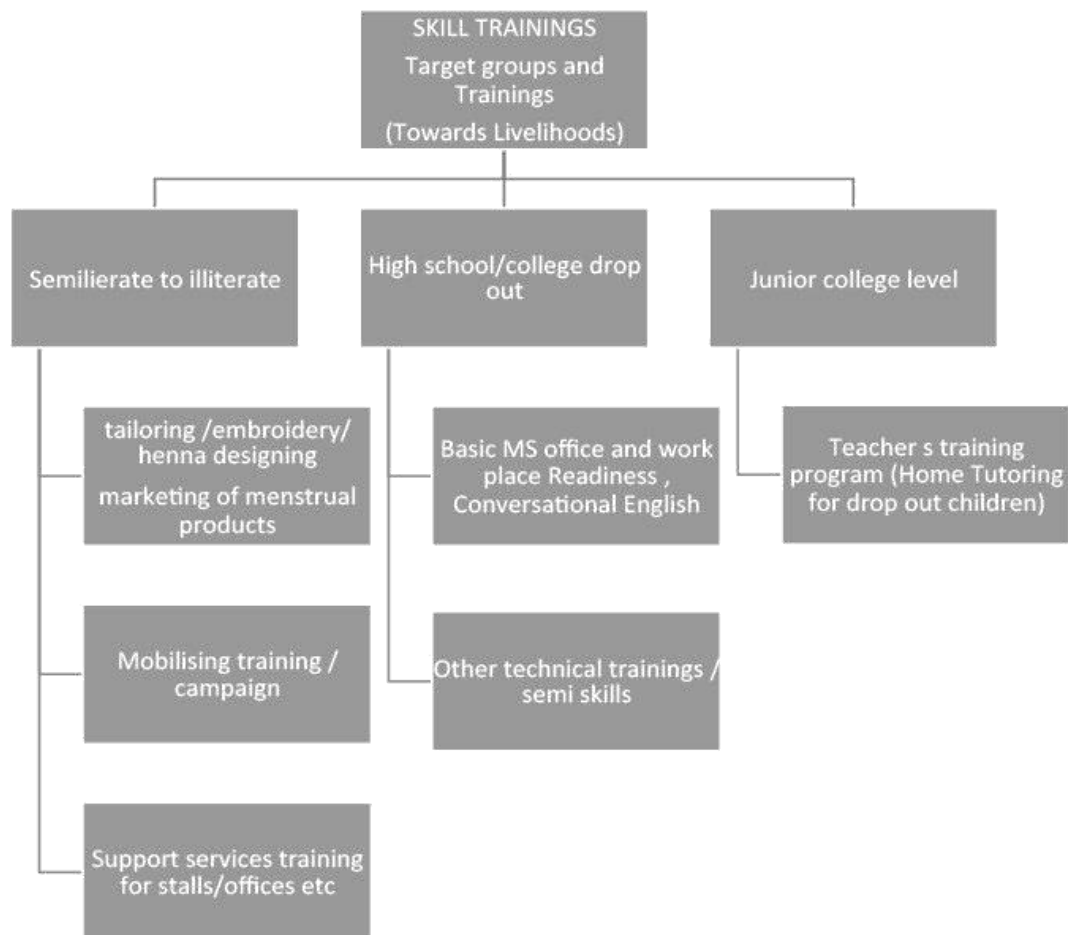


#### **1.4 SAFA's Ongoing Activities**

##### **1.4.1 Training and Income generation**

SAFA provides livelihood trainings such as tailoring and embroidery skills. But also educates the women in entrepreneurship opportunities and access to finance (micro

savings). SAFA generates a source of income for the women by manufacturing and selling handmade products. These products range from multipurpose mats, to cell phone covers and gift bags<sup>3</sup>. As SAFA women create products they are becoming agents of change – respected by community, family and themselves.



### 1.4.2 Skill Trainings (towards Livelihood activity)

1. Target group – Illiterate and semi-literate women  
 Skills- Tailoring, Marketing of feminine health care products (sanitary napkins), teacher assistants programs to run after school academies in slums, mobilizing training etc. The women trained are then encouraged to join in capacity building programs which empower them with knowledge to move ahead. Many of the trained women join the Production teams, set up own units or are placed. The trainings are imparted through two training centers covering eight slums.

2. Target group- Youth (18-27 years)

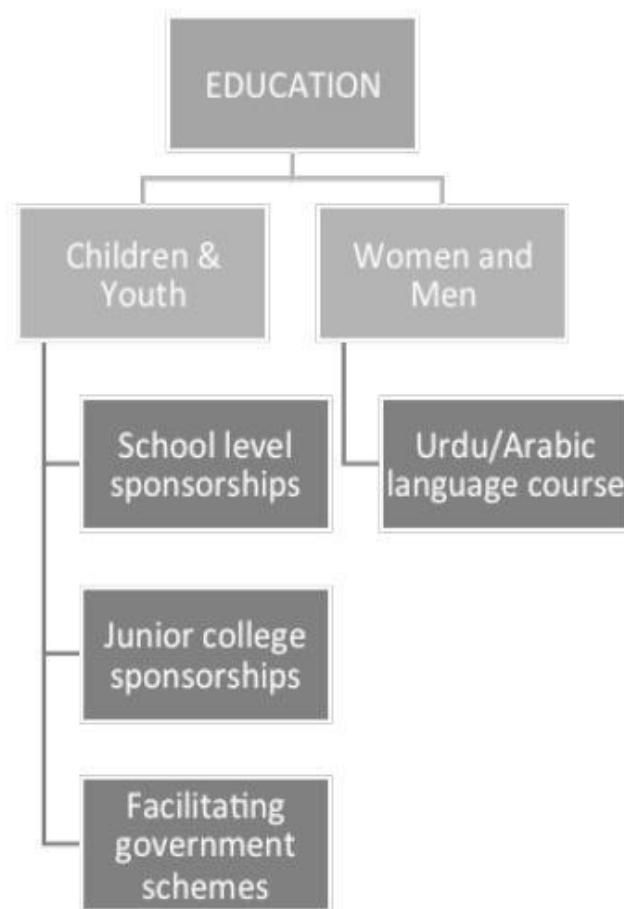
<sup>3</sup> Visit [www.safaindia.org](http://www.safaindia.org)

Tech Mahindra's SMART center is an IT skill training center set up in 2014 to train marginalized youth in basic IT skills and Communication (3 month program). The youth trained are then placed in retail and IT sector. The center based at Mehdipatnam has trained close to 500 youth in the period 2013-15.

### **1.4.3 Education Initiatives**

1) Fees support for girl child from underprivileged homes – STEP Project  
SAFA sponsors 170 children in age group 6-15, 60% of them being girls. These children attend an affordable private school in English medium which is in proximity to their homes. The goal is to ensure that girls complete their high school and do not drop out on attaining puberty. These children are monitored at academic level and parental involvement is monitored to ensure they complete high school. Life skills are also imparted to them in a structured program format. The mothers of these children are also involved in the skilling program for women.

2) Sitarey Program  
22 girls at the junior college level are sponsored by SAFA in a corporate college and are currently undergoing a full time course. The girls are also a part of the English language program at SAFA. Monitoring and counselling of girls and parents ensures the drop outs are reduced.



### 3) Urdu Language Classes (National Council of Promotion of Urdu language)

Language is window to the culture of a community and it helps understand the practices of religion. SAFA’s team found value in using the language learning route as a means to work with the community at large. The Urdu/Arabic program has 157 adult men and women enrolled in a one year certificate course offered by a national body in 2014-15. There is also an examination that participants take.

### 4) Society Academy for Free Education –SAFE units

SAFE units across 2 slums cater to 125 children who are first generation learners and school drop outs. These units are run by trained teachers from the community in their homes and are “after school homework support and strengthening basics” units.

The other set of activities that SAFA does is in the area of social empowerment. Program details are given later in the report on performance under objective 2.



This includes training in being Peacemakers and mobilisers, value education initiatives through interactive teaching methods for the youth and by organizing community events to engage holistically with the target group.

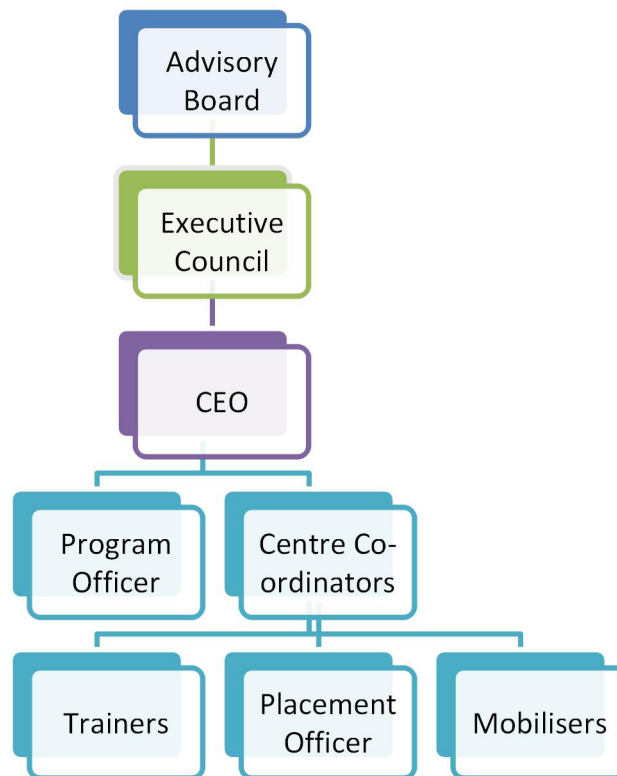
### 1.5 Organization Structure

The organization is structured into four centres. For the purpose of this accounting exercise, only the Head Office was considered. The number of employees mentioned in this table is of a full-time nature. Apart from this, SAFA does have project based contract employees and volunteers.

S No	Name of Centre	Date Started	No of employees
1	Head Office	2010	10
2	SMART Centre	2014	7
3	MY Centre	2015	5
4	STC	2016	2

The number of project/contract employees in the accounting period was 12 and the number of volunteers who participated in the various programs was 21.

## SAFA's organization structure



### 1.6 Scope of the Social Audit

The scope of the accounting exercise was restricted to two years – April 2013 to Mar 2015. It was also restricted to the livelihoods and skill training activity, the social empowerment activities and the education initiative. However, the computer centre and the youth centre have been kept out of this assessment cycle. The accounting exercise is also restricted to only the head office located in the slum and the five bastis around it. It was decided in consultation with the management team that the core activity of SAFA was women empowerment and girl child education. These would be best captured in the survey and study of its Head Office activity and in the region around it. It has also been the longest activity of SAFA.

Omissions from this audit exercise

The MY Centre (Mainstreaming Youth Centre) started in June 2015 and the SMART Centre (Computer Centre) in 2014 and is geared towards developing more specialized skill and is targeted at all youth. So in consultation with the founder, it was decided that this initiative be kept out of the first assessment so that the focus on the core activity could be highlighted.

In consultation with the Founder, the social accounting exercise was taken up to review the core activities of SAFA and to be able to critically evaluate its progress. The process also gave the team an opportunity to involve all stakeholders, get feedback and also take a mid-course correction. During the process that took close to six months, a lot of documenting work got done and reviewed. In fact during the VMVOA process, the organization got an opportunity to fine tune these and also ensure that all key staff and management team personnel understand and appreciate it.

The SAFA Social Audit team consisted of Dr Archana Pillai (who drafted the social accounts) and was supported by Ms Rubina Nafees Fatima (who is the Founder CEO of SAFA) and Mr Parvez Alam (Program Officer at SAFA).

### **1.7 Snapshot of Programs/Activities in the Audit Period (2013-15)**

Here is a snapshot of activities that are ongoing in SAFA in the audit period. Their start dates are given for reference.

<b>Activity</b>	<b>Year Started</b>
Tailoring/Cutting/Jute Products	2008
Mehndi Designing	2009
JUGNU SAFE	2013
KIRAN project	2014
STEP project	2013
SAFA ke SITAREY	2012
IT Skills Training	2014
Teacher Training	2013
Mobiliser Training	2015
Peacemaker Training	2014
Urdu/Arabic Language Classes	2014
Envelop Making	2014
Diya Beautification Training	2014
SEHA (Training for Food & Nutrition)	2015
Facilitations for Children Bank Accounts	2014

## II. VMVOA Analysis (Vision, Mission, Values, Objectives and Activities)

### Vision

A Social enterprise created with a vision on socio-economic empowerment of women and education of the girl child whilst '*retaining the social and cultural identity*' of the community.

### Mission

To empower families in urban slums through skill training, sustainable livelihoods and educational interventions.

The mission is to work with families living in the urban slums and:

1. provide skill training to drop out youth , semi-literate to illiterate women and place them suitably in jobs
2. Steer the stay at home woman towards income generating activities
3. Sponsor English medium education to children coming from below poverty line families with a focus on the “vulnerable” girl child
4. To sponsor young girls for college education
5. Capacity building
6. Life skills education
7. Connect target groups to government schemes and also to other agencies offering other skill training

### Values:

1. Teamwork
2. Quality
3. Commitment
4. Respect

Respect is one of the core values of SAFA. Respect for the cultural fibre of the community is the essence of this value.

### The Values Workshop

The SAFA Management team decided to organize a values workshop for its core team and staff. This exercise was conducted by Mr Avinash, Assistant Vice President – Recruitment of GENPACT. The values workshop was conducted over two days (Aug 2015) in which the staff members of SAFA did guided exercises, had intense discussions and were part of a detailed process. They arrived at the set of values mentioned above after a very elaborate process. The workshop was also part of the Social Accounting and Audit process and conducted in the period when the SAA was

underway.

## Values Map



## Organizational Objectives & Activities

### 1. *To impart skill trainings and sustainable livelihoods*

by

- 1.1 Introducing beneficiaries to vocational training
- 1.2 Connecting to placements and enterprise development
- 1.3 Creating market opportunity for products made by the women
- 1.4 Enabling them to independently create new opportunities

### 2. *To empower socially*

by

- 2.1 Capacity building through partnerships
- 2.2 Facilitating government programs
- 2.3 Value education for the youth

### ***3. To educate the girl child***

by

- 3.1 Supporting them financially through fee support and scholarships
- 3.2 Creating a learning environment and support system
- 3.3 Creating higher education opportunities with partnerships

### **Methodology**

The accounting and audit process employs a rigorous and detailed methodology. In the process of doing the SAA of SAFA the following tools and techniques were employed.

#### Surveys

Two surveys were conducted by the SAFA team during the process. A detailed household survey was conducted covering over 400 households to collect basic demographic, economic and social data. About 1200 people participated in this survey completed with the help of Social Work students from Maulana Azad National Urdu University. The second survey was conducted to collect information about the children's education. Information about the economic status of parents, education status and other social indicators were collected. This was done to ascertain the funding and sponsoring requirements. Over 100 children were part of this survey.

Other than these two surveys, a group of ISB students conducted a survey as part of the KIRAN project. The KIRAN project deals with use of feminine health products and menstrual hygiene. SAFA has teams that sell sanitary products to the women in the slums and also use the opportunity to educate these women about menstrual health. The KIRAN project survey was conducted to assess the awareness and use of the menstrual health products among the women in the slums.

For the purpose of Social Accounting and Audit, the social accountant also conducted two surveys. The first one was conducted on the production team to assess value of the tailoring training and change in quality of life with skill and job. There were 60 respondents in this survey. The survey instrument is attached in Annexures. It was translated into Urdu to facilitate better response.

The second survey was conducted among the girl students who were receiving scholarship for education from SAFA. These girls are called 'SAFA ke SITAREY,' meaning SAFA stars. About 30 students responded in this survey. The purpose was to assess the change in their life and attitude towards education as a result of the financial support.

#### Focus Group Discussions

The other technique used as part of the SAA process is a focus group discussion.

Group sizes varied from 5 to 10. The participants were members of SAFA in its various projects – including women and young girls. The guided discussion lasted 30 mins to an hour depending on the group size and topic. The responses were recorded and transcribed later. This was done over a month – Sep 2015. The participants were invited to the SAFA office. This was done by the social accountant and no member of the SAFA staff was present during this process. This is an important technique to gather multiple views in a discussion setting.

#### Depth interviews/Personal Interviews

This is a detailed interview process with one on one interaction with the stakeholder. For the purpose of this SAA, depth interviews were also conducted. The questionnaire is attached in annexures. Depth interviews with core team members and executive council was taken up. Some members of the SAFA beneficiary group were also interviewed. The social accountant also met with other NGO partners, members of the community and leaders. The process was captured in audio records but in some places the participants were not willing and so interview notes and field notes were kept.

#### **Secondary Sources**

For the purpose of the SAA, GHMC data on population statistics from 2011 survey was used. Also data from existing SAFA records were used to corroborate the evidence obtained.

### III. Stakeholder Mapping

#### 3.1 Key Stakeholders Identified

The stakeholder map was drawn after long deliberations with the management team. It was decided to separate them into primary and secondary stakeholders. Once agreed upon, the process of consultation and schedule of interviews was planned

Key Stakeholders	Others
Advisory Board and Executive Council, Staff	Partners – School and college Principal
Funders/Donors/Sponsors	Other NGO Partners, Consultants
Customers/End product users	Volunteers, Benefactors
Core beneficiaries – women, students	Government
Community leaders, wider community	

#### 3.2 Mode of Consultation

S No	Category/Type	Total number of members/beneficiaries/stakeholders	Number consulted	Mode of consultation
1.	Advisory Board	3	3	Email survey
2.	Executive Committee	6	6	Personal Interviews/Email
3.	Funders/Donors/Sponsors	7	2	Email survey
4.	Buyers/Customers/End product users	7	5	Email survey
5.	Staff (Head Office)	10	8	Personal Interview/Survey
6.	Partners/Independent Consultants/Volunteers	9	6	Personal Interviews
7.	Core Community	500	120	Survey/Focus Groups/PI
8.	Wider community	2000		

#### Schedule of Stakeholder Interviews

The consultation process was done from October 2015 onwards. The wider community was not consulted in this accounting cycle.

### 3.3 Details of Stakeholders

- a) Funders/Donors/Sponsors
  - Tech Mahindra (SMART) Centre
  - JFP Foundation Belgium
  - Muslim Aid UK – India Representative
  - BSBT – Mainstreaming Youth (MY) Centre
  - Habibi Family
  - Dr Shuja Shafi
  - National Council for the Promotion of Urdu language
- b) Buyers/Customers – End users of Products and services
  - Microsoft, Amazon, CII, Tata BSS, Polar Bear International
  - Nirmaan, Naandi Foundation, Vimla Sarin, Sukuki Exnora
- c) Partners, Independent Consultants and Volunteers
  - School and College Principals
  - IT Consultants – Saif
  - Kiran Project – ISB Team
  - MyChoices – NGO Partner – Domestic Violence; Dhi for teacher training; Chindu for theatre and communication
  - Nuzhat Syed – Theatre
  - Kate – Volunteer, PhD Student from Washington State University – Thesis topic – Muslim women and livelihoods; Portland State University student team
- d) Core Community – About 500 direct beneficiaries, local community which includes the women and children, their families.
- e) Wider Community – Other women who are not part of SAFA, the community in the Bhola Nagar Area

Stakeholders not consulted in this accounting cycle

In the category funders/donors/sponsors – only two were consulted out of seven. In the category, buyers/customers, responses were received from only five out of the seven. In the core community of beneficiaries, the accounting process was able to reach out to 120 of the 500. The wider community that includes other community members and residents were not consulted in this cycle.

## **IV. Report on Performance and Impact**

(Objectives and Activities performed by SAFA)

### **Organizational Objectives & Activities**

#### ***1. To impart skill trainings and sustainable livelihoods***

##### **1.1 Introducing beneficiaries to vocational training**

One of the key activities that defines SAFA is the skill training and livelihoods program it facilitates. This is one of the regular programs of SAFA. The beneficiary is a poor slum woman whose education and skill repertoire is empty. The demographics are captured in the section 1.2. The process of skill trainings starts much before the actual program. SAFA's staff and mobilisers team spends weeks canvassing and creating awareness about the programs. One of the major bottlenecks is that most of these women have never stepped out of their homes. "The most difficult part is to develop openness towards work and skill development," says Fareesa, Vice President SAFA. Once the mobilizing<sup>4</sup> is done, the training programs start. The target group is illiterate, semi-literate and low on both self-esteem and confidence.

##### **a) Tailoring Program**

The largest training program that SAFA organizes is in the Tailoring Space started in 2008. This program was started keeping in mind the demographic profile and skill sets of the women in the area that SAFA wished to work with. They were semi-literate to illiterate and had no refined skill set. They also did not have the time to acquire any high end skill. Tailoring was the best skill that the team could think of imparting. The SAFA team was also convinced that the products created could find a market. This was the motivation behind starting the Tailoring program.

The Head Office in Bholā Nagar has 19 sewing machines (commercial grade) and other equipment to help train the women. The trainers are members of SAFA staff. Each cycle of the tailoring training program is three months (72 days/ 216 hours). The training program is charged a nominal fee of Rs 300 for a three month period and the material used is supplied by SAFA. The organization also helps the women in buying sewing machines by connecting them to vendors. The tailoring program is completely self-funded and there is no support from donors or funders.

The women are trained on specific products as well based on demand. In the period under review (2013-15), they have made school uniforms, laptop bags, travel kit, cross body bag, knots, jute bag to name a few. The product profile is available on the

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<sup>4</sup> Details of mobilization drives are in annexures

website<sup>5</sup>. Once an order is secured by SAFA, the design team creates a sample and sends over to the customer. After approval, the product making is initiated. The master cutter and head tailor at the SAFA office call the women and speak to those interested. They are then given the products to make and the timelines are specified. Keeping in mind, SAFA's values of quality and commitment, the products go through a rigorous multi stage quality control mechanism<sup>6</sup>. There is a specialized team member who ascertains that this is followed meticulously. The women who participate in executing these orders understand the importance of timeliness. There is a lot of teamwork as well. In case, a member is unable to complete her part of the order, others chip in. The women receive a wage for the job work that they undertake. SAFA team sources regular orders from corporates and other interested parties on a regular basis.

*Hafsa is a regular to the centre. She takes work from the centre and also tries to get work outside. She says – “Coming to the centre gave me confidence that my work has value and that I could also earn with my skill. Without the centre, we would never step out of our homes. Now we are able to organize our day and devote time to our work as well.”*

The total number of women trained in the accounting period is around 240 (2013-15; 2 year period). The total number of women employed in the job work during this period is 100. Given below is a snapshot from the order book detailing some of the largest orders, order size, number of women employed. Being SAFA's flagship program, the tailoring skill obtained also helps the women seek out self-employment. It gives them the opportunity to improve their earning potential and also gives them the flexibility to work at their own pace and time. SAFA organizes skill upgradation courses for these women from time to time.

A snapshot of Order value and women involved

<b>S No</b>	<b>Month</b>	<b>Customer</b>	<b>Order Value (Rs)</b>	<b>Women involved</b>
1	Aug 2013	Oxfam	20,160	14
2	Sep 2013	TATA BSS	57,750	14
3	May 2013	Apollo Hospital	85,000	14
4	July 2014	TATA BSS	30,030	14
5	July 2014	Four Eyes Club	51,700	18
6	July 2014	Novartis	30,975	18
7	Oct 2014	Subhaniketan School	88,000	20
8	Nov 2014	Amazon	39,275	10
9	Dec 2014	PBI	33,400	10
10	Jan 2015	Amazon	36,000	19

<sup>5</sup> <http://www.safaindia.org/shop/>

<sup>6</sup> Quality Control checklist in annexures

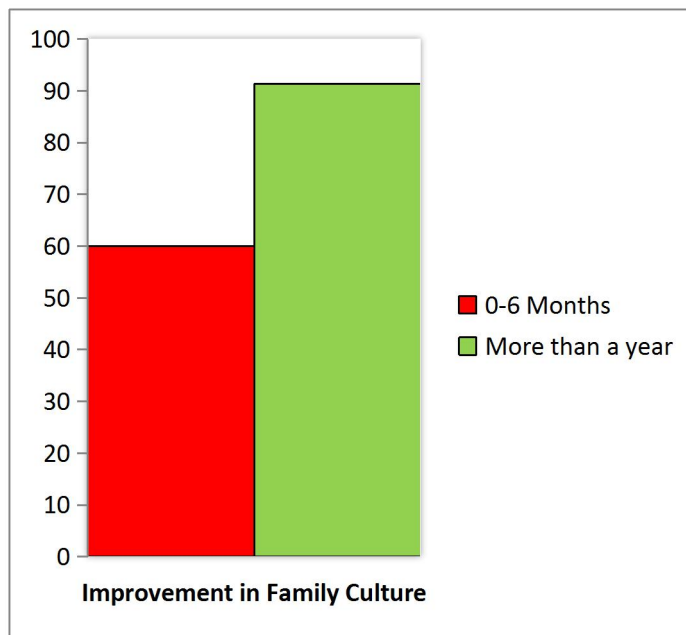
11	April 2015	Amazon	66,320	24
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Source: Order Book, SAFA

A survey<sup>7</sup> was conducted with the production team members by the social accountant to ascertain their feedback on the existing program and their view of the impact the program has had on them. One of the critical questions asked to these women was how working with SAFA had changed their family culture and values. The premise of this question was based on the focus group feedback that working and getting some income had given them respect at home, helped them voice their opinion and also partake in the education process of their children. Family values also include discussion among family members, respect for opinions, encouragement to participate in job work and the like.

60 production team members<sup>8</sup> were surveyed. Of these 10 members were coming to SAFA for six months or less, the remaining have been members for more than a year. Some of the observations that are worth noting here are:

- a. In answer to the question on improvement in family values and culture after attending SAFA training and job work, 60% women who had attended SAFA for upto six months found improvement. The brighter side is that 90% of women respondents who had been coming to SAFA for more than a year found significant improvement in their family culture. It can be deduced from the above that if women in the region come to SAFA for a longer period, there is improvement in their family culture and they find increased social acceptance.

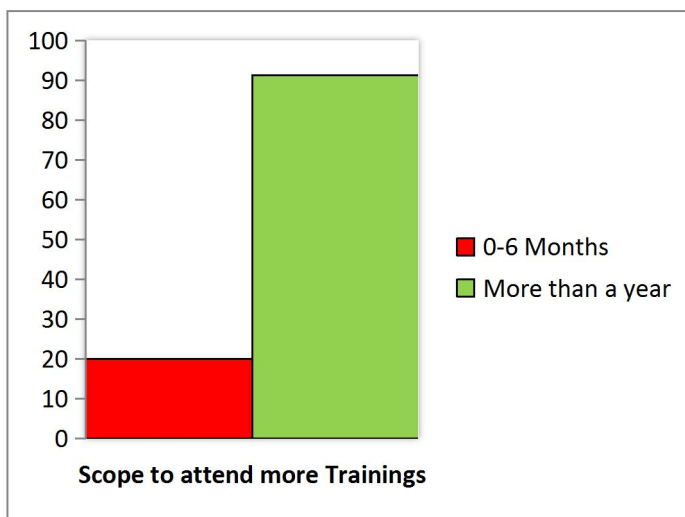


(Source: Production Survey Data)

<sup>7</sup> The Production Team questionnaire is in annexures

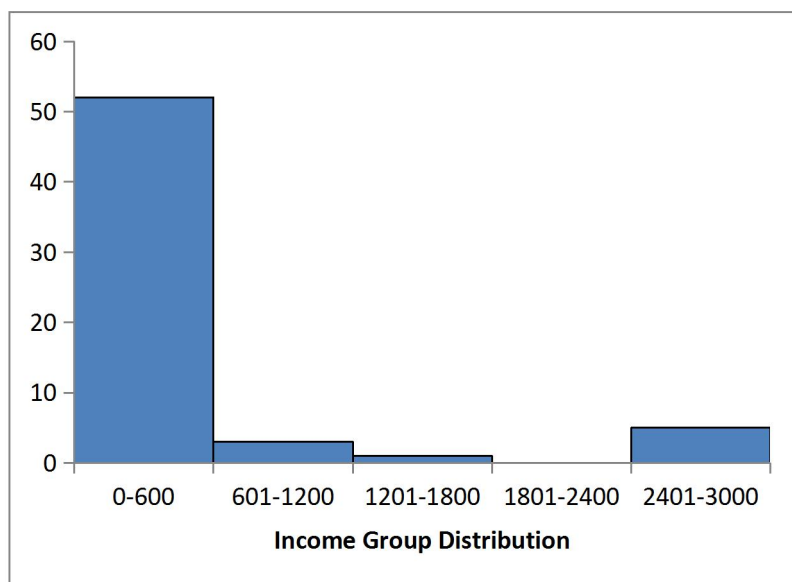
<sup>8</sup> The total number of women who were trained in the period was 240.

- b. With regard to their inclination to attend more training programs, in the group of women who were associated with SAFA for upto six months, 20% of them believe they would be inclined to take up more training. While in the group of more than a year, 90% of them were open to more training programs.



(Source: Production Survey Data)

- c. In response to the question about their monthly income before joining SAFA, 52 out of the 60 women surveyed made Rs 600 or less. In the group surveyed, 80% of them earned nothing before joining SAFA. **Post training and job work, the average annual income is Rs 10,000 per woman (FY14-15).<sup>9</sup>**

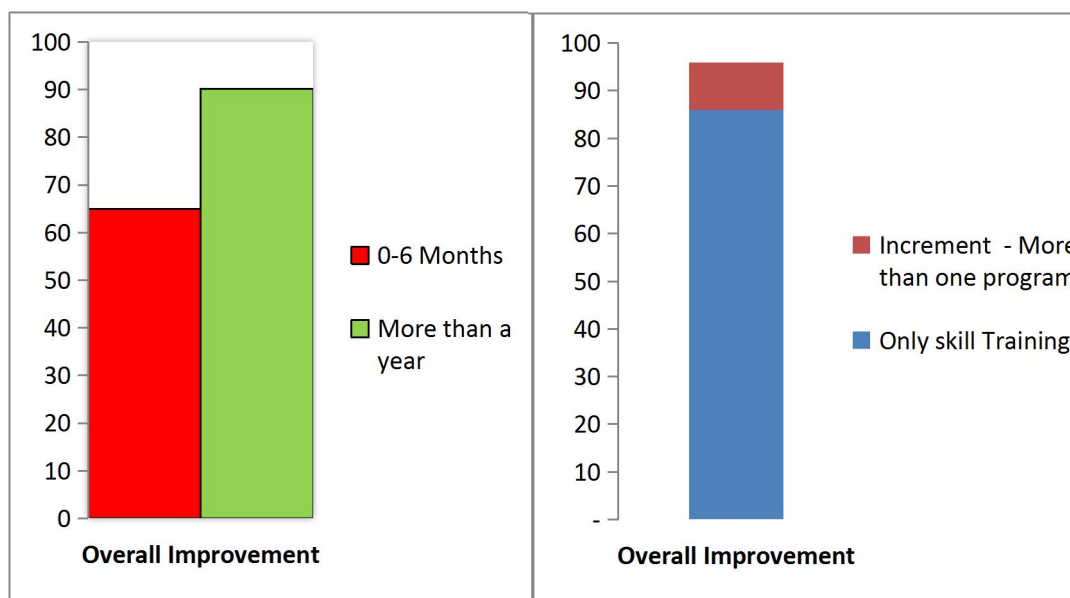


(Source: Production Survey Data)

- d. On the overall improvement based on the questions, women who were associated

<sup>9</sup> Audited Financials in Annexures

with SAFA for less than six months, 65% of them found improvement while women who were coming to SAFA for more than a year 90% of them found improvement on all parameters. An additional feature of the surveyed group was that of the women coming to SAFA, 85% of them had attended only skill training. Women who were also regulars to the Welfare programs (Roshni) and language training, found an improvement of over 96%.



(Source: Production Survey Data)

#### b) Other skill trainings

Some of the other skill trainings provided include Henna/Mehandi design, Embroidery, soft toys, candle making to name a few. SAFA organizes other training programs at regular intervals based on the job work that comes along. Some of the products that are made include school bags, eye glass cases and other gift items. *“The women have now developed finer tailoring skills and so the order execution has improved over the period,”* says Farzana, one of the senior trainers from SAFA.

SAFA had two production training centres – one at the Head Office in Bhola Nagar and the other at NBT Nagar. The second one was closed down due to completion of targets set for the centre. The training programs gave these women the confidence and motivation to continue working and also for the first time in their lives feel the value of economic independence. Many of these women used the money to buy clothes for their children or buy household items like mixer, refrigerator or drums to store water.

### Focus Group Discussion Summary

Here are some of the observations based on two focus groups conducted in Sep 2015. The participants in the focus groups were women from the tailoring programs, from the after school program, from the Peacemaker and KIRAN projects and from the Roshni Club. The discussion guide is in the annexures.

- Most of the women in the groups felt that they now have some skill and are of some value in the household. Majority of them observed that their husbands and other male members were now supportive. The fact that they were making money was a major motivator.
- For most of the women in these groups, it was a newfound financial freedom. They could buy clothes for their kids, buy household articles and were also able to save some money.
- All the women were part of the Roshni club activities and were glad that they got a chance to get together for a couple of hours every week. They were appreciative of the discussions at these forums.
- The women were glad that they had some work now compared to before and that they were stepping out of their homes to seek employment. However, they felt the need to get more work. Some of them were trying out other embroidery, sticker making and similar works on their own.
- Two of the women had started some training program on tailoring in their own homes as well. This was to cater to women who couldn't visit the centre. One of the important things that the women discussed was their entrepreneurial ability. It was visible that they wanted to make every attempt to grow.
- In response to what they could do for SAFA, most of them were willing to help SAFA grow and volunteered time and commitment to any new initiative or activity.
- All of them spoke highly of the SAFA staff and agreed that all SAFA's activities are in line with its values of – teamwork, quality, commitment and respect.

#### c) Teacher Training Programs

This is a special training program for a 21 day period conducted to help facilitate one of the other objectives of SAFA – girl child education, support and after school education. This is also a regular program at SAFA. Some of the women in these slums have education of class 10 and above. A small group of them have completed junior college (upto class 12). They were identified and trained using a partner organization 'Dhi'. Some of these women run the 'After school' support centres called 'JUGNU SAFE'.

*One such story is that of Fareena. She started as a Vidya volunteer and now is incharge of a govt school in a nearby locality. There is no other teacher or staff member. There are 28 students in this school. Students are from very poor families and in classes 1 – 4. She not just teaches, but also organizes the mid-day meal, cleans the school and kitchen. What motivates her to run this school against all odds – “If I don't run this school, these kids will have nowhere to go, they will drop out and have no means to an education. They will be loitering about the streets.” She also spends time counseling the parents and speaking to the local community to organize resources.*

#### d) Mobilizer Training

One of the major challenges in working in this kind of closed environment is that the organization has to spend a lot of time preparing the ground for development. The Founder says that they were initially scared of setting up an office in the locality but soon realized that if they wanted to make change they had to be part of the region. The next step would be inclusivity. In order to motivate first time employment, the SAFA team had to do individual counseling, house visits and organize small meetings at the homes of the beneficiaries to instill trust and give them the grounds. This was the breeding ground for mobilizer training. Members of the community who have leadership capabilities are identified for this program.

This is a one day training program conducted by the in house social workers started in September 2014. It is conducted periodically based on requirement. The focus of this program is to train women on mobilization techniques and the participants are from the local community. The exercise involves field work and presentation skills training. A total of 6 participants have been trained as mobilisers. (A snapshot of the training program is appended in annexures)

Another special training program that was organized in this accounting period in partnership with another NGO 'My Choices' was the Peacemaker Program. This program focuses on training women volunteers to deal with cases of domestic violence in the area. SAFA mobilizes, streamlines and creates the ground for such program. The training sessions are for 15 days and are delivered by the staff of the partner NGO with focus on legal training, counseling and also handling problem cases. The women who successfully complete the course are also paid a stipend by the partner NGO 'My Choices.' The total number of women Peacemakers from the SAFA community is five.

*"The SAFA women Peacemakers are some of our best volunteers. They are empathetic and persistent. They are good at following up cases. They also ensure that the socio-cultural fabric of the community is maintained," says Ms Pearl, Program Manager at My Choices.*

#### 1.2 Connecting to placements and enterprise development

The organization focuses on creating market access for the products made by the women. One of the core driving factors of success in an inclusive growth framework is the 'market access.' The SAFA team scouts the market for opportunity and brings the orders to the community. It also links up with other foundations and employment agencies. The 'Roshni' program held every Saturday in SAFA is the forum for a lot of exchange. It is a weekly gathering of the women members. Job opportunities and announcements are made at this forum. This forum is also the platform for other

NGOs or Foundations to become part of the resource pool.

Information about the MyChoices 'Peacemakers' program was introduced in this forum. The Dr Reddy's Foundation runs a training program in Livelihoods. The information about this program was communicated through this forum and members from the local community trained and found placements. The LABS information session titled 'Youth Development' was organized by SAFA at the community centre in the locality in 2013. Around 80 members attended the program. This was followed up by 22 of them taking up the training at the DRF centres.

SAFA maintains records of resource pool in the community it works in and also shares job information with them. A large number of organizations in Hyderabad have used the mobilisers team of SAFA to reach out with resource and market access.

The purpose of training in SAFA is not only to create a production work force but also encourage independent employment seeking potential. Of the women who have trained at SAFA, some of them have gone out and set up training activities of their own. *"This fits in with our long term vision of creating entrepreneurs among the women. We want them to expand their scope of work and also move away from solely depending on us,"* says Rubina, the Founder CEO.

The women acknowledge that had it not been for SAFA they would not have had the courage to step out of their homes. *Naseem is a young woman who now works as an Executive at Vibes – a wellness centre. Her role involves customer interface, counseling, setting up and following up on appointments and business development. She started with work at SAFA, attended a couple of training programs and did some tailoring work. Seeing that she was capable of talking and convincing other women to join, she realized her true potential. She started looking for jobs, attended interviews and found one.*

This is a classic example of how a simple training program or forum can improve confidence and encourage people to achieve more.

*Sameena and Ruqiya are two other bright enterprising women who are trained as Peacemakers. They do the occasional job work from SAFA, run their own independent business units from home, volunteer time counseling and supporting women in the community.*

This is another example of how opening up a door of opportunity brings out other qualities. SAFA is not just creating jobs, but in this process also creating local leadership. This is a more empowering exercise than the act of employment in itself.

### 1.3 Creating market opportunity for products made by the women

This activity is in continuation of the training and employment generation objective. The difference is that in the first case, it is an existing job that is matched to the resource. The organization has to also actively seek forums/platforms for sale of products. This is to increase the quantum of work available and also to ensure a steady stream of income. It is with this objective in mind that SAFA organizes exhibitions and sales of products. It participates in forums and exhibitions and also organizes some on its own. One of these stalls was in New Delhi. The women volunteers traveled and participated in this as well.

#### Data on Exhibitions/Stalls

SNo	No of women volunteers	Value (Rs)	No of stalls
FY 13-14	20	50,790	19
FY 14-15	15	74,135	15

(Source: Record books of SAFA)

*Ahmadi is one of the regular volunteers for stalls. She believes that this opportunity has given her sales training and skills in billing/accounting as well as dealing with customers. She considers it a very challenging opportunity. On her decision making role, she concurs that it has not come easy and that she is now capable of making difficult decisions in business. This has given her the confidence to handle a SAFA store in future.*

Exhibitions and fairs are not just sales opportunities but also training grounds for business. The women members of SAFA are in charge of inventory, stall organization, billing, sales and marketing. They are solely responsible for the business activity during the exhibition. This gives women the confidence and exposure to marketing activity. They understand the dynamics of sales and also see the value in the products they make. The decision making situations that they are put into prepares them for an entrepreneurial venture. Women who are participating in these exhibitions/fairs get immediate customer feedback on product quality. This gives them an insight into the expectations of customers. Also participating in these forums gives the women exposure to other products for sale. This process also creates a sense of ownership and thus helps SAFA with more genuine participation. The women come back invigorated and are inspired to organize such events on a regular basis. The women consider SAFA as their own organization. The values of teamwork and respect are also largely evident in this activity.

Online and e-retailing platforms also provide an opportunity to showcase products. SAFA has explored the online platforms but was not able to generate substantive business out of it. It now has its own online store to connect customers to their product line.

#### 1.4 Enabling them to independently create new opportunities

The vision of SAFA is empowerment of the group it works with. Towards this end, the organization has attempted to foster entrepreneurial abilities and encourage new opportunity creation. Two examples are made here as a case in point.

i. KIRAN Project

This is the sale of sanitary napkins in the target locality started in Bhola Nagar, Saiyed Nagar, Ahmed Nagar, Khaja Nagar and Bada Bazaar. Menstrual health and hygiene are important areas that need to be addressed when working with this marginalized group. The SAFA team trained and created a set of volunteers who go door to door, counsel, and explain the benefits and use of sanitary napkins. The team also engages in the sale of the product. Many of these women are first time users of the product and need to be able to buy it regularly. SAFA procures the product and helps these women volunteers who are then sales agents. The volunteers get a commission on the product sold.

The process is not just a marketing activity but also a medium to create awareness of menstrual hygiene and health. It is also an income generating opportunity for the volunteers. The number of women participating in the KIRAN project is about twelve.

*Bilquis and Salma are two women volunteers on the KIRAN project. They see the need to scale up the marketing on these products. At this point it is more door to door and through existing contacts. They feel the need to expand their scale of operations in order to make the activity viable. They suggested that if the sales team is run as a group and some direct marketing efforts are made, there is a possibility of improvement. Both the women also feel that in this process, they have helped women understand menstrual hygiene and encouraged use of sanitary products. Since women do not want to go to shops to buy the products, they deliver it home.*

For the year 2014-15, the women were paid a commission of Rs 2681 while the figures for 2013-14 were Rs 850. (Source: Financial statements). The purpose is to create awareness about menstrual hygiene. Income generation is incidental.

ii. Thrift Stores

This is another opportunity created for sale of products in the target community. It is an ongoing activity. SAFA sources products (largely clothes through donors) and then lets women organize the sale of these products in a thrift store in its premises. This is a profit sharing arrangement where the women volunteers who run the store partake of the profits in the business. Products include clothes for men, women and kids, shoes, bags, home linen to name a few. These stores give opportunity for women to learn organizing a business, maintaining accounts and billing, understanding market dynamics and also thinking of business. The thrift store began as a weekly concern. The women volunteers are now encouraged to also move the sales into the local market.

*Tabassum and Ahmadi are two women who organize the Thrift stores. They feel that going outside the SAFA premises requires better market understanding. They also feel that there is a stigma associated with street sales and don't want to venture out.*

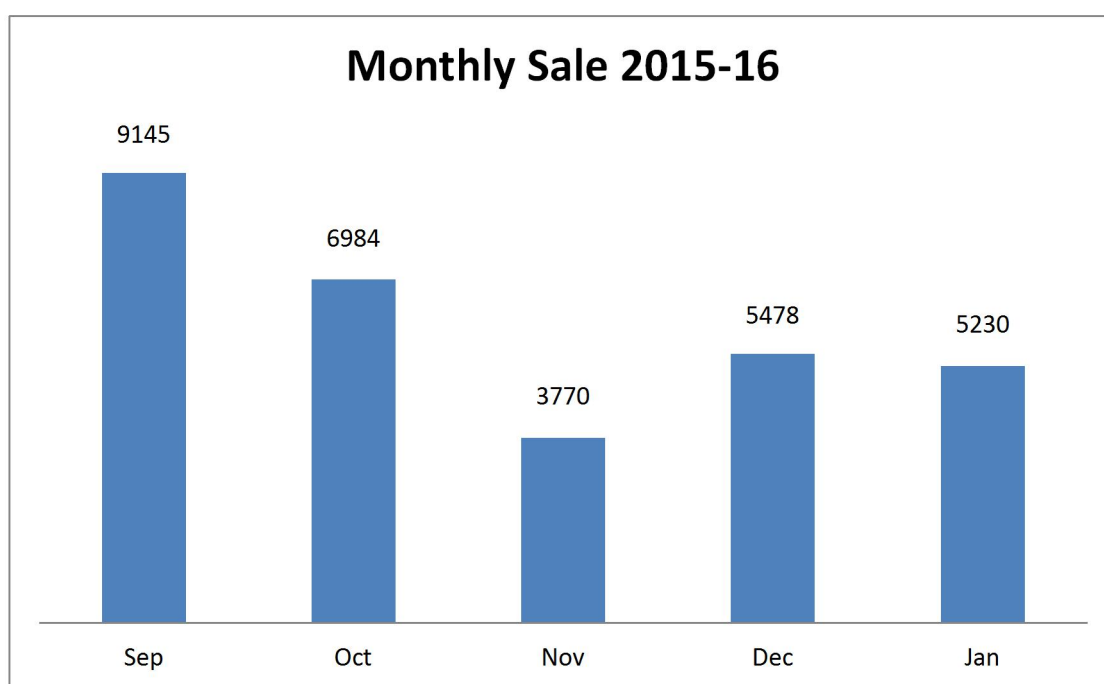
As much as these initiatives create new opportunities, the willingness and preparedness to step out alone is yet to grow. The stores started in early 2015 and are now a regular feature.

Sales in the SAFA outlet started only in 2015 (beyond the accounting period). It is being presented to show self-employment avenues. In the period from April 2015-Jan 2016, 22 such SAFA stores were organized at different venues – The Head Office, Bada Bazaar and Mangal bazaar. The women get a percentage of the profit in these outlets which motivate them to sell more. The sales data is represented in the graph below.

The month of September saw the highest sales through five sales days. The women have now stepped out of the SAFA premises and are selling in other markets as well. Close to 40 % of the outlets are now organized in other areas. Rubina has been trying to get the women to move out and create a 'Haat' like market where they could sell other products that they make or source.

One of the benefits of creating a marketplace is that these women now have the purchasing power and also understand market dynamics.

SAFA Outlet Monthly sales record



(Source: Monthly Sales Record, SAFA)

### **Summary of the Social Impact of the objective 1 (To impart skill trainings and sustainable livelihoods)**

Providing skill trainings and employment opportunities gave the women beneficiaries economic freedom; the ability to participate in economic decision making at home and earn respect in the family. The self esteem and self worth of the women increased. Women learned skills like professionalism, group work, marketing, customer feedback and learnt to interact with others.
Thrift stores, KIRAN sales and mobilizing activities gave them the confidence that even they are able to add value and that they matter. SAFA's major contribution has been in giving these underprivileged women a voice and face.
SAFA's team also believes in making them entrepreneurial by encouraging them to take up independent work and also by creating such opportunities for them.
The process of skill development has also encouraged them to try and acquire newer skills. They understand the value of knowledge and now are willing to participate in newer training opportunities.
Along with economic independence, these women have also acquired social capabilities and now support one another in times of crisis. They understand team work and collaborate to create new opportunities.
Standing up against domestic violence and abuse, encouraging girl child education and supporting each other in income generation opportunities are only some of the benefits that the activities at SAFA have given them.

### ***2. To empower socially***

Following SAFA's vision of social empowerment, most of the programs designed for the target group also address the pressing social and environmental concerns. The women in this target group need to be constantly motivated and counseled to continue work. SAFA becomes a forum for these women to discuss issues, make friends and also share their problems. There are weekly meetings conducted under the banner of 'Roshni' which discusses variety of issues, invites guest speakers and organize periodic workshops. Social empowerment by SAFA includes organizing community programs, felicitating women on the occasion of Women's Day, encouraging language learning (Urdu and Arabic classes organized in collaboration with the National Council for Promotion of Urdu Language) to name a few.

SAFA believes in the philosophy that economic empowerment must be accompanied by social progress. In order to ensure that its women beneficiaries also find social expression, SAFA organizes weekly meetings in a women's club 'Roshni.' These meetings are strategic forums for these women as they get an opportunity to express

views about a lot of sensitive issues. *“They get a voice, have a chance to speak to a group, express themselves. This process improves their self-esteem, gives them the confidence and also creates camaraderie among them,”* says Parvez Alam, the Program Officer at SAFA.

### *The Roshni Club Story<sup>10</sup>*

*This is probably one of the most pathbreaking and significant initiatives SAFA started. “It was not enough to provide women with training and skills. We needed to help them understand that overall socio-economic development required education, discussion and information about the world. We created a weekly meeting forum for all our members,”* says Rubina.

*The Roshni club meetings, as they are now called, became a forum for information sharing, announcements, counseling, and discussions on current and sensitive topics and also encourage debates among the participants. This is probably the only opportunity the women in this group have to be heard, to speak their mind and to ask questions. The forum invites speakers, doctors, nutritionists, educators and the like to interact with the women.*

*Some of the topics of discussion at the Roshni club meetings are – Healthcare, Nutrition, Stress Management, Women safety, Early Marriages, Discrimination among children based on gender, Value of education, Social aspects of Ramadan, Swine Flu, Healthy cooking, Importance of voting, Suicides, Self-harm to name a few. The detailed list of topics and attendance is in the annexures*

*In a focus group of women beneficiaries of SAFA, most of them observed that attending the Saturday meetings was now part of their life. One of them even said that she has never missed a meeting in the last four years.*

In the accounting period under consideration 2013-15, 77 Roshni club meetings have been recorded. The average attendance is 40. This shows the captive group that is available on a weekly basis at the centre. Dr Reddy’s Foundation, MyChoices, Chindu are some organizations that have used the Roshni forum with success. Other than this, information about govt projects, schemes and benefits are also disseminated through this forum. Detailed list of topics, attendance and program analysis is appended in annexure 11.

## 2.1 Capacity building through partnerships

Partnerships with other NGOs and social organizations are another way in which capacity building is done. MyChoices is an NGO that works in the space of domestic violence and human trafficking. They have a training program called ‘Peacemakers’,

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<sup>10</sup> The detailed attendance and list of topics is appended in annexures

which trains the local women to counsel and support victims in domestic violence cases. The detailed 15 day program run by MyChoices led to six women volunteers becoming Peacemakers.

*Peacemaker Sameena says that being a Peacemaker is a serious responsibility. We are dealing with women's families and very sensitive issues. There are times people shut their door on our faces. We have to be resilient and patient. Sometimes we follow a case for weeks and only then are able to win the trust and faith of the family. We counsel both husband and wife and try to save the marriage. In extreme situations, we also have to take them to hospital or get the local police involved.*

Adolescent girls are another vulnerable segment in this group. Young People for Life – another NGO working with young girls conducted a program with the focus being on educating adolescent girls about the challenges of growing up. This kind of discussion and activity forum stimulates the mind and gives these young girls the much needed confidence. SAFA also periodically organizes health camps (SEHA), legal awareness camps to cater to the target population.

*SEHA was a health program that ran for three months in 2014. This was a funded program whose target was nutrition for anemic women. SAFA organized the camp and conducted blood tests to identify the anemic women. 30 women were identified with very low haemoglobin levels and then given iron rich food for a period of three months at the centre. Nutrition and diet counseling sessions were also held to help them continue eating healthy food.*

## 2.2 Facilitating government programs

In keeping with its role as a nodal agency for development work in the region, SAFA also collaborates with government agencies to implement its programs. Infact the SAFA centre becomes a place that is commonly used by partner organizations and govt agencies alike to reach out to the community.

The Prime Minister's Jan Dhan Yojana that is about opening bank accounts was also facilitated through SAFA. Geosansar – the agency tasked with opening these Aadhar linked accounts was housed in the SAFA centre for a while. They were able to use SAFA's mobilizing capability to communicate and reach out to the target population. Over a 1000 bank accounts were opened in the community.

SAFA also mobilized opening up of accounts for students. This was to enable them to receive scholarships through government. Accounts were opened for close to 450 students under this program.

Similarly SAFA also helped some young girls with the 'Shaadi Mubarak' forms. Under this scheme of the Govt of Telangana, young Muslim girls of marriageable age

are given Rs 51,000. Similarly through its Roshni Club, the organization communicates and connects its beneficiaries to existing and new govt program announcements. Thus SAFA assumes the role of an information agent to reach out to these marginalized and vulnerable sections. The faith and trust that SAFA has built over the years gives it the necessary leverage to get the attention and support of its target group.

### 2.3 Value education for the youth

One other interesting area of work that SAFA attempts to do is in value education. “If we are to focus on the development of women, we need to involve the male members of the community. Any change can be brought about only by changing the mindset of the young,” says Rubina, the Founder CEO of SAFA. This is achieved by language training – Urdu and Arabic where both men and women are trained. This is in keeping with the core SAFA value of respect. Language is a window into culture and it opens doors of understanding of the religion and its practices. The National Council for the Promotion of the Urdu Language funds a language training initiative that is implemented by SAFA. Here is a record of the number of participants. The program started in 2014. One set of students has taken the qualifying exam. It is heartening to note that the number of female candidates surpasses the male candidates.

#### List of candidates in 2014-15

	Registered		Total	Passed		Total
	Male	Female		Male	Female	
Urdu	29	51	80	8	22	30
Arabic	31	46	77	14	23	37

#### List of candidates in 2015-16

Registration			
	Male	Female	Total
Urdu	18	61	79
Arabic	28	49	77

(Source: SAFA official records)

AWAAZ is the other forum for youth enablement. SAFA organizes weekly meetings of the young people in its target community and uses this forum as an opportunity to educate, to discuss and also channelize the energy of the youth. As part of the program, the children are given a boiled egg and a fruit.

#### A Snapshot of the AWAAZ program activities and attendance

SNo	Month/Year	Topic	Attendance
1	April 2014	Value of Discipline	31
2	May 2014	Habits in Daily Life; How to be a good child	33

3	June 2014	General Awareness, Moral stories, Poems	41
4	July 2014	Holiday as a gift for students	45
5	Aug 2014	How to use your time in holidays	26
6	Sep 2014	Importance of education	23
7	Oct 2014	Great personalities	47
8	Nov 2014	Visiting the SMART Centre; Children's Day	62
9	Dec 2014	Career and planning for it	58
10	Jan 2015	General awareness and Quiz competition	42

(Source: SAFA official records)

SAFA has also established a new centre 'MYCentre' (Mainstreaming Youth) that is targeted at the youth. This centre was set up in June 2015 (outside this accounting period purview) and offers English language training and IT literacy. The young people who come to the centre (both boys and girls) are also engaged in workshops, team exercises, debates and discussions on a wide variety of topics. They get to interact with other college and university students who visit the Centre. SAFA has a lot of foreign student visitors. The youth at MYCentre get an opportunity to interact with them, have discussions and also see the world in a more open manner.

SAFA also runs an IT training centre called the 'SMART Centre' in collaboration with Tech Mahindra at Mehdipatnam since 2014. This centre offers subsidized IT training to young people in the region. It has trained over 500 youth in the last two years. These youth are then also connected to the possible career opportunity. *"Educating the youth, connecting them to the next generation technology and opening up the information and technology super highway is the best way to inspire leadership and promote change in mindsets,"* says Farooque (Centre Co-ordinator, MYCentre)

**The SMART Centre and MYCentre have not been included in this audit cycle.**

### **Summary of Social Impact of objective 2 (To Empower Socially)**

SAFA's journey is based on empowerment as is visible in its activities like the Roshni Club. Women get an opportunity to express themselves, discuss issues that affect their lives and also get information and knowledge about health and lifestyle. This forum is like a friendly support group. It also becomes a forum for dissemination of information about health, govt schemes, job opportunities and the like. Women consider this forum as an important part of their weekly commitment to SAFA.

SAFA uses its mobilizing capabilities to network with the other social organizations in the city. It collaborates and does joint development work using its leverage in the community. The respect that SAFA has gained over the period has also helped it bring about subtle social changes in the community eg. Organizing celebrations of Independence and Republic Day.

SAFA believes that women empowerment also requires engaging with young boys and men. Towards this end, the value education initiative and its Youth centre create

the foreground for healthy discussion and dialogue. Value education also helps focus on creating a positive linkage between the organization and the community it serves.

An opportunity to foster youth leadership and channelize energies in a positive and constructive way. The activities of SAFA also help bring out the leadership potential among the women members as is demonstrated in the *'Peacemakers'* program.

### ***3. To educate the girl child***

Another core of the SAFA philosophy is the education of the girl child. In order to bring about change in the future, there is a need to invest in the future. The future of the community is educating the girl child. Education is not just to get her a degree or certificate, but the process of education opens up her mind to opportunity and self-improvement. Educating a girl child has multiplying benefits; she is able to help siblings at home and help her mother with understanding and appreciating a lot of things including health and hygiene. The educated girl child and her improved world view help her earn respect and give her a say in her life decisions.

SAFA's philosophy is 'Educate a girl, empower a family.' SAFA has been supporting the education of the girl child in the target community. The support does not limit itself to financial assistance but a lot of time and energy is spend in mobilizing the girls to classrooms, counseling the parents and also to ensure that the school going process is uninterrupted.

*"Parents need to be counseled about the value of exams and for supporting the girl during this period by letting her study and taking the household chores off her. This is something that requires our intervention and regular conditioning,"* says Parvez the Program Officer at SAFA. He spends time regularly organizing parent meetings to make it participatory and inclusive. Financial support is thus only the starting point of this initiative. Ensuring that the child is in school and continues to do so require a larger team effort.

*When a group of girls were going to a school a little away from the slums, SAFA had to help facilitate transport. Parents wouldn't send their girls to school unless they were picked up and dropped. It is thus a community effort to educate the girl. SAFA team members counseled the community and encouraged some parents who were in the autorickshaw driving trade to help mobilize transport.*

#### **3.1 Supporting them financially through fee support and scholarships**

The STEP (Society Tutoring and Education Project) program at SAFA is an initiative that targets and attempts to educate the girl child in the community. It was started in the year 2010 and its main objective is to help the next generation young girls with education and opportunity for a better life. Access to education improves their lifestyle choices and gives them a world view that also translates into better quality of

life for siblings and parents. The STEP project is funded by Jean Francois Peterbroek Foundation to the tune of Rs 50 lakhs (2013-16) As part of the project, 170 children (60% girls) receive school and college education. SAFA helps identify the schools which would be potential partners and pays the school the fee component directly. The schools in turn monitor and record the attendance and performance and submit to SAFA. Financial support is one of the key parameters in ensuring that education is offered to this target group. In the accounting period under consideration, 102 girls were provided education support. As a symbol of motivation, these girls are also recognized on Women's day. Their photographs appear in the monthly newsletter and they are felicitated in front of the community.

*Mr Arifullah, Principal of Oxford Mission School who is one of the partners of SAFA for a long time is equally committed to the cause. His school situated in the locality has about 60% girls. He also emphasized the need to have proximity of the educational institution. "Young girls are unable to pursue higher education because their families are unwilling to send them far. The closest junior college is about 5 kms away. It is not just the distance, but the cost and time of transport that dissuades the parents. We are talking to the local corporator to sanction a govt junior college in the locality."*

### 3.2 Creating a learning environment and support system

The locality that SAFA works in is not automatically conditioned to an educated and learning environment. Although the kids are going to school, parents do not understand the value of education and don't know how to go about supporting them. The SAFA team understood the need for a more holistic intervention to further the cause of education. The team set up after school education support centres called 'JUGNU SAFE' where SAFE is Society Academy for Free Education. This initiative was started in 2013. Some of the SAFA women members are educated and capable of running these centres. They were identified, put through a teacher training module and made in charge of operating these after school centres. There are about six functioning JUGNU SAFE centres with about 25 students each. These classes are run in the homes of the teachers or in some common place the community can provide. Since it is a free after school service, the kids do not pay any fees. The teachers are paid a stipend by SAFA to keep the centre operational.

The purpose of these centres is to help students with their basic skills in language and mathematics. Over a period of time, the centres have also become forums to complete class homework and prepare for tests.

*Shaista – a young second year degree student who runs a SAFE unit with about 20 students says that she tries to make learning interesting by organizing activities for her students. She has to also spend time counseling parents during exam time. "One of the major challenges is to explain to parents the need to study and that the girls*

*should be spared of housework during exam time.”*

*Nikhat another young lady who runs a SAFE unit is continuing a centre started by her sister. She teaches kids class 1-4 and concurs that without the after school centre, these kids would drop out of school and not even be able to complete homework.*

*Sara Begum – another SAFE volunteer who teaches classes 5-8 thinks that if the centres are run more collaboratively than independently, they might be more successful. She was of the opinion that team teaching and sharing classes would also be useful.*

The other activity that needs to be done is parent counseling which is also a regular feature at SAFA. The SAFA team engages in working with parents on a continuous basis. They also organize community based activities to showcase the student talent and create opportunities to display their skills. For eg: Children’s day activities at the Community centre. One hallmark of success in the education programs is the participation of siblings in successive years. SAFA believes that educating one girl child brings along the entire set of siblings, friends and neighbours.

### 3.3 Creating higher education opportunities with partnerships

The SITAREY program of SAFA focuses on junior college and graduate education of the girls. *“Many of the girls in this group are first generation college goers from their homes. It takes more than just fee support to convince the parents to send them for higher studies,”* says Rubina.

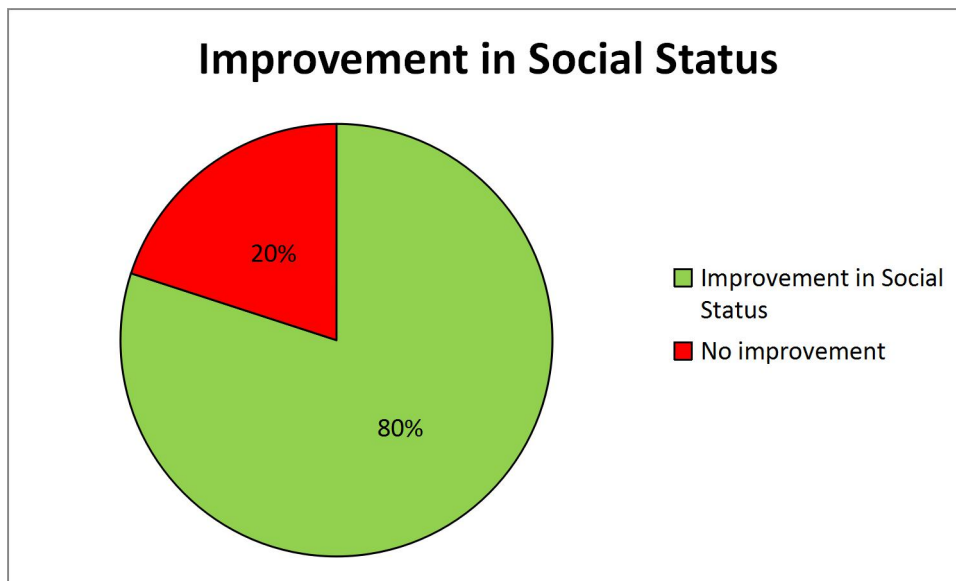
SITAREY as the name suggests mean Stars. These young girls are the stars and considered ambassadors of SAFA. This program started in the year 2012. The number of beneficiaries in the accounting period are 51 ( 10 Students are 2012-13, 6 Students 2013-14, 13 Students 2014-15 and 22 is 2015-16) . These opportunities are created in collaboration with local colleges. *Principal Mr Shahwali of Froebels Junior College is very appreciative of the girls in this program. He says, “Some of these girls topped their class in the last two years and very also involved in tutoring other students. Their level of commitment and motivation is very high. One can see that they are capable of driving change and will go on to be good citizens.”*

SAFA continues to discuss potential opportunities for higher education for their girl students. In an attempt to create employable skills, the girls train at the SMART Centre in IT skills and English language. This helps them gain confidence and be ready to seek out employment.

*Nausheen is a young school teacher who was supported through school and college by SAFA. She trained in IT skills and also underwent the teacher training course at*

*SAFA. She is currently pursuing her degree second year and is a teacher at a local school. She is articulate and confident, has clear goals and is a true inspiration. She wants to give back to SAFA by training other young girls and inspiring them to follow their dreams. She is not just economically independent but dreams of completing her education and supporting her parents.*

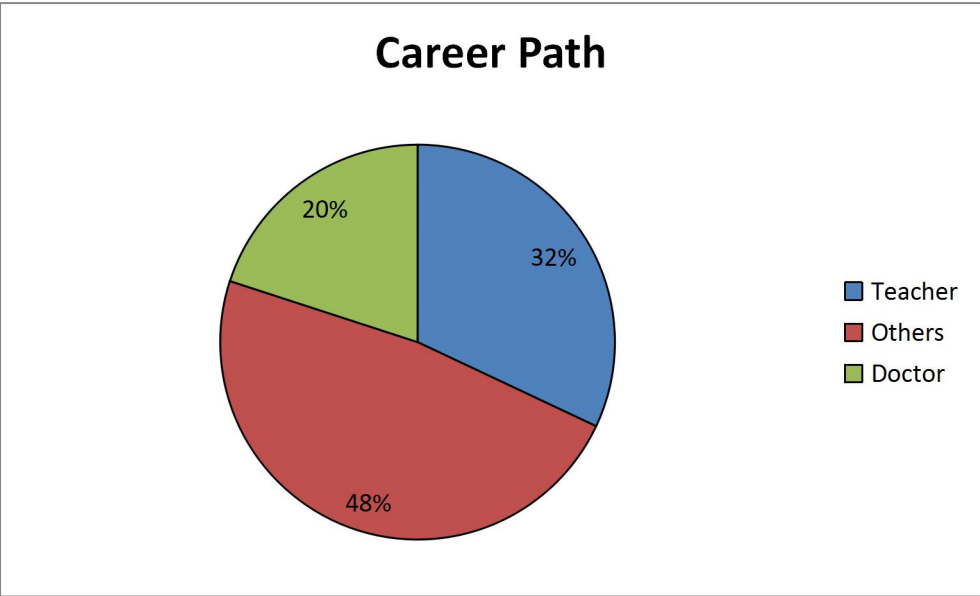
A survey<sup>11</sup> was conducted among the SITAREY participants. 25 of them took part in the Survey. The exercise was to gather their opinions and aspirations after their association with SAFA.



As can be seen, 80% of the respondents have seen a significant improvement in their social status and family culture after attending school and participating in the activities of SAFA. Improvement in social status and family culture implies ability to choose school work over house work, the freedom to study at home, the opportunity to meet and discuss with other school mates and an opportunity to be heard by their parents. Based on the focus groups conducted earlier, the girls also expressed increased freedom of choice in clothes and shoes, the ability to convince their mothers about hygiene and health, the opportunity to teach the younger siblings and the pride their parents expressed when they did well in school.

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<sup>11</sup> SITAREY questionnaire in annexures



These students were asked what they wanted to do after they finished college. 32% of them want to become teachers and about 20% want to become doctors or pursue an education in health. Some of the other responses were airhostess, IAS officer, Police officer, accountant, lawyer.

More than 50% of the SITAREY beneficiaries teach their siblings at home and other kids in the neighbourhood leading to a multiplier effect. They are thus influencers and role models. Majority of these beneficiaries believe that SAFA's activities are in line with its vision and mission.

**Summary of Social Impact of objective 3 (To educate the girl child)**

Some of the major changes that were observed as a consequence of the intervention by SAFA were

This is facilitated not just by financial support – fees and scholarships but also with the SAFA team joint efforts in counselling. The counselling sessions are for parents and the girls to ensure that they prioritise their education
SAFA has created an after school support system which helps the students get education support; since their parents are not educated enough to do so. Also this after school system ensures that they continue studying
Education with a purpose is also one of the objectives of SAFA and towards this end, it works to provide quality higher education opportunities for some of the motivated girl students. Access to college education and professional IT education are ways in which this is done.
Improves social status of school going girls and their families, they become role models for others in the community, their aspirations grow and they seek to improve themselves, there is sufficient motivation and drive among the girl students.

There is a heightened sense of self-worth and success, these girls also participate in SAFA's activities and would like to contribute to the growth of others
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### **IMPACT in a nutshell**

Economic freedom, improved earnings, economic independence
Improved social awareness, improved social standing, self-respect, value for work
Improvement in family culture, focus on health and hygiene, savings potential
Enhanced value of education for both self and children, self-esteem, value of learning environment, focus on punctuality
Supporting children's education, focus on empowerment and leadership training, encouraging self-employment initiatives
Better opportunity for work and study, higher and better defined career aspirations, collaboration, sense of participation, sense of ownership
Improved sense of cleanliness, understand the need to keep environment clean, understand the value of community connect
Increased awareness of govt programs, improved understanding of business dynamics, emphasis on quality and understand value of feedback

### **Uniqueness of SAFA**

Given below is a summary of the activities and outcomes that make SAFA a unique organization in the women's development space.

SAFA's role as is critical in the development space of the Bholu Nagar region. It plays the role of a '*missing institution*'. The region does not have any other active NGO or development agency and also does not have any active government entity servicing the people. SAFA's presence in the region makes up for the missing institution. Women beneficiaries look upto SAFA in case of all problems. SAFA has become a nodal agency for dissemination of information by Govt and other NGOs. Similarly, SAFA has the ability to mobilize the people of the community for health drives and any other requirements. SAFA's premises are used for health and awareness camps, for social events and by even the local leaders to educate and inform.

SAFA's focus is on *empowerment* and social change. It has strived over the past many years in becoming a holistic organization where the beneficiaries not just come for skilling and employment but also education and improvement in quality of life. Through its various programs like Roshni and Awaaz, SAFA aims to create more enlightened and responsible citizens among the members of the community. Through its sales forums, SAFA aims to foster entrepreneurial talent and through its education initiatives, SAFA is attempting to invigorate the next generation of young girls. SAFA provides the women beneficiaries and their families support in health and domestic

violence issues by connecting them with relevant organizations.

Another unique feature across all its activities is ***'Inclusiveness'***. It is visible in the day to day functioning of SAFA. The relationship between the leadership and staff is one of inclusivity. Members of SAFA staff were open about their freedom to experiment and be creative and also about voicing their opinions and views. This is representative of a flat structure and collaborative growth. This helps SAFA have the complete support of its team. The feature of inclusivity is also seen in their relationship with beneficiaries. At times new product orders are discussed with the women making them and only then is it approved. They feel part of the decision making process and this helps ensure timeliness and quality of product.

***Respect for community values*** is yet another unique feature. SAFA ensures that their activities and programs respect and appreciate the religious and social practices that its members follow. This is done by also involving the local community leaders who are supportive and appreciative of the cause. SAFA believes that preserving the cultural ethos of the community helps in getting a complete buy-in from all relevant stakeholders and ensures that the developmental activities gain momentum and grow. Both employment and education are vehicles of social change and to bring this about while retaining community ethos is indeed a unique proposition.

The SAFA team also works towards overall social well being of its beneficiaries. Towards this end, the weekly ***'Roshni Club'*** meetings are a very unique initiative. This is a forum where all women members come to discuss their problems, social issues, health concerns and any other topic of relevance to them every week. The forum is also used by SAFA and its partner organizations to communicate work opportunity, health and legal awareness, govt schemes awareness and also by the community leaders to announce activities. The women feel that it is an opportunity for them to voice their views and be heard. They can share, discuss and deliberate in a safe environment. This gives them the opportunity to be heard and improves their self-esteem.

Another unique feature of SAFA's activities are ***'Mobilizer Training'***. These mobilisers are from the community and canvassing their support and training them goes a long way in ensuring continuous support in all activities. The mobilisers also receive specialized training from other NGOs like My Choices to work in areas of domestic violence and human trafficking. This kind of engagement has helped the women in the community see value in their lives and has helped them gain respect and social recognition. This is no mean feat considering the dynamics of the environment SAFA works in.

## **V. Other Stakeholder Feedback**

For the purpose of this Social Accounting exercise, depth interviews were conducted with the Executive Council Members, other NGO partners, School and College Principal, local community leader and volunteers.

### **5.1 A summary of interaction with them is presented below:**

- Ms Pearl Choragudi, Program Manager at My Choices

MyChoices is a training partner of SAFA. Pearl was of the view that it would have been difficult to find volunteers to take up work in domestic violence had it not been for SAFA's reputation. Since this was a sensitive area, My Choices worked closely with SAFA, entrenched themselves into the organization, organized workshops and meeting sessions with the women. The entire process of preparing the women to even consider attending these training programs required a lot of counselling. Once they were trained, the next step was to set them out to actually address the problem.

Because of SAFA, it was much easier to organize counselling and support for the aggrieved women. Also the reputation of the Peacemakers as ambassadors of SAFA helped them gain access into the homes of the aggrieved women. In fact, Pearl went on to say that the SAFA women volunteers were probably some of their best Peacemakers with good record. They not only identify the problem households, but also persist and make sure the issue is addressed. They have gained respect in the locality and are now sought out in case of difficult circumstances.

Pearl thinks that one of the main reasons for them to be able to work with SAFA is that both organizations work in the same social realm and have similar values. They want to give voice to a marginalized and vulnerable group of women.

- Ms Sabrina, Founder Chindu

Chindu is an organization that uses theatre as a medium to work in the Dalit rights segment. It focuses on celebrating Dalit values and culture and communicating change through an animated medium. Sabrina has worked with the SAFA women and girls and helped organize theatre performances for women's day. She thinks that the women in this group face similar challenges and observes that theatre, art and music can be a good way to help them shed their inhibitions and perform. Chindu organizes camps and also helps SAFA out in presenting its story during foreign student visits and other community programs.

- Mr Mirza Tafazul Baig, Local community leader from TRS

This interaction was on the sidelines of a health camp that was being held at SAFA

premises. Mr Baig resides in the same locality, is a small time businessman and works actively in politics. His view of SAFA is that it has changed the social environment for good. He finds it greatly satisfying that the women in the region have income and the girls are going to school. He was of the view that the girl child education would not have happened had it not been for the tireless efforts of Ms Rubina and her team. He asserted that he tries to give support, canvasses and also speaks on behalf of SAFA. He personally encourages his party workers to rally people for community activities conducted by SAFA...health camps, cleanliness drives, vaccination drives and any other awareness programs. He lends support to SAFA activities and helps mobilize the people of the community.

➤ Mr Arifullah, Principal, Oxford Mission School

This is one of the schools where students from SAFA's community group get education. Mr Arifullah is a devoted teacher and educationist. The school is situated in close proximity to the locality catered to by SAFA. He explains the challenges he faces in keeping students in school. It is not just the fees, but the motivation to continue education, to discipline and to find value in learning. His family runs the school and he agrees that in the community that they work, collaboration is the key. Organizations like SAFA complement the work they do, steer the learning process, mobilize and send students, support them financially and also educate the parents about the value of learning. He thinks that there is a need for a govt junior college in the locality to encourage higher education. Traveling is a major deterrent and if there is an institution in the locality enrolments go up. He also thinks that volunteering would be a great way to engage with the community.

➤ Mr Shahwali, Principal Froebel's Junior College

This is an institution where some of the young girls went to complete their inter education (class 12). Mr Shahwali was very appreciative of the girl students who were in his college. Three of them went on to top the class and were among the best and brightest students in the batch. He remembers vividly that these girls would stay back after class to be able to finish homework and to study. They would also help other students in their class. Mr Shahwali agrees that it is not easy to keep them motivated. Their parents do not understand the stress of board exams and are unable to provide the supporting environment. This is where the college works closely with SAFA to counsel and educate parents and to provide these girls a platform for continued education. He is sincerely appreciative of the efforts of SAFA and would like to work towards educating more girl students. They would like to offer scholarships to deserving students to encourage more girls being in college. He also spends time counselling students about their future career opportunities.

➤ Mr Joy – One of the co-founders

Joy is one of the people who shares Rubina's vision of women empowerment and who was instrumental in the initial phases of the organization. He believes that the organization is serving its purpose and now needs to think of growth. He believes that in order to be able to grow and get to the next level, nature of work needs to be professionalized. He feels Rubina needs more administrative support and is also of the view that the Board should be more active in the functioning. As regards the beneficiaries, he was of the view that they need to understand the realities of the organization. They need to be able to participate more deeply and appreciate that the NGO work is a community development model and not a govt institution. Access to resources and markets is not a matter of right, but of benefit. To be able to take SAFA to the next level, Joy thinks there is need to think more business, more enterprise. He is satisfied with the progress SAFA has made thus far and is also appreciative of the new efforts in the SMART Centre and MYCentre.

➤ Mr Majid, EC Member and Treasurer

One of the core members of Rubina's team and a very avid supporter of the cause, Majid bhai spends time regularly at the Centre helping out with the accounts. Being an engineer, he understands the value of operational efficiency and thinks that it is time to institutionalize a lot of processes. He observes that the community and target group is illiterate and really backward and that SAFA team has spent a lot of time in the initial years creating the ground work for development. He believes that in the eight years that they have been in Bhola Nagar, one of the major achievements is social upliftment. He is glad to see girls getting educated and women having jobs. He feels it is Rubina's passion for development that has helped in keeping SAFA going. He sees that the organization faces a lot of difficult situations and there are times when they almost give up hope...thinking it is the end of the road, but is the team's passion for the work they do that helps them find a way out. He would like to see SAFA grow and branch out over a period of time. He wants the local community to take up leadership in the organization. Majid bhai also felt the need for SAFA to get involved in connecting to the local hospital to deal with emergency medical issues. He also emphasized on the need to pick up a cleanliness campaign using corporates.

➤ Volunteers Feedback

As part of its engagement with the community, SAFA gives access to researchers and students from all over the world as interns. For the purpose of this study, one PhD student from University of Washington (Ms Kathryn Zyskowski) and three other students from Portland State University were interviewed. The three PSU students (Zaidi, Alex and Amanda) worked on developing a Youth Leadership Program for MY Centre in Dec 2015. Kathryn on the other hand has been associated with SAFA through her dissertation on technical education for low income students. All volunteers and interns were appreciative of the work of SAFA. They rated the vision

and mission statements highly and found that the activities were in sync with the values that SAFA stands for. Since the volunteers and interns work on very specific targets, their contribution to SAFA's capacity building is immense. It is important to highlight here that the interns appreciate the access they have to the local community because of SAFA. They are able to organize events, collect data and also do substantive research because of SAFA's standing in the community.

SAFA also has interns from NMIMS Hyderabad (a business school) and Social Work students from Maulana Azad National Urdu University on a regular basis.

➤ Ms Sumathi, EC Member

She has been associated with SAFA for the last four years. She is one of the people on the product design team and works closely with the women. Her focus is on skill development. Her vision for SAFA is that it should be able to get more employment opportunities for the women. She would like to help them increase their base of skill sets so that they can find more work opportunity.

## **5.2 Summary of the Key Stakeholder (Advisory Board & Executive Council) Survey Responses**

All the key stakeholders (Advisory Board and Executive Council)<sup>12</sup> were sent email questionnaires to ascertain their agreement on the vision, mission, values, objectives and activities of SAFA. All members completely agree with the VMVOA statements. Some of the observations were that SAFA should continue to do the good work, and that it had achieved a lot in the little time. The Board and EC members felt that SAFA's contribution to women's empowerment was significant and that its ability to garner more financial support from multilateral agencies had improved. Considering its scale and reach of operations, the EC members felt that it was opportune time to strategically plan for the future.

The EC members were also asked questions about the functioning, purpose and membership of the council. Four of the six members responded. Majority of them felt that the EC was involved in strategic decision making, were in an advisory role, supported the staff when required and had the ultimate legal and financial responsibility for the organization. They were also fine with not being responsible for the day to day management of the organization. All of them felt that they were well informed about the workings of SAFA and had periodic well organized meetings. They were also in concurrence about the structure and composition of the committee and felt that it was just right.

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<sup>12</sup> Details in annexures

## **Staff Feedback**

One of the major pillars for the success of any organization is the commitment and morale of its staff. There is no dearth of the same in the SAFA staff. They live the values to the fullest, are kind and considerate, are very motivated and committed and are leaders in their own right. The staff was surveyed to understand their level of commitment and their aspirations. Most of the SAFA team has been around for at least four years or more.

- Majority of them were happy with the wage and considered it a fair assessment of their skills. They were happy with their terms of employment and agreed that their work environment was safe and conducive to growth.
- They believed that they had the facilities needed to do the job. They were trained regularly and were given an opportunity to find new work within the organization.
- Some of them believed that the skill sets they had acquired helped them do the job better and gave them increased confidence.
- Majority of them find their job interesting, found increased role in the last year and felt that they had freedom to improvise, give suggestions and feedback and had a forum, were listened to and valued.
- The environment at SAFA is one of shared work. All members are aware of the activities that go on. They use their spare time to help other team members and ensure that the overall goal is achieved.
- With regard to mission and vision clarity, the SAFA staff was completely in sync and understood it well. Infact they ensure that they observe and follow the values in all the tasks assigned to them.
- When asked about what they liked about working at SAFA, most of them agreed that their work environment was always positive, free from office politics and empowered them. They felt that they had the freedom to express themselves and that the leadership supported them at all times.
- Majority of them felt that they were given a chance to develop leadership skills, were put in charge of decision making and were expected to always represent the organization. They believed that working at SAFA has helped them improve their social standing and that their peers also look upto them.

## **Customer Feedback<sup>13</sup>**

In keeping with getting around the 360 degree view, as part of the process, the customers of SAFA were also asked for their feedback. They were asked to give feedback on product, on SAFA values and their overall assessment. The ratings table was send to six large customers, of which four responses were received.

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<sup>13</sup> Customer feedback template in annexures

- All the customers felt that the products of SAFA were environment friendly. Customers however gave a 4/5 to product quality as compared to market.
- All customers felt that SAFA team was very professional and commitment levels were high.
- They felt that SAFA's vision of empowerment was seen in all its activities. All of them said that they would recommend the product to others. Most large customers were regular in their orders.

## **VI. Social and Environmental Performance Review**

### 6.1 Social Capital

The purpose of this exercise is to assess the networks between people and the organization, between other similar organizations in the space, trust and reciprocal relationships that are built up over time. It is important in assessing the long term impact the organization has on the community. The records of these surveys are documented and a brief analysis is presented below:

#### Social Capital Stocktake

- ✓ The organization partners with other NGOs and delivers services. It also encourages the core community members to step out and take initiatives outside the organization in terms of employment opportunities.
- ✓ The organization works with the local community leaders and facilitates the organization of health and education camps. It serves as an important lobby group in the community and also a leading contributor to overall development of the area.
- ✓ The organization is well respected and has helped volunteers, researchers and other consultants to gain access to the locality. This has led to larger involvement from external agents in the economic and social upliftment.
- ✓ As an organization, SAFA has a clear set of values and seeks partnerships with organizations that share similar values. There have been instances where potential partnerships have been declined because it was not in sync with SAFA's own value fabric.
- ✓ The SAFA team also helps out similar organizations and shares resources. It volunteers in other community activities and at times also loans its manpower to help set up activities for others.
- ✓ SAFA has a large resource pool of volunteers and independent consultants who help regularly. The volunteer network is from the local colleges and SAFA gets about 20 such dedicated young people every year. It gives SAFA a chance to get a new perspective and at the same time sensitize people to the ground realities.

### 6.2 Environmental Checklist<sup>14</sup>

SAFA works in an environment friendly format because of its jute products. The

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<sup>14</sup> Completed using the Green Office Checklist of SAN

organization has also made attempt to ensure that its activities are conducted in an eco-friendly manner. The paper is recycled, photocopies are double sided, only printed when necessary. Most office records are maintained in an electronic manner. The head office is bright and has a lot of natural light. The office is well ventilated. Since the majority of its work involves jute, bulk buying is a practice, re-use is also observed. SAFA also trains its women beneficiaries to be environment friendly by conducting sessions in its Roshni and AWAAZ programs.

### 6.3 Communication Mechanism

SAFA has a monthly newsletter titled “*Safanama*” that captures all its activities and becomes the world’s view into it. It goes out to all stakeholders, funders and potential partners. Other than regular newsletters<sup>15</sup>, SAFA team members participate in national and international workshops, exhibitions and meetings to spread the word about the work it is doing. SAFA also hosts university teams both from India and abroad, allows access to interns and fellows to take part in short and long term projects. SAFA and MANUU organized a daylong seminar in collaboration with the National Commission for Women “*Socio-economic inclusion of Muslim women through livelihood activities: A Special Reference to Hyderabad*” conducted in Sep 2013 at the MANUU Central Library. Over 20 researchers and experts from all over India presented their papers on the theme.

SAFA has a dedicated marketing and communications team that is active on the social media – website and Facebook page. The SAFA Annual Day is celebrated as Women’s Day and is organized in March every year. At this function, the entire community of beneficiaries is invited. The women put up stage performances and are also awarded for their achievements. Young girls from the SITAREY program also put up a performance that is professionally choreographed. The annual day becomes an opportunity for the members to be seen displaying their creativity and talent.

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<sup>15</sup> A copy of newsletter is attached in the annexures

## **VII. Economic Impact**

### **Social Return on Investment (SROI)**

A social organization always faces trouble in terms of quantifying the benefit from the existence of the organization, as many of these benefits are qualitative in nature. This poses a challenge when the organization wants to showcase its work to raise more capital.

Social return on investment (SROI) is designed to tackle this issue by being one comprehensive measure of value creation. The principles of the SROI stem from the basic concepts of Valuation.

SROI has a specific system and methodology along with principles and recommendations on what constitutes an SROI Report. If you are interested in understanding the methodology in detail, we would recommend that you contact the SROI Network and obtain their Guide to Social Return on Investment. ([www.thesroinetwork.org](http://www.thesroinetwork.org))

In this report we have calculated the SROI for the ‘Skill Development Program’ of SAFA. The program is aimed at imparting a focused set of skills to our beneficiaries, which will help them in earning a sustainable livelihood and respect among their community. Audited financial data was used to make these calculations.

We have used Fiscal year 2015 as the base year to calculate SROI. In this year SAFA has trained 120 people across various skills.

The estimated cost to train a beneficiary is approximately Rs 3450. This includes both the direct and overheads in running the program.

To quantify the benefits of the training program, we have broken the benefits into two aspects.

- Current Financial Benefit
- Expected Future Financial Benefit

The current financial benefit from the program is the income generated by the beneficiaries through the job works provided by SAFA.

In the Fiscal year 2015 SAFA generated an income of Rs. 4, 93,414 through the job works.

The future financial benefits depends on many softer aspects of the beneficiary, in order to quantify the same we have employed a primary survey among a sample set of 60 beneficiaries (50% of the total population of FY 15)

The survey poses questions trying to understand the following aspects of a beneficiary

- Ability and willingness to acquire more skills
- Motivation to be productive
- Family support to continue work
- Change in social status

We believe the above mentioned qualitative aspects in turn capture the ability to earn future income.

The survey requires the beneficiary to indicate the change after attending SAFA. The responses are measure on the following scale.

- Improvement - 1
- No Change - 0
- Detriment – (1)

Based on the response from the surveyed sample, we would arrive at an average factor which will allow us quantify the future income.

While computing the Current and Future financial benefit, we have adjusted for the displacement impact. On an average the beneficiary was earning an amount of Rs.327, we have removed the same amount for the purposes of SROI calculation. This allows us to compute SROI without bias.

While computing the benefit per beneficiary, we employed two methods.

In Method 1, we have considered the whole batch of women involved in the training program i.e. 120 while calculating the financial benefit. This is because though all of them were trained; there was not enough job work for all. This has diluted the current income to Rs. 3,537 per person.

The SROI in this method turns out to be 3.07 and the calculations are as shown below

Factor of Future Benefits	0.86			
Cost of Capital	7%			
	Year 1	Year 2	Year 3	Year 4
Income	3,785	3,255	2,799	2,407
Present Value	3,537	2,843	2,285	1,837
Total Value	10502			
Cost/Investment	3423			
SROI	3.07			

In method 2, we have considered only 50 beneficiaries while calculating the per person financial benefit. The reason to do this is the fact that 50 people were actually employed to finish the job work, and hence it is also logical to divide the total income with a base of 50.

This increases the income per beneficiary and SROI in turn. The SROI in this method is 7.73 and calculations for the same are given below.

Factor of Future Benefits	0.86			
Cost of Capital	7%			
	Year 1	Year 2	Year 3	Year 4
Income	9,541	8,205	7,057	6,069
Present Value	8,917	7,167	5,760	4,630
Total Value	26474			
9	3423			
SROI	7.73			

Though both the methods are logically sound, we would want to be prudent and report 3.07 as the SROI for the Skill Set Training program of SAFA. This means that one rupee invested in a skill set training program at SAFA leads to a three rupee return on investment.

## Financial Snapshots for 2013-14 and 2014-15

(For Detailed Audited Statements, refer Annexure 17)

	Fiscal Year 14	Fiscal Year 15
<b>Revenue</b>		
Kiran	40,419	29,069
Job work	923,899	1,121,235
Jewellery Sale	19,253	-
Other Income	1,250	54,711
<b>Total Revenue</b>	<b>984,821</b>	<b>1,205,015</b>
<b>COGS</b>		
Kiran Purchases	18,434	18,549
Job work purchases	678,960	627,821
Jewel Purchases	16,519	6,837
Others	123,189	233,580
<b>Total COGS</b>	<b>837,102</b>	<b>886,787</b>
<b>Gross Profit</b>	<b>147,719</b>	<b>318,228</b>
<b>Operating Expenses</b>		
Tech Mahindra	-	1,969,117
FCRA	1,714,202	1,938,671
Salaries	421,869	496,821
Rent	187,230	275,880
Interest income/Expense	(34,427)	(31,798)
Others	627,266	1,273,143
<b>Total Operating Expenses</b>	<b>2,916,140</b>	<b>5,921,834</b>
<b>Net Profit/Loss</b>	<b>(2,768,421)</b>	<b>(5,603,606)</b>
<b>Total donations</b>	<b>655,162</b>	<b>873,960</b>
<b>Grants</b>		
Neev Project	1,391,553	1,859,798
Tech Mahindra		2,008,530
Others	670,116	518,283
<b>Total Grants</b>	<b>2,061,669</b>	<b>4,386,611</b>
<b>Total Grants &amp; Donations</b>	<b>2,716,831</b>	<b>5,260,571</b>
<b>Net Cash Flow</b>	<b>(51,590)</b>	<b>(343,035)</b>

## VIII. Key Recommendations

Based on the surveys, interviews and analyses, the following recommendations are made:

- SAFA has been in the same locality for a very long time. It has fulfilled its role as a ‘missing institution’ in the region. Therefore, it is time to consider taking the model of success to other similar urban slums in the city.
- For the purpose of improving production facility and operations, there is a need to professionalize the activities. SAFA needs to move in the direction of making its production processes efficient and standardized.
- SAFA needs to scale up its production activity for it is the largest income generation program in the region. This could be by adding more skill set training to the women, or by finding them more market access or by enhancing their skill set base. Whatever be the route, SAFA needs to step it up to ensure sustenance of the intervention.
- There is also a strong sense one gets of creating local leadership. In community based models of development, community leadership is the key to continuity and sustenance. SAFA needs to create a line of leadership from the women in the local community to be able to ensure lifelong loyalty to its programs.
- SAFA is now at the crossroads of growth and must consider scaling up or scaling out. One of the responsibilities of social sector organizations is to maximize reach and this is possible only with scaling out. The SAFA team is now faced with an important decision of how to grow in the next decade. In fact, this report was commissioned to be able to look at work done so far that could be a window to the opportunities that lie ahead.
- Over the last two years, SAFA has also ventured into working with the youth from the community by engaging them in IT Literacy, English language skills and other personality development workshops. The SAFA management is of the belief that engaging the wider community is part of its long term vision. This maybe a good time to also consider how deep and how wide the organization wishes to go in following these parallel programs.
- SAFA maintains records and documents in a regular manner. However, during the accounting process there was need felt to structure and professionalize this. Also staff and major stakeholders must also be educated about the need to ensure timely and complete documentation.
- There is also a need to consider the enterprise model of development. Although SAFA’s social goals are met through its activities, in order to ensure sustainability of its economic empowerment and livelihoods initiative, the Social Enterprise model must be reviewed. This would make the production aspect and income generation activities more on the lines of a social business.

Overall, SAFA has achieved all the growth parameters it set out for itself and has surpassed itself on most.

## **IX. Compliances<sup>16</sup>**

SAFA ensures regular financial audits and keeps its books in order. The organization received FCRA approval in Jan 2012. As part of the compliance mechanism, annual online and offline reports are submitted to the Ministry of Home Affairs. It also ensures regular reporting to its benefactors through monthly newsletters. It follows the environmental checklist for its jute based production activities. Since it does not receive any grant from government or related agencies, there is no other statutory compliance that it performs. It maintains financial details of program activities and ensures that donors receive periodic assessment of work done.

## **X. Plans for next accounting cycle**

Based on its experience and learning in the first accounting cycle, the organization will need to plan to continue the process periodically. It is suggested that the process be held once in two years.

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<sup>16</sup> Key Aspects Checklist is in Annexures.