

EXECUTIVE SUMMARY

EQUITAS DEVELOPMENT INITIATIVES TRUST

Social Impact Assessment Report

April

2019

TO

March

2022

Prepared by:



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Background

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

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

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



Karur Gurukul - Wall of fame – School Achievements with cups and shields

What are the Interventions?

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



Education

Equitas is committed to contribute towards bringing improvements in this vital sector of education through Equitas Gurukul Matriculation Schools. The Trust operates in eight districts with a purpose of offering quality education centred on holistic development by focusing on the child's physical, intellectual, spiritual, social and emotional aspects. The Gurukuls have benefited over 6,700 children so far.



Skill Training

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



Pavement Dwellers Rehabilitation

The Equitas Bird's Nest program finds new livelihood creation as the key to combat widespread homelessness amongst the urban ultra-poor who live in multiple settlements on a pavement.



Health Care

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



Job Placements

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



Yoga training for children at Kumbakonam Gurukul School



EGK Skill Training for Computer Sambrani making at Chennai



A rehabilitated pavement dweller family



General Health check-up camp



Why is it Being Done?

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

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



How is it Being Done?

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

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



Where is it Being Done?

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

EDIT's **healthcare** project has a network of about **900 hospitals** in **10 States**, with services including health screening camps, referral to hospitals, health helpline, health education and clinics.

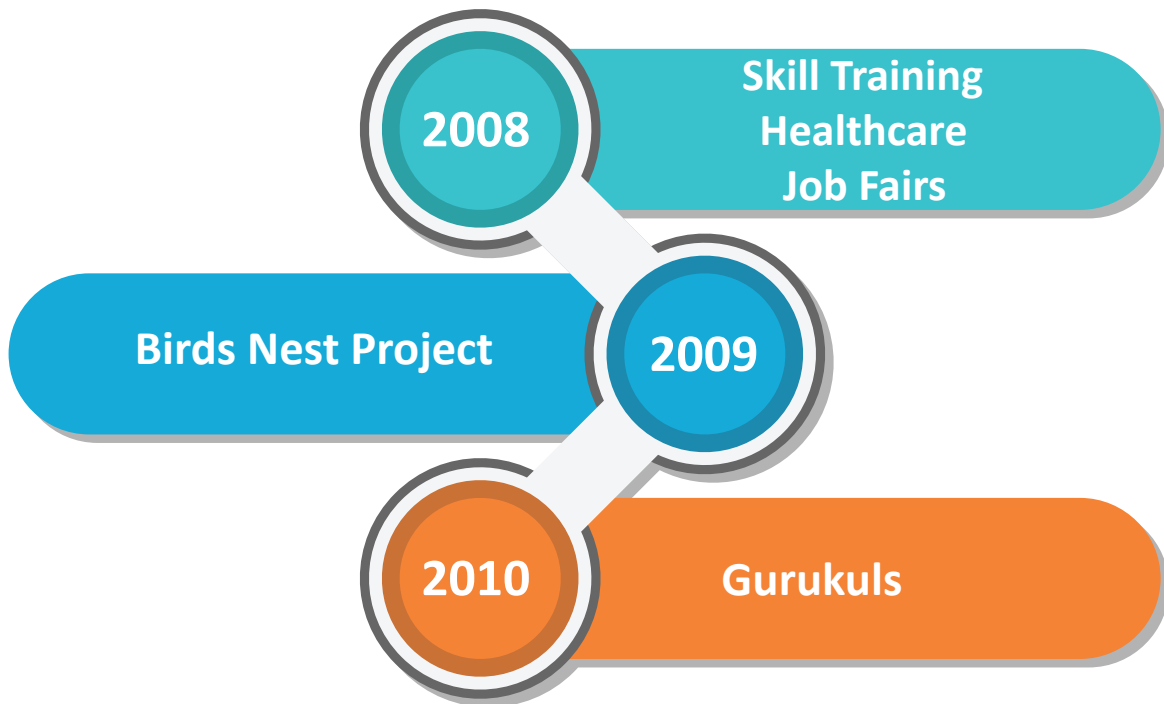
EDIT conducts **job fairs** for unemployed youth from low-income families with the help of recruiters and employers to enable employment opportunities and help them with job placements in companies and retail outlets like malls, hospitals, textile showrooms, etc.

The **Equitas Birds Nest programme** targets the homeless families in Chennai, Tamil Nadu and provides them with housing, food security, healthcare, livelihood, skill development, and supplemental education over a period of **18** months, ultimately placing them on the path to self-sufficiency.

Equitas Gurukul is an educational initiative of EDIT. It enables first-generation learners living in eight tier-2 cities in Tamil Nadu to receive quality holistic education with excellent infrastructure at affordable fees.



EDIT Timeline



CSR Fund Contribution and Utilisation for the period 2019 to 2022

Equitas Small Finance Bank	2019-20 (In Lakhs)	2020-21 (In Lakhs)	2021-22 (In Lakhs)
Prescribed CSR	367.55	495.64	816.02
CSR Funds Allocated			
EDIT	1,090.00	217	1,020.00
EHF*	237.00	1,356	901.00
Total	1,327.00	1,573.00	1,921.00
Actual CSR Funds spent			
EDIT	1,253.65	383.81	1,020.00
EHF*	–	197.46	770.81
Total	1,253.65	581.27	1,790.81

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

Criteria	Yes/No	Observations
CSR Policy in place	Yes	CSR Policy is in place.
Approval of Policy by the Equitas Board	Yes	The policy has been approved by the Board of Directors.
Policy disclosed	Yes	CSR Policy is published in https://ir.equitasbank.com/wp-content/uploads/2022/03/ESFB-CSR-Policy-March-2021.pdf
Key focus area identified in the policy	Yes	Focus areas are education, healthcare, skill training centres, pavement dwellers’ rehabilitation and job fairs.
Key beneficiaries identified	Yes	Children, youth, women, pavement dwellers.
Independent directors on the CSR Committee	Yes	Yes. 3 independent Directors are present.
Responsible team for execution of CSR activities	Yes	30+ experienced and dedicated CSR officers and managers present across 10 states, are executing the projects which is being monitored closely.
Need Assessment of projects done before implementation	Yes	The Relationship Officer / Relationship Manager/ Branch Team interact with the women groups and communicate to the CSR Team on the required programmes - Skill Training and Market Linkages/ Health Camps/ Job Fairs. Following this, the CSR Team engages Part Time Trainers for conducting the required Training or the hospital team to organize the camp.
Periodic Stakeholder consultations	Yes	The CSR team visits each project site every month and has telephonic interactions with them on need basis.
Feedback mechanism in place	Yes	The CSR team personally interacts with the beneficiaries and get direct feedback from them.

Criteria	Yes/No	Observations
Course correction on feedback	Yes	Based on the feedback, immediate steps are undertaken. CSR team is advised on strengthening or changing the implementation strategies.
Periodic Tracking of beneficiary progress	Yes	Monthly reports are submitted by CSR team members and a tracking system is maintained by the CSR team.
Internal impact assessment of projects	Yes	Coordinated periodically for each project.
External impact assessment projects	Yes	SAN India conducted the Social Audit of EDIT Activities for the period: 2016-2018. Aspire Impact Research has conducted Impact Assessment of COVID Vaccination programme in which Equitas facilitated Government to dispense over 5 million Doses of vaccine.
Review of CSR activities by the Board	Yes	The Board reviews the activities twice a year.
Annual CSR Reports published	Yes	All CSR reports are published in the annual reports of the bank in https://ir.equitasbank.com/reports-and-presentations/





Scope:

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



Stakeholders



Primary Stakeholders

- Gurukul fraternity
- Women trained by EGK
- EGK trainers
- COVID Vaccine beneficiaries
- Health camp participants
- Birds Nest Project beneficiaries
- Youth benefited from Job Fairs

Other Stakeholders

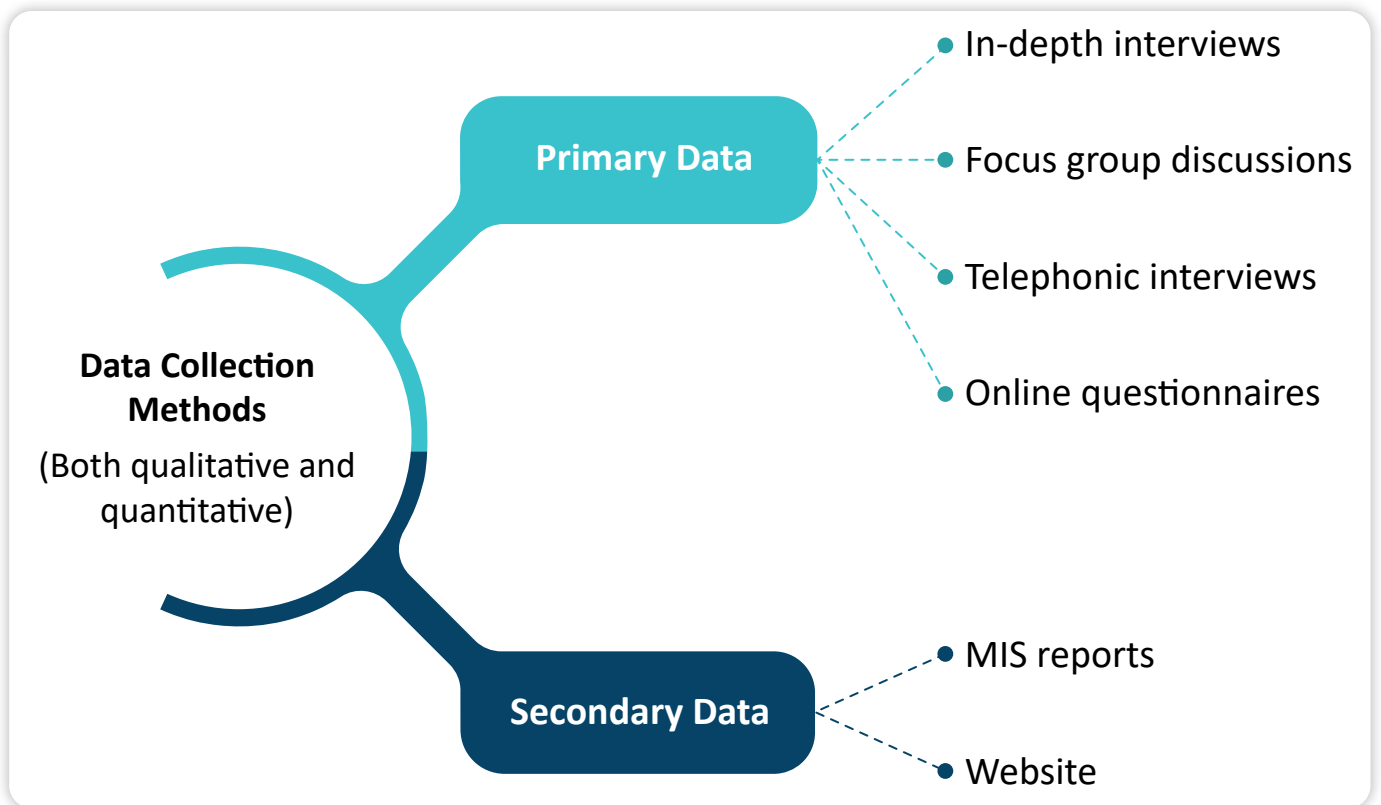
- Board of Trustees
- Management Committee
- Centre for Academic Excellence team
- CSR Team Members
- Doctors
- Placement Partners
- Individual Donors



Students in Science Lab at Cuddalore Gurukul School

Assessment Methodology

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



Primary data was collected through interaction with beneficiaries, group discussions and interviews with primary stakeholders, NGO management team, and staff of the NGOs. The secondary data analysis was based on the MIS reports and documents shared by EDIT. The prior experience of having conducted the Social Audit of EDIT in 2018 is also factored in while preparing this report.

A seven-member SAN India team comprising of Social Auditors and Social Impact Practitioners visited a few project locations for the study. A team of 10 tele-callers aided in data collection.



Stakeholder consultation by SAN India team member with Dr. S. Senthil Kumaran at Manian Medical Center Hospital, Erode

Objective 1: To provide holistic education at affordable costs

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



Seven schools are owned and managed by EDIT. The VSKD Nadar Gurukul Matriculation School at Sivakasi is owned by ASKR trust and managed by EDIT. Six of eight Gurukul schools are situated in District Headquarters of Tamil Nadu. The location of the school is selected based on its proximity to residential areas where people from lower economic status live. Accessibility to public transport is ensured and preference for admission is given to children living in nearby locations.

The Gurukul Philosophy

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



Assembly at Sivakasi Gurukul School

The Differentiating factors of Gurukul



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

Specialised Courses

- ➔ **LSRW** – Communication skills for students studying in Grade IV to XII.
- ➔ **Bridge course** for students to have better understanding of foundational concepts.
- ➔ **NEET & JEE coaching** in partnership with REACH Academy for aspirants studying in class XI & XII.
- ➔ **LEAP** - English Language Enhancement & Assessment Programme for teachers.
- ➔ **Interactive communication skill training** – Karadi Path, Magic English programme for classes LKG to III.
- ➔ **Thalir Thiran Thittam (TTT) programme**, conceptualised by Aparajitha Foundation and covers the 10 life skills advocated by WHO for a student's holistic development.

Equitas Vidya Fund

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

The criteria for EVF scholarship are mostly for parents who are unable to pay fees due to seasonal unemployment or financial crunches.

Gurukul during COVID Times

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

CoAE along with school teams ensured smooth implementation of Gurukul online classes during the COVID lockdown period. The Government prescribed reduced (prioritised) portions for online classes and shared content on Diksha portal. This content was integrated with customized Gurukul content for effective teaching & learning outcomes. A steering committee was formed to plan and execute the curriculum. Subject committees led by Principals & CoAE created the content (as per syllabus tracker) along with lesson plans & worksheets. For classes from KG-V, classes were conducted through WhatsApp twice a week as this platform was easier for parents and students. Online classes through MS Teams were conducted for classes VI to XII.

Gurukul Teachers created **34** video lessons per day using their smart phones as they did not have access to their workstations/ computer labs in Gurukuls. A total of **1,400** video lessons for classes I to VIII were prepared. These were reviewed by the subject experts at CoAE before it was shared with the students through WhatsApp. Data pack was offered by Gurukul to **90%** of teachers who had smart phones or laptops. The rest were involved in conducting student reviews through tele-calling. Gurukul nurtures and guides students to take responsibility. Self-evaluation methodology was followed for student assessments during the lockdown period. With parents as their home guide and under teacher's instructions, children wrote the assignments/tests and shared their response sheets with their teachers over WhatsApp. Teachers evaluated and summarised the test results.



Smart class for students in Cuddalore

Board exams were not conducted in 2020 due to pandemic and the marks were calculated based on the students X & XI standard scores as per government guidelines. The attendance percentage during assessments in the third term improved to **96%** in AY 2020-21 with a school average result of **75%** in classes I- IX. Despite the pandemic challenges, Gurukul teachers ensured learning continuity among children through online classes. Each session was scheduled for **40** minutes and comprised of instructional audio clips, concept teaching videos, reading & writing worksheets in PDF formats. Continuous follow up by teachers through phone calls with parents and students enabled the successful completion of the academic year. It is evident from the increase in LKG admission in the academic year 2021-2022 that the online classes have been effective, and the parents have spread this message in their community.

Relevance

Holistic education is the need of the hour, especially for the large majority of India's **280 million** students who go to schools in India's small towns. The purpose is not only to prepare students for exams and ensure academic proficiency, but also to enable them to become more confident individuals who are better equipped to take on real-world challenges. While parents wish to provide their children with the best education, factors such as inflation and reduced income affects their affordability for quality education. Moreover, communities living in rural areas and in small towns do not have much options for quality education at affordable costs.



It is therefore critical to bridge this gap. Gurukul's are a boon for these communities as they are committed to provide holistic education at an affordable cost. During the year 2021-2022, Gurukuls have reached out to **6,731 students**; 15% SC/ST Children and **13%** children who applied through the RTE Portal. **2%** are children of Gurukul Teachers/Staff.



Kindergarden Students in Trichy Gurukul School

Effectiveness

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

The Kumbakonam Gurukul had the maiden batch for 10th Tamil Nadu Board examination and Cuddalore Gurukul had the maiden batch for Higher Secondary (Class XI) in AY 2021-2022. In AY 2021-22, **771** students across 6 Gurukuls appeared for 10th, 11th and 12th board exams and passed successfully. Overall, **67** students across 8 Gurukuls scored centum in class 10th, 11th and 12th subjects. The Gurukul school average was **78%**.

In AY 2019-2020, 79 students appeared for 12th and **132** appeared for 11th board examinations and passed successfully. Among the 12th students, 3 scored centum in Computer Science and 1 scored centum in Accountancy. Board Exams were cancelled for class X. In AY 2020-2021, **134** students appeared for the 12th board exams and passed successfully.

The Gurukul school average was **82.5%** for std 12th. Karur Gurukul led the board performance with a school average of 87.03%, followed by Coimbatore at **86.61%** in class **12**. **16.4%** of students scored an aggregate of more than **90%** and **52.2%** students scored between **80%** and **90%**. Activity based learning was ranked as highest by **84%** of the teachers while **54%** of students liked video and audio lessons. **41%** teachers preferred regular classroom teaching, but only **17%** of students preferred this mode.



Students in Class III at Dindigul Gurukul School

Efficiency

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

The school fee structure is less when compared with the Government Aided schools that are situated in the cities. The teacher student ratio in Gurukul averages **1:19** which is better than the average of 1:21 found in Tamil Nadu Schools¹. The efficiency of the implementation of Gurukuls has been appreciated by the Principal, teachers, students as well as their parents. **38%** of teachers and **63%** of Principals had their children studying at Gurukul.

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

An average score of **4.5/5** has been rated by the Gurukul teachers for EDIT's values of Innovation, Inclusiveness and Fairness and Transparency.

Sustainability

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

Gurukuls offer scholarship for first generation learners, single parent children, orphans and those who hail from poor families to ensure that the children are able to complete their schooling. Few individual donors also sponsor the student's fees. The Equitas Vidya Fund ensures that no child leaves the school for reason of non-payment of fees. All students were provided access to online classes irrespective of the fee payment not being made or delayed, thereby ensuring continual education.



Teaching and Non-teaching staff at Kumbakonam Gurukul School

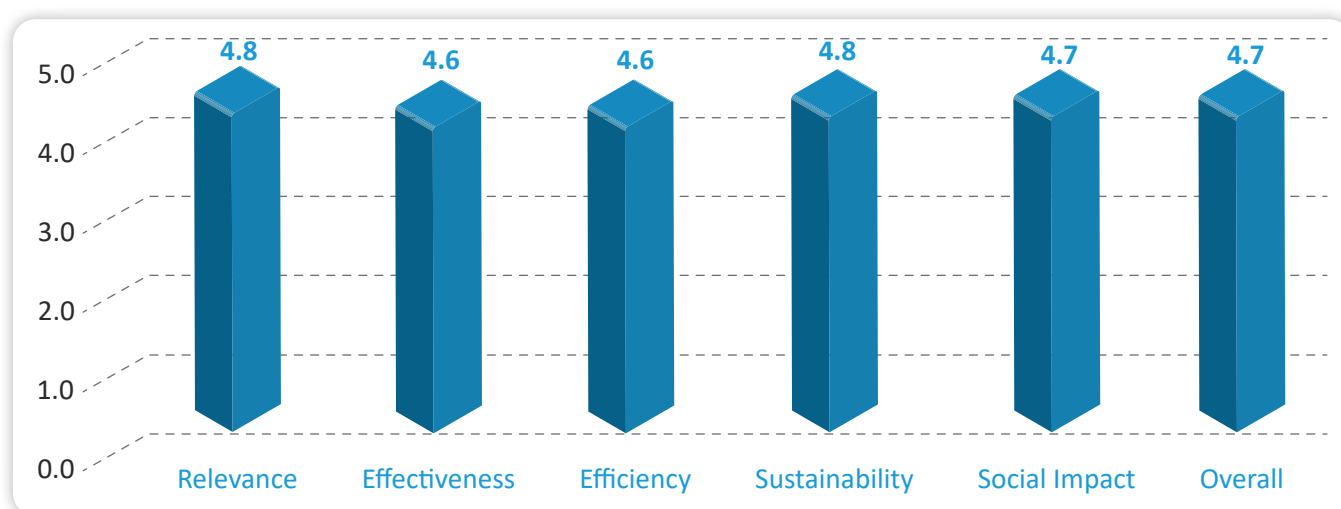
¹ https://cms.tn.gov.in/sites/default/files/documents/sedu_e_pn_2022_23.pdf

Social Impact

Education for first generation learners and realisation of the value of school education by their families has considerably improved over the past few years. Equitas Gurukul has offered holistic education for students from low income levels at a nominal cost. Equitas Gurukul has helped the students from lower economic strata to continue their education without any pressure. This has prevented them from discontinuing their studies or taking up part time jobs or engage in daily wage labour. It has given an opportunity for students to aspire for a quality life.

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

REESS Ratings - Gurukul



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

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

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

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

Observations - Gurukul

Parameters	Indicators	Observations
School Premises	Sanitation and Hygiene measures	Adequate support staff are present to maintain the school premises clean.
	Child safety practices	The school premises is child-safe. Grills are placed in all windows and in the balconies to ensure that there are no accidents.
Playground	Space available	Well maintained and accessible playground in all schools. Dindugul - as it is located near the national highway. NHAI permission for zebra crossing and barricades have been organised to ensure safety of children while crossing the road. For now, children are allowed only in-door games.
	Play material	Adequate play materials are available.
	Special coaching	Two full-time PT coaches are present in all schools.
Classroom	Cleanliness	Few classrooms are located near the toilets. Frequent cleaning of the toilets would improve the sanitation conditions. Classrooms are maintained well. The children are given responsibility to keep their classrooms tidy. Class Monitor ensures this.
	Furniture quality	The furniture is of good quality.
	Lighting Ventilation	The room is well-lit and ventilated.
	Blackboard quality	The blackboard is in good order.
Smart room (Senses Board)	Smart classroom	There is good utilization of the smart class rooms (Senses Board). Senses Board are used by subject teachers. Karadi path lessons are also conducted for Class LKG to Class 3.
	LCD/laptop/computer available for teachers	Teachers use the computer lab for preparing resource materials for smart classes.

Parameters	Indicators	Observations
Library	No. of books available Student's time spent in library	Well-kept library with good array of books available for both teachers and students.
Laboratory (Science)	Equipment adequacy Charts and models	Laboratory facilities are adequate. Lab equipment is well maintained and kept in lock & key after class.
Water facilities	Drinking water Water for toilets	Clean drinking water available in all schools. All schools have RO Plant. The water storage tanks are well maintained. There is adequate water for toilet usage.
Restroom	Cleanliness Handwash/Sanitiser Restroom for teachers	Handwash/sanitiser could be provided for students. Separate rest room for teachers is not available in a few schools due to space constraints. In most cases, teachers share the rest room facility with children. (one toilet allocated for teachers)
Staff Room	Space adequacy	In select schools, there are adequate space in staff rooms. However, in Trichy, it was observed that teachers were allocated working space in the central lobby area due to space constraints.
Principal's Office	Accessibility	All schools had an airconditioned, well maintained office for Principal. Principal has a 360 degree view of school proceedings through CCTV monitors.
Access to school	Transport for teachers & students Transport to & from nearby bus stop	Gurukul is located in residential areas and the access to transport is good.
PWD friendly	Ramp, western toilet, support rails	Only few schools have ramp in the entrance.
Creche for staff children	Not applicable	Karur Gurukul has a staff creche which is functional.
Auditorium	Space adequacy	The open auditorium is used for assembly and other cultural events.

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

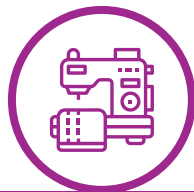
EDIT launched a programme called Equitas Gyan Kendra (EGK) to support women in their livelihood. EDIT works towards this initiative by training women on important skill sets, eventually making them employable, self-sufficient and contributors to society.



EDIT's team of trainers impart skill training to the women in the community to enable them to earn an income. The EGK trainings has provided access to over 67,785 women and young girls across India to develop a livelihood skill that would enable them to run small businesses independently. Following are the skills and training in making various products that was imparted as part of the EGK programme.



Blouse cutting and stitching



Chudidhar cutting and stitching



Embroidery



Beautician course

Making of:



Chemical products



Masala powder



Doormat



Herbal hand wash liquid



Facemask



Herbal sanitary napkins



Paper carry bags



Computer sambrani, candle making and agarbathi



Juice, jams, jellies, and pickle



Baking



Fur toys



Artificial Jewellery

EDIT has engaged part-time skill trainers for the EGK training programme. There are 3 full-time trainers appointed only in Chennai region. Tamil Nādu has organized the maximum trainings i.e., **3,806** followed by Maharashtra which had conducted **1,911** trainings. Even during the COVID lockdown period, it is laudable that EGK was active and was performing its role to its full potential. **42,414** women have participated in the trainings organised in Tamil Nādu, followed by **17,920** in Maharashtra and **7,451** women in other states during the period 2019 to 2022. It is commendable that despite the COVID lockdown period in the years 2020 and 2021 (first six months).

Relevance

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

Effectiveness

The main objective of EGK is to impart skill training for women to earn a supplemental income that is supportive to the family. **37%** of the beneficiaries have started their own enterprises. **50%** of them have utilized the newly acquired skills for themselves and their family and friends circle and had saved the expenditure for the same. **69%** of the beneficiaries have rated the trainings as excellent and **30%** have rated as good.

Efficiency

Amount spent for training by EDIT for EGK from 2019 to 2022

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

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

Sustainability

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

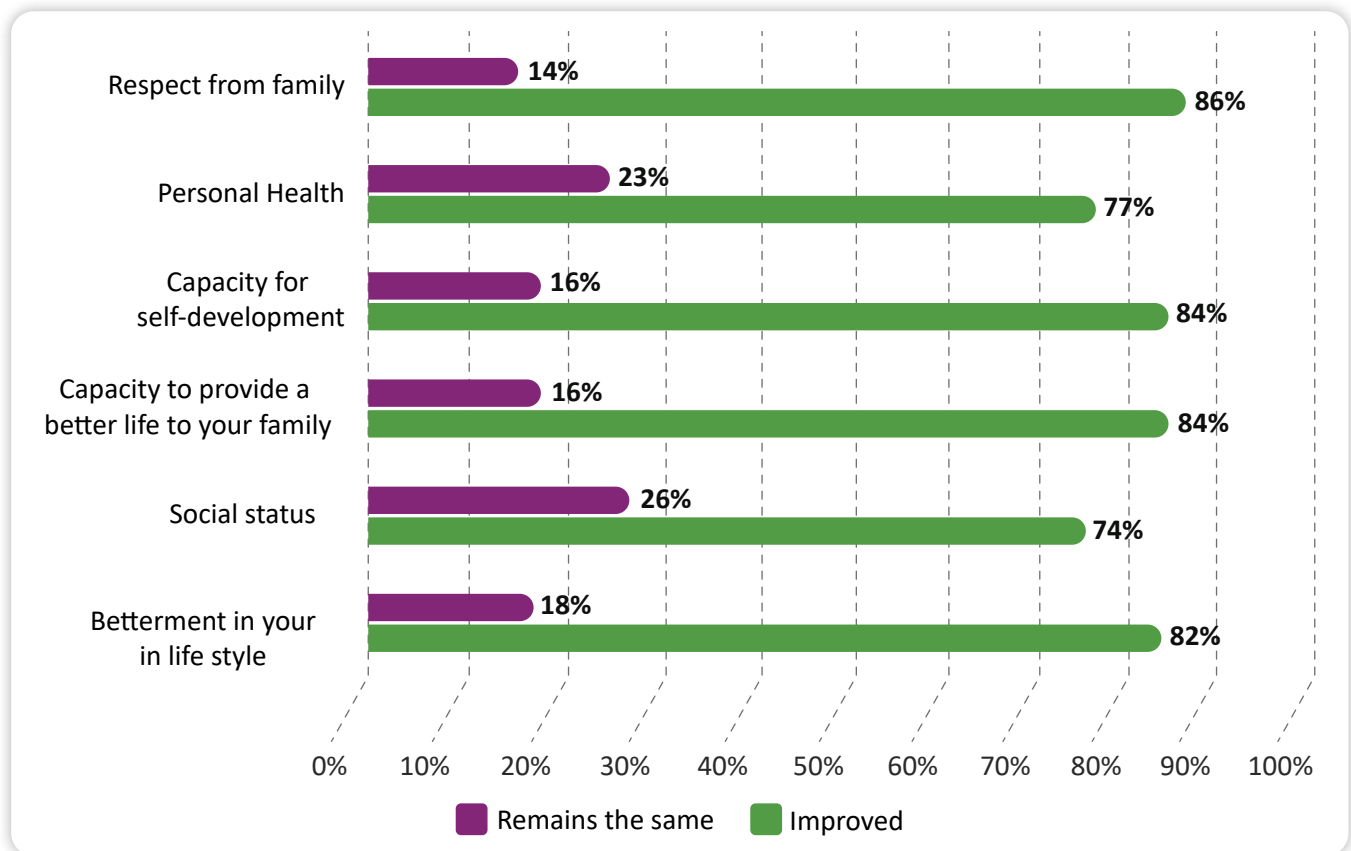
Social Impact

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

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

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

Impact of EGK Trainings in the Family and Community

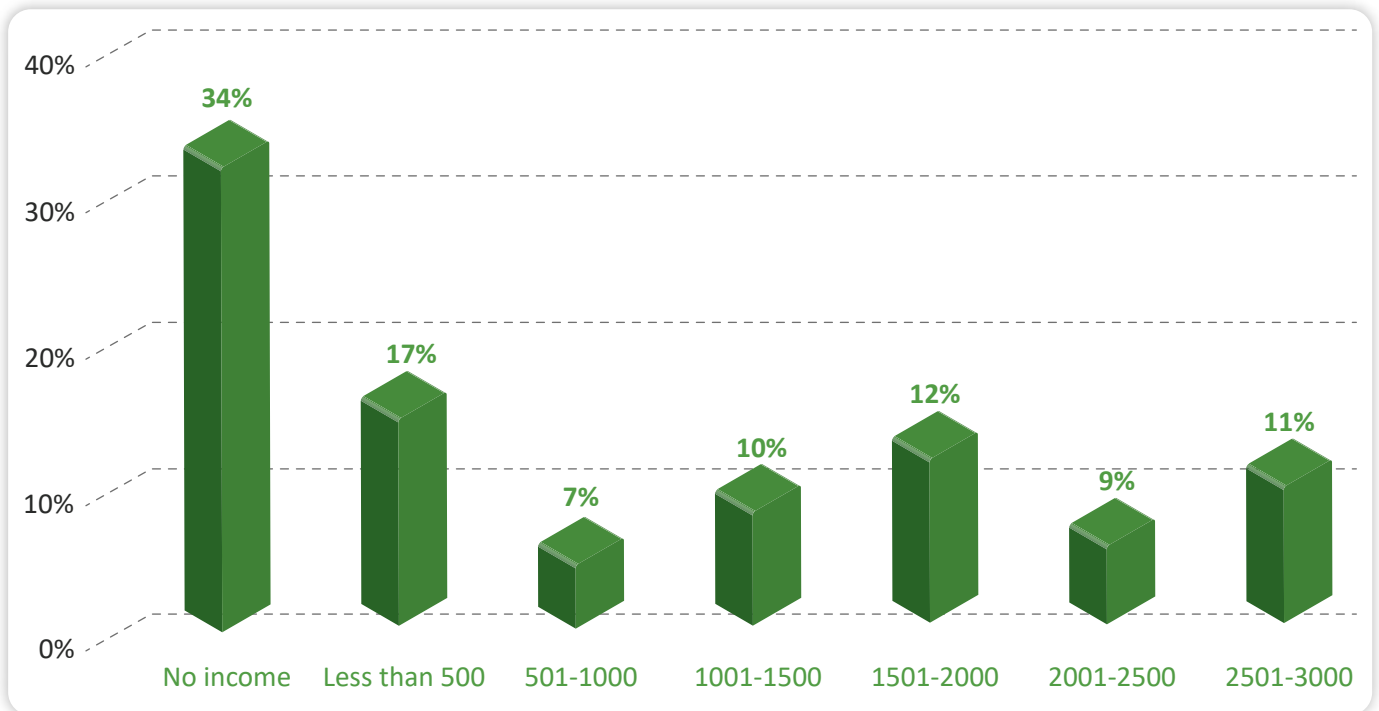


EGK Skill Training

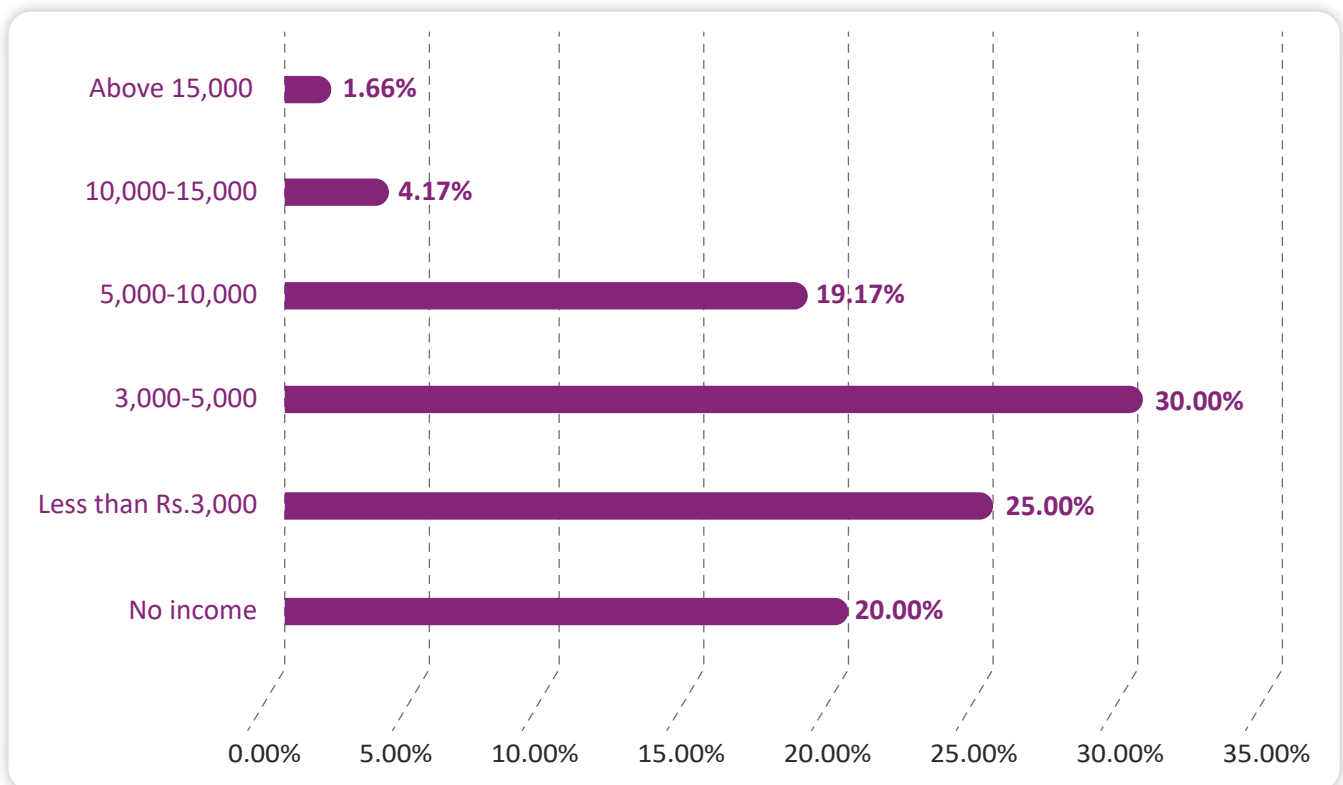
Economic Growth

Economic growth of the women who have undergone the EGK trainings is evident from the figures below.

Income before Attending the EGK Trainings



Income after attending the EGK Trainings



82% of the women have shared that their personal income has increased, **78%** have expressed that their savings potential is enhanced, **72%** have said that the number of value of assets owned by them have increased. As far as the loans and liabilities are concerned **54%** have claimed it has increased, while **24%** have said it has remained the same. Hence, all the indicators of economic growth and development has enhanced among the beneficiaries of EGK training.

REESS Ratings - EGK



Exhibition Organized for EGK Trained women Entrepreneurs at Chennai

Observations/Recommendations

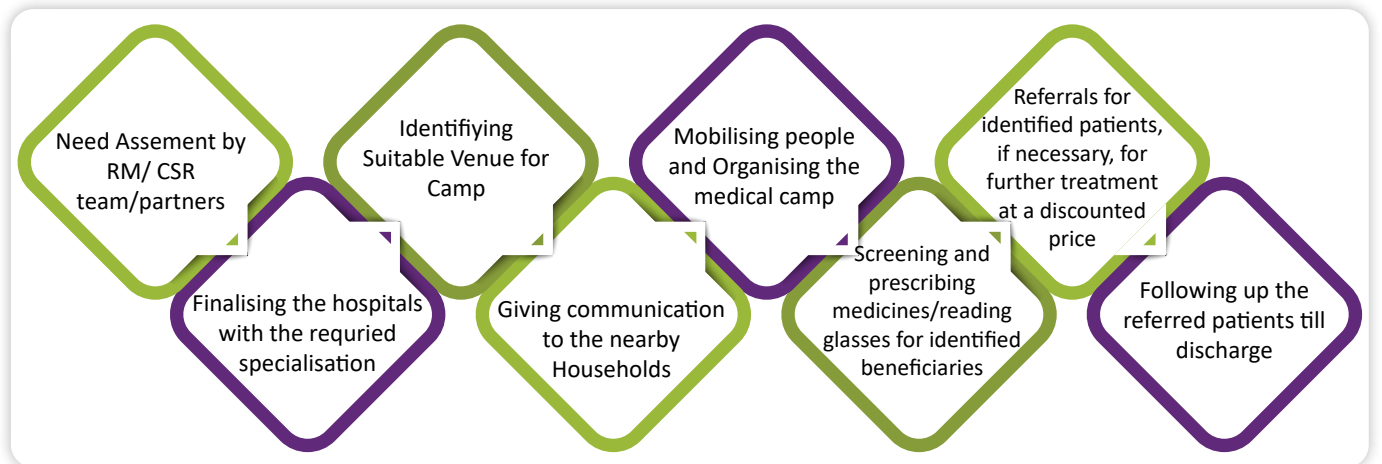
Parameters	Observations	Recommendations
Follow up of the EGK training	<p>Many of the women have forgotten or lost touch with the skills they have learnt.</p> <p>Systematic and planned efforts to provide linkages and market support by the CSR officers is weak.</p> <p>This must be strengthened to create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

Objective 3: To contribute to a healthy society

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



Process followed for health camps



EDIT Conducts various types of health camps within the states of Tamil Nadu, Maharashtra, Gujarat, Karnataka, Rajasthan, Haryana, Punjab, Chhattisgarh and Madhya Pradesh . During the period 2019-2022, **1,765** General Health camps were conducted benefiting **2,53,805** people. Tamil Nadu recorded the highest number of beneficiaries (**117,728**) reached through **905** camps and contributed to **46 %** percent of the total number.



Eye Camp at Chennai

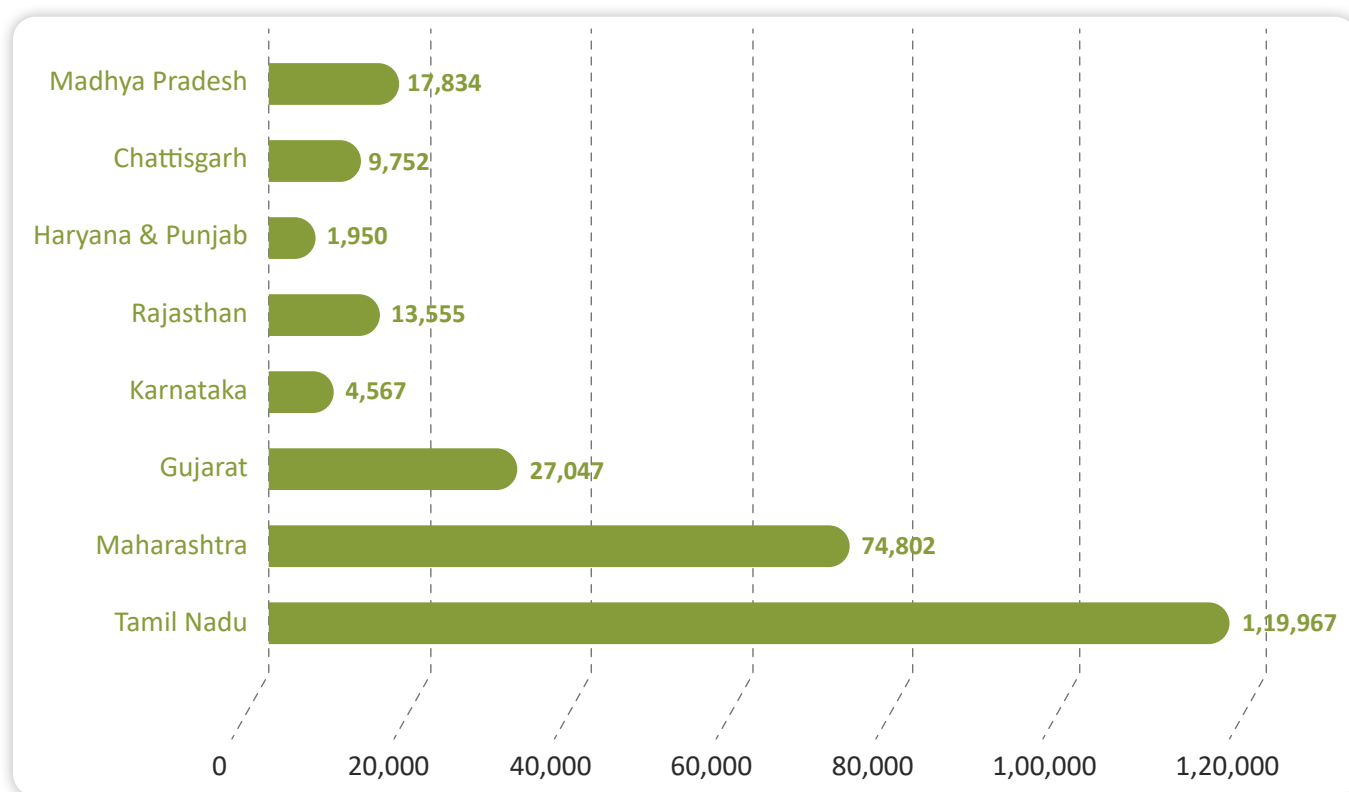
According to World Health Organisation, **80%** of visual impairment can be prevented. Globally, the principal causes of visual impairment are uncorrected refractive errors (**43%**) and cataracts (**33%**). The reality is that most of the blind people in India need not suffer. A cataract, for example,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

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

The key purpose of the eye camps are

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

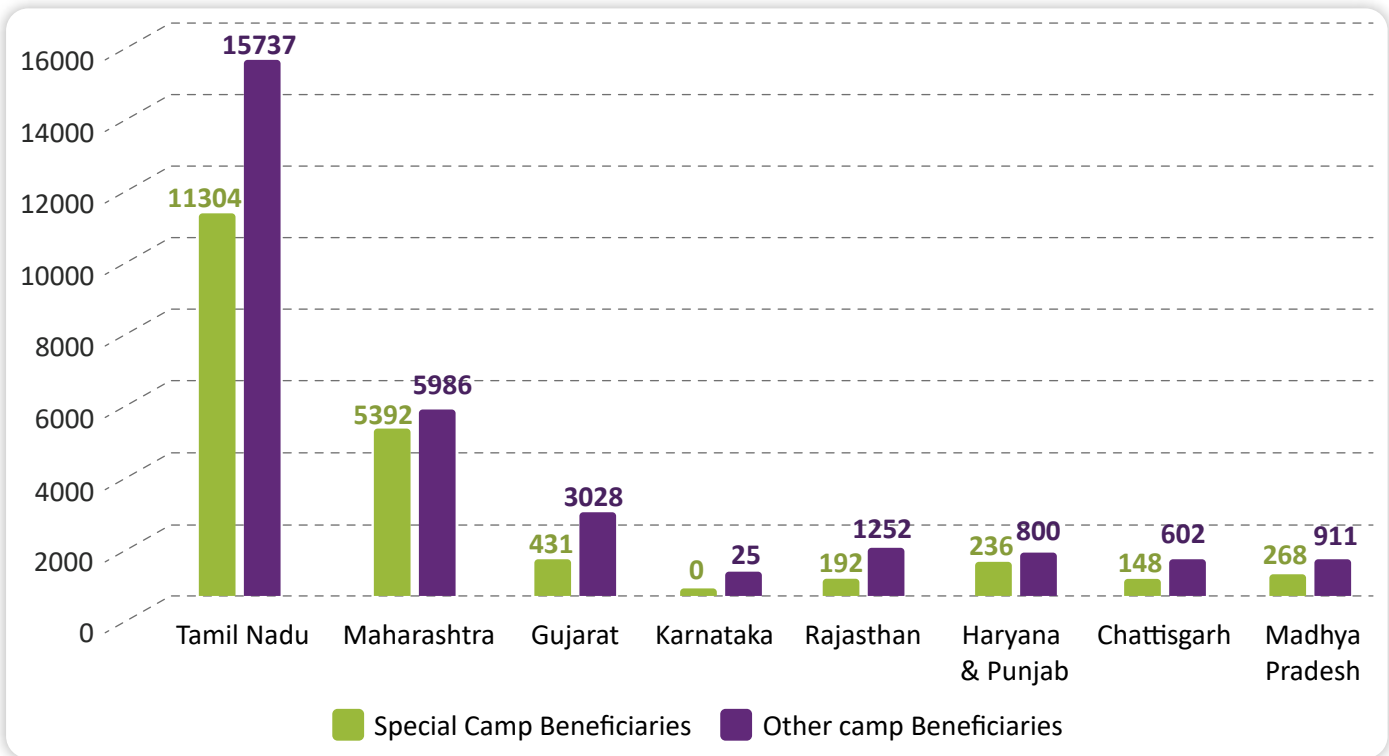
Eye Camp Beneficiaries State-wise (Source: EDIT)



Other camps and Special Camps

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

Beneficiaries of Special and Other Camps



Networking and Partnership with the Private Healthcare Settings:

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



COVID Vaccination Camps:

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

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

State	12 to 14 years	15 to 18 years	18+ years	Total
Tamil Nadu	313	534	32,207	33,054
Rajasthan	7	55	529	591
Madhya Pradesh	19	45	569	633
Maharashtra	0	343	3,398	3,741
Haryana & Punjab	0	71	598	669
Chhattisgarh	0	84	819	903
Gujarat	0	60	634	694
Karnataka	49	130	2,629	2,808
Grand total	388	1,322	41,383	43,093

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

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

Sugam Clinic

EDIT runs health a Sugam Clinic at a place called Gowriwakkam enroute Velachery to Tambaram, Chennai. The land for the hospital was donated by Sringeri Sharadha Mutt to Equitas Bank about **9** years ago. Currently, there is a multi-specialty hospital being constructed in the land. The Sugam Hospital which was earlier functioning here is relocated to a temporary premises in the adjacent building. The main aim of Sugam Clinic is to provide immediate and low-cost, cost-effective healthcare treatment to the underprivileged sections of the society. The clinic functions from **10 a.m. to 1 p.m.** except on Sundays and on festival days.

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

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



Relevance

Patients treated at Sugam Clinic (Source: EDIT)

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

EDIT strives to contribute to a healthy society by conducting regular medical camps and running Sugam Clinic . General Medical camps, Eye Camps, Special Camps and other camps are spread over the service areas of the Equitas Bank . EDIT aims to cater to the health needs of the client base of the bank.

Despite the government and private medical institutions available in Tamil Nādu and Maharashtra, the participation of the community at the various camps and walk-ins to the Sugam Clinic indicates that they are useful and relevant to the community that EDIT has been supporting. Eye camps with follow activities of providing spectacles and corrective surgeries are highly relevant to the underserved communities. Screening camps for diabetes, hypertension, dental problems, ENT, cancer, etc., are also very relevant to the needy populations.

Sugam Clinic is positioned in the area where Medavakkam Urban Health Centre is located about 2.0 km away. There are private hospitals/clinics within 0.05 radius of Sugam Clinic. The very fact that Sugam Clinic enjoys the patronage of about **50** families shows its popularity.

Effectiveness

One of the indicators of effectiveness is the identification and referral of those patients attended the health camps for further higher and tertiary care such as surgical interventions. Patients who needed further treatment were referred to other hospitals. Whether the patients have completely recovered to take care of themselves after treatment have to be monitored . Moreover it is very important that their awareness levels of the illness /diseases that has affected them are increased.

Efficiency

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

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

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

The clinic shows a net deficit of **Rs.2,52,890** in 2019 - 2020; and **1,10,856** in 2020-2022; and an income of **Rs.41,330** in 2021-2022. This shows that Sugam Clinic is being run with a cost efficient manner. If this trend continues, the project can become self-sustaining in the long run.

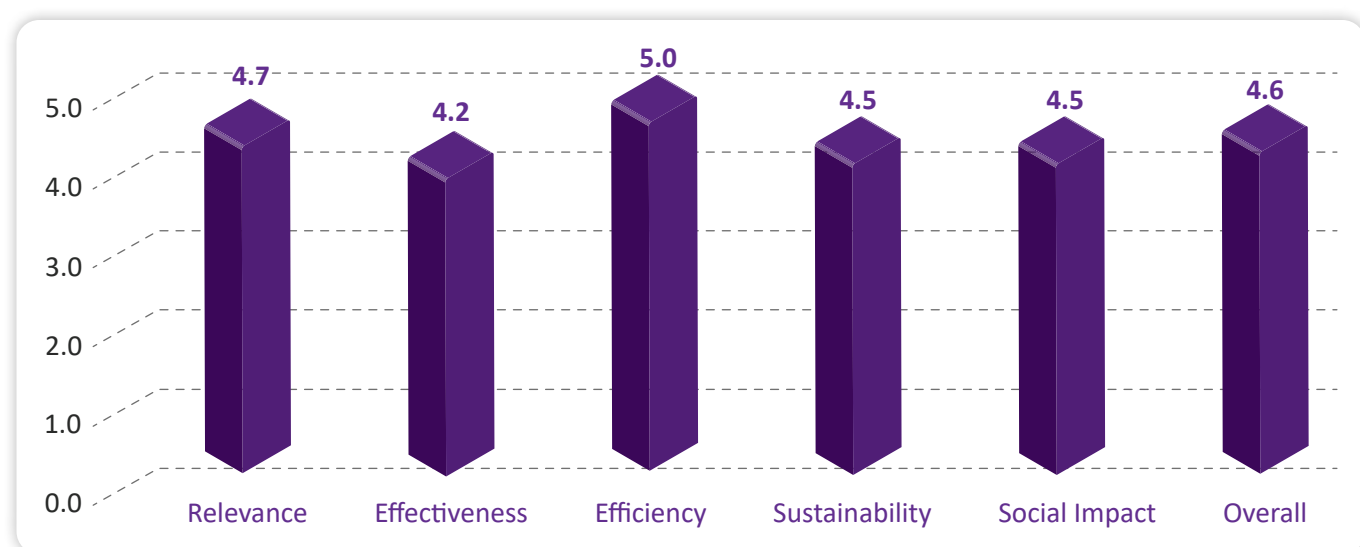
Sustainability

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

Social Impact

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

REESS Ratings - Health



Observations/Recommendations

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

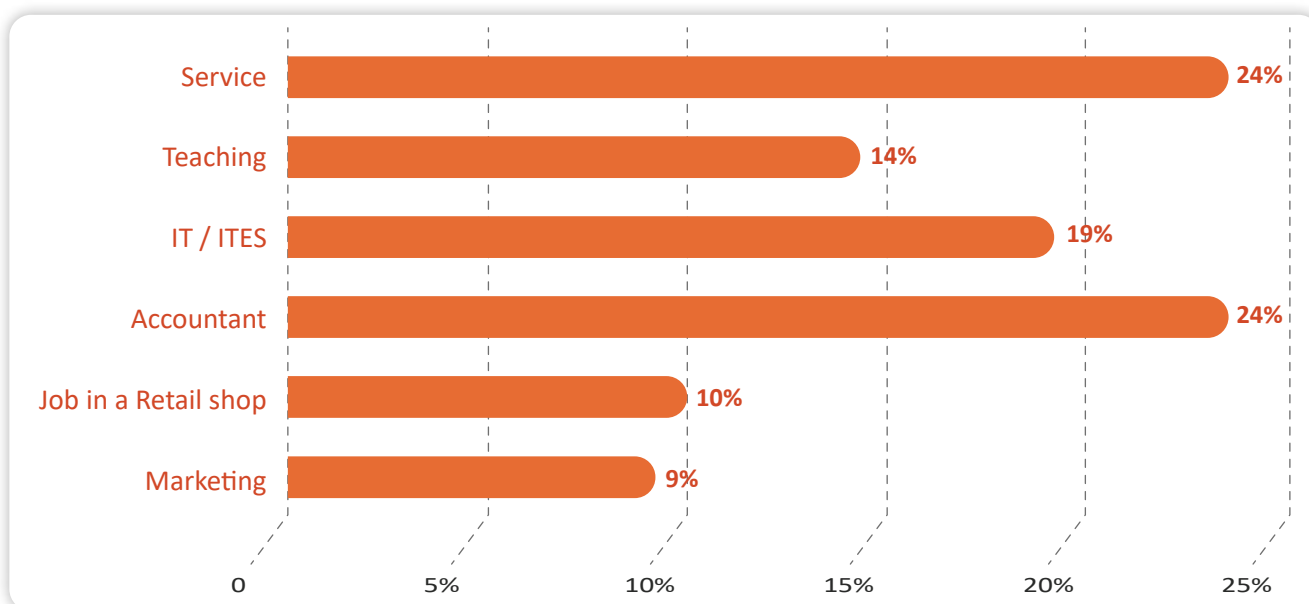
Objective 4: To facilitate suitable job opportunities for the youth.

Job fair is a very innovative and successful project of EDIT. The beneficiaries are not only the youth from the families associated with the Equitas Bank but the communities beyond. The Centre for Monitoring Indian Economy, a private organization (CMIE), estimates that India's unemployment rate will be **6.50%** in September 2022. It is **7.70%** in urban India whereas only **6%** in rural India. Since 2014, EDIT has been committing itself to bring together the potential job seekers and the employers on the platform of job fairs. Initially this initiative which was launched in Tamil Nādu was gradually spread to the other states where Equitas Bank operates.



The job fair organized by EDIT is a recruiting event in which employers and recruiters meet with potential employees and where job seekers find more about job openings with potential employers. **1,25,541** lakh youth have attended the job fairs conducted during 2020-2021. During the covid lockdown phase EDIT organized online job fairs through a virtual platform which allows employers to speak with potential employees. Depending on the platform used, a virtual career fair may include services such as video, live chats, downloadable material and more. After having applied online to positions, youth have also tried their luck with in-person job fairs.

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



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

Virtual Job Fairs

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

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

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

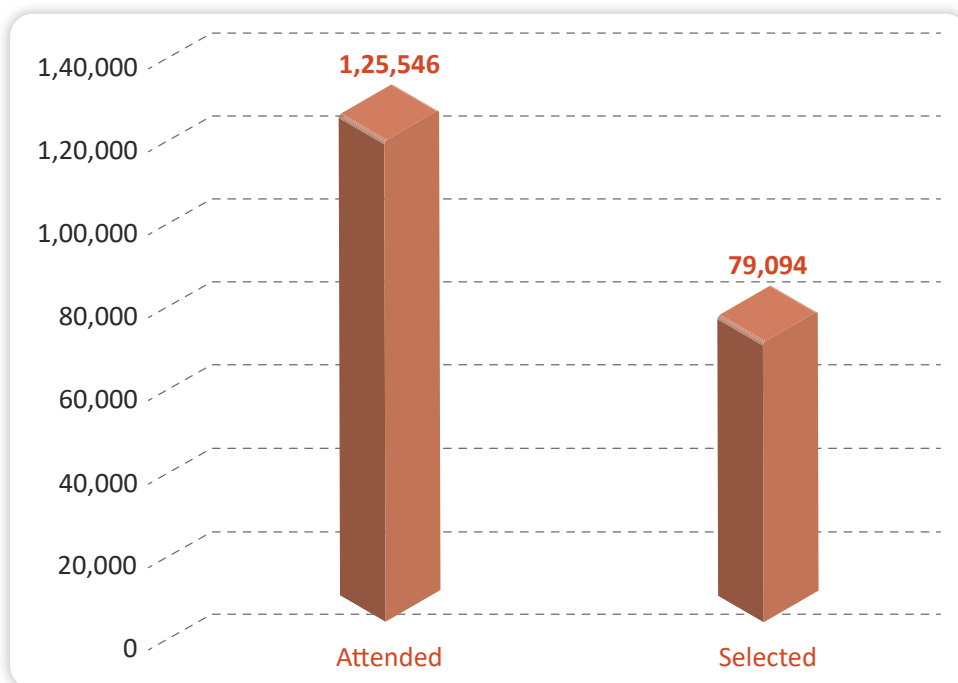
Relevance

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

Effectiveness

There are sizable numbers of beneficiaries who have been shortlisted with respect to each state where the job fairs are being conducted. This stands testimony to the fact that these job fairs attract potentials job seekers. The partnership and networking of EDIT with the placement agencies and as well as the sponsorship organization is very strong.

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



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

Efficiency

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

Costs incurred for Job Fairs:

About **Rs.35,000** to **Rs.40,000** is being spent by the sponsors for a job fair which includes the following expenses.



- ➔ Publicity (including brochures, banners etc.) – **Rs.10000**
- ➔ Inaugural Event (Shamiaina, audio system) – **Rs. 5000**
- ➔ Food and Refreshments - **Rs. 20,000** for the placement personnel and participants

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

Sustainability

Though the generation of employment or job opportunities is the role of the government and private sectors, EDIT has been doing a stupendous task. Government or private companies have been facing a major handicap in employment generation/provision. In our country, which is also under the impact of current global economic recession, jobs fairs organised by EDIT is a boon for the unemployed and underemployed youths. The need to continue for a very long period is even more paramount. The need for job fairs is an ongoing necessary intervention. There is a perennial need for the large youth population of our country. With the established partnerships and supportive networking organisations EDIT can continue to leverage need-based support to continue conducting the job fair for years to come.



Job Fair at Villupuram

Social Impact

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

REESS Ratings - Job Fairs



Recommendations - Job Fairs

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



Selected candidates with offer letter along with Job Fair partners

Objective 5: To rehabilitate the pavement dwellers and make them lead dignified lives.

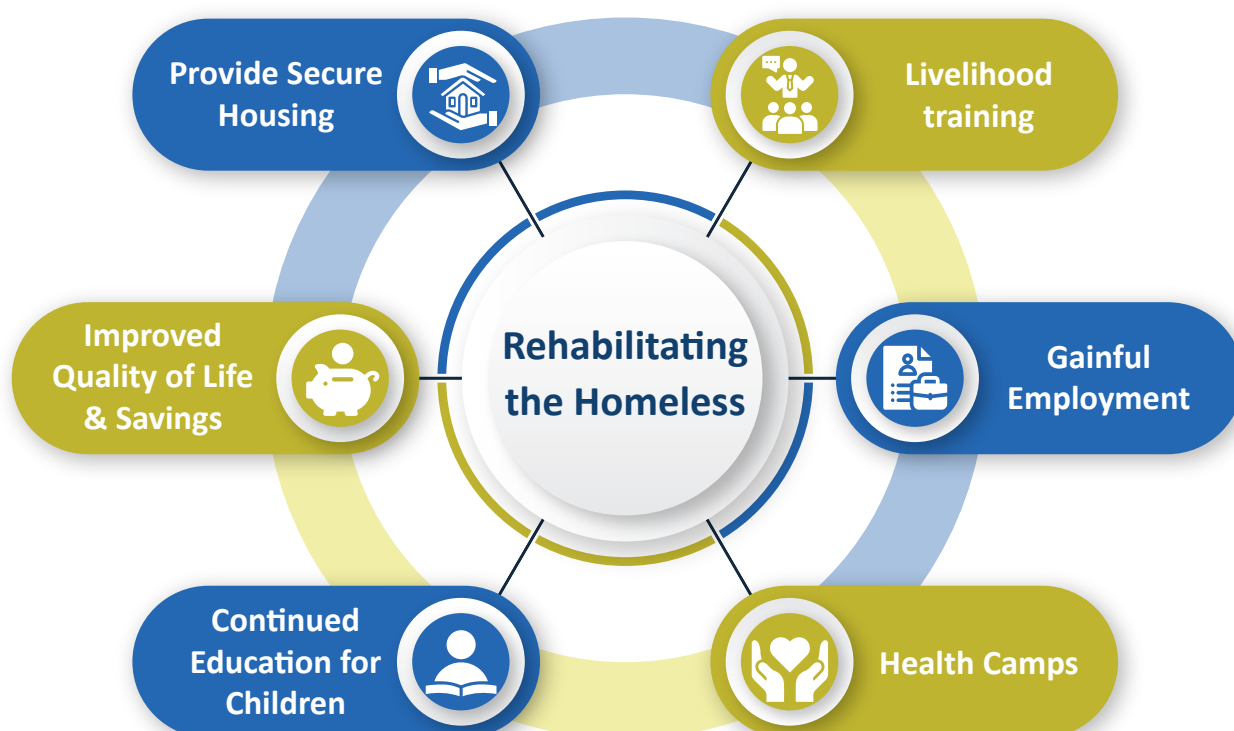
The Equitas Birds Nest program has an holistic approach in catering to the requirements of the pavement dwellers and transforming, especially the women and children, to become self-reliant and empowered. The primary goal of the program was to give the homeless people an identity. So, the first step was to shift the identified families from the pavement to a house and provide financial assistance towards rental advance between **Rs. 5,000 to 10,000**.



This enabled the families to have an address proof of residence, which gave them an identity and helped them to obtain Ration cards. The children also were safe and were enrolled in the neighbouring government schools/ balwadis /after-school centres. Scholarships are given to some children to motivate them to continue their education.

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

Key Functions



Relevance

The pavement dwellers are the homeless families living on the roadsides in the vicinity of the railway stations, bus stops, and the localities in which the local authorities have provided public toilets. These families continue living there for varying durations of time until they are forcibly evicted. Majority of the pavement dwellers are able-bodied persons. They do not want charity services or temporary relief, instead look for avenues which help them to overcome poverty. They need jobs, want their basic needs to be satisfied and are concerned about their children's education and welfare. The Birds Nest project has targeted this section of pavement dwellers who when given an opportunity to live in a safe and secure environment are able to get better employment opportunities and provide better education for their children.

Effectiveness

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

All the beneficiaries agreed that living in a house was extremely pertinent in increasing their self-esteem. This was particularly true in the case of women and adolescent girls. Staying within the confines of four walls was linked to their sense of self-worth. In 2019-2020, around **6%** have gone back to their hometowns.



Relief materials distributed to EBN families

Efficiency

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

Sustainability

According to the 2011 Census, there were around **9,600** families living on the pavements in Chennai. Since the inception of the EBN in 2008, EDIT had rehabilitated about **2,000** families till March 2022. They work as a team of three full-time staff to carry out the process. There is a need to provide homes to the homeless in a quicker process. Networking and partnerships with government, other NGOs and CBOs can enable the scaling up of EBN project to the next level.

Social Impact

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



Positive Changes in Life.



Security in Life.

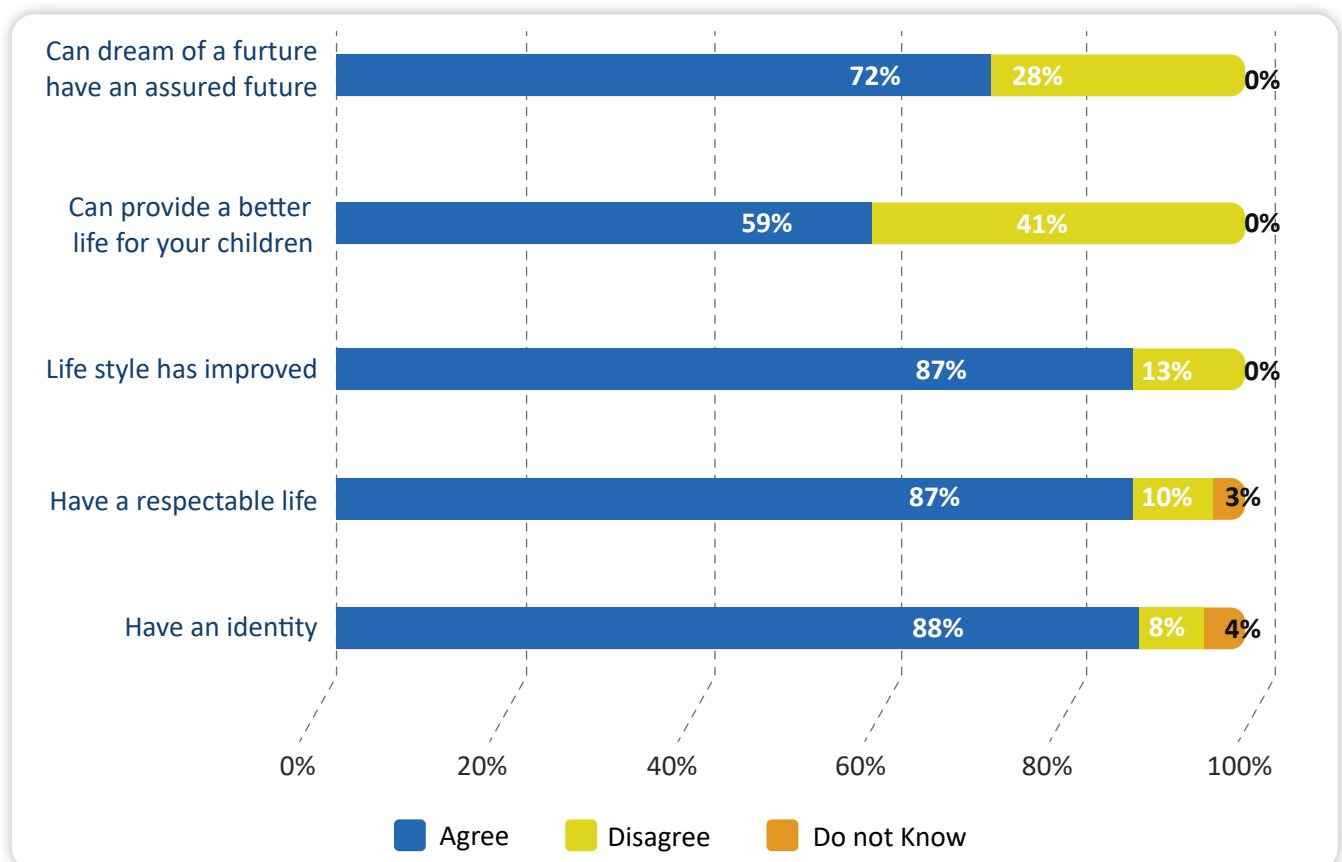


Outcomes in the Livelihood



Quality of Life.

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

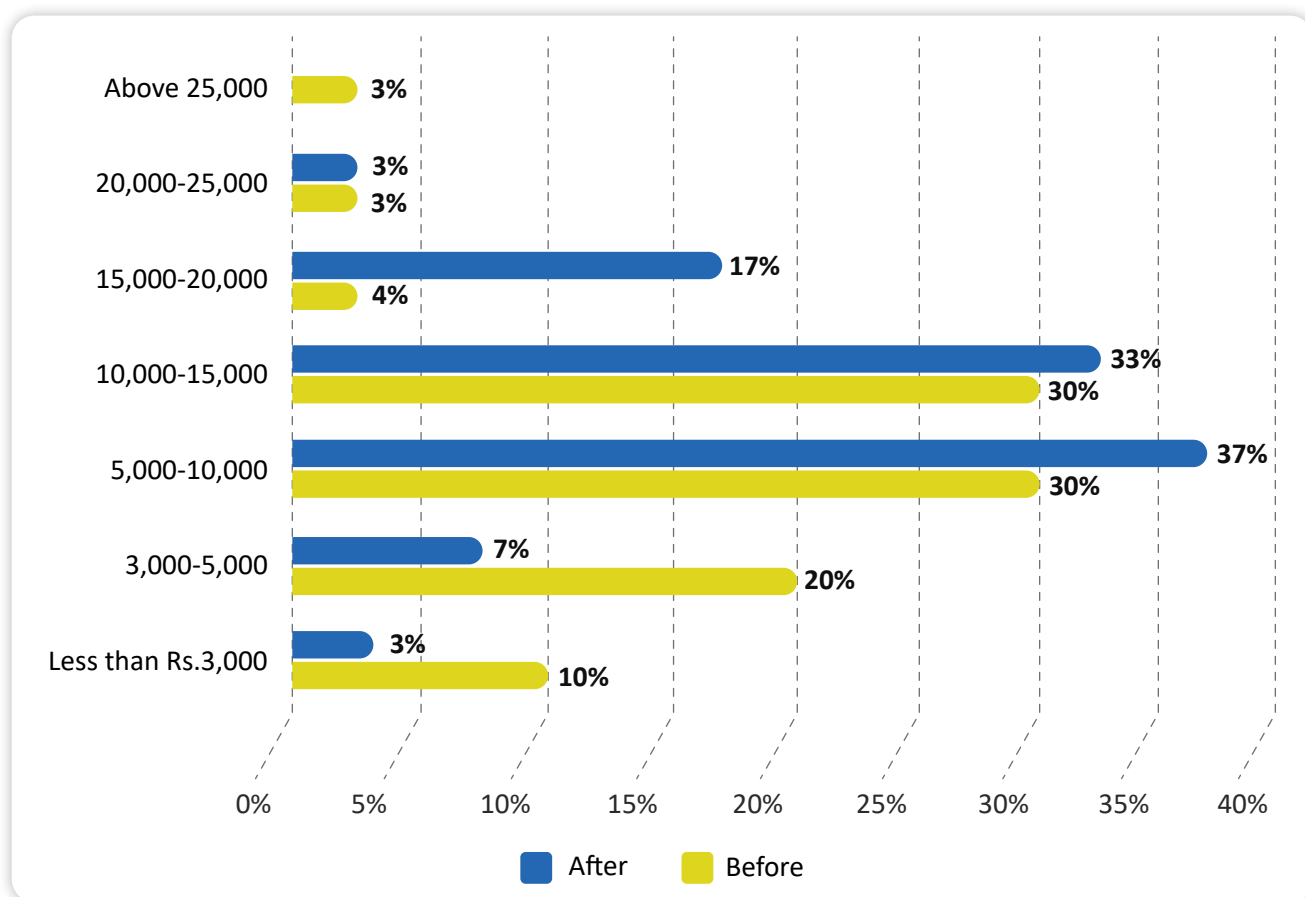


A majority of the beneficiaries have expressed that EBN has impacted their lives in a positive manner. **43%** have now increased confidence levels than before. **57%** stated that they were confident earlier too as they had to cope with the vulnerabilities of surviving on the pavement.

EDIT has provided them a respectable and improved lifestyle with identity and social status. They also admit that they can provide better life for their children and can dream of an assured future. Some of them felt EBN has made them a confident person than before. **96%** of the beneficiaries opine that EBN has made their lives secure. **83%** stated that EBN project has certainly reduced the fear of nights and enable them to sleep peacefully. Besides, they are free from the police harassment who may ask them to evict anytime. **97%** said that there are no more uncertainties.

31% of the women exposed to the EGK trainings have started earning an income. **24%** have stated that they have acquired new skills that would fetch them a job. **45%** have agreed that it is easier to find a job after shifting into a house in a newer locality. EDIT could focus on the livelihood aspects of the women by imparting suitable training after assessing the needs, interests, and feasibilities.

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



For about **87%** of the households the average monthly income has increased when compared to income before the intervention. The women in the households have managed to get employed as house maids, jobs in the tailoring units and started small roadside tiffin shops etc,. Around **70%** of the household's stated that they now have access to government schemes. **30%** opine that their saving potential has decreased now as they have to spend for house rent. Value of assets owned by these families have markedly increased after the EBN intervention. EDIT could motivate them to engage in savings as all of them have bank accounts, and encourage them to avail government benefits such as medical insurance, rations, etc.

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

Unintended Outcomes

When shifting to a rented home, the EBN families have to pay the rent and as well as repay the rental advance they have received from EDIT as an interest free loan. Majority of the beneficiaries have been offered waiver for repayment of the rental advance to EDIT on case-to-case basis.

Sometimes there are some unexpected expenditures incurred by the family. With no increase in wages, the EBN families are forced to borrow money from the local money lenders at a very high rate of interest. EDIT can intervene and form SHG groups and facilitate lending at nominal interest rates.

REESS Ratings - Birds Nest



Observations and Recommendations

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

Parameters	Observations	Recommendations
Focus on Girl Children	It is observed that some young girls were married at an early age. This affected their education. They also have poor nutrition and lack livelihood skills.	EDIT can network with NGOs who work with girl children for their empowerment to periodically conduct workshop on specific areas relating to their development. This investment in another 5 years can positively impact on the EBN families for they are the future generations.
Skill Training	Most beneficiaries of the skill trainings do not have adequate marketing linkages.	There is a need to analyse the mindset of the women and whether they are suited to learn the skill and could earn a livelihood out of it.
Small Women Entrepreneurs	It was observed that the beneficiaries lacked basic accounting skills, planning and other related skills.	EDIT can tie up with local organisations and offer skill building programmes for women entrepreneurs.
Programme Management	The staffs to be offered more trainings in MIS and documentation.	There is a need to increase the staff strength for effective functioning,



Alignment with SDGs

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

Goal 1. End poverty in all its forms everywhere

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



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

All the Health Camps coordinated by EDIT enable the beneficiaries to have access to health care facilities. EDIT has reached out to 253,805 individuals through 1,765 general health camps. These camps have also enable thousands of senior citizens to address their health concerns who would have otherwise been dependent on their family members who may or may not allow them to seek medical help. The main focus of the medical camps and the special camps have been disease prevention and disease response thereby working towards creating healthier communities with Good health and well-being. 2.69 lakh individuals have attended the eye camps. COVID vaccination has been facilitated for 44.62 lakh individuals across India.



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

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



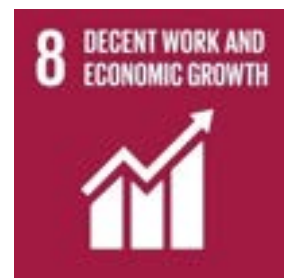
Goal 5. Achieve gender equality and empower all women and girls

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



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

The Job fairs conducted by EDIT have enabled many youngsters to get jobs in large and small industries and companies. Most of the youth who attend the job fairs are children of the SHG women associated with Equitas and are first generation employees working in the formal sector, as their parents are predominantly daily wage earners. This has led to economic growth in these families and has also improved their dignity and social status. Over 245,765 youth have been placed. Creation of good jobs (fair wages & benefits), particularly in areas of high unemployment, is a positive social impact. The EGK training has created an opportunity to pursue a sustained livelihood for the women who have been trained. Equitas small finance bank has offered micro credit to 338 Transgenders.



Goal 10. Reduce inequality within and among countries

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



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

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



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

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



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Social Impact Assessment Certification

This is to certify that the Social Impact Assessment of

Five Projects of Equitas Development Initiatives Trust

(Directly implemented)

has been conducted by Social Audit Network, India

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

To provide holistic education at affordable costs

To create opportunities for income generation and employability

To contribute to a healthy society

To facilitate suitable job opportunities for the youth

To rehabilitate the pavement dwellers and make them lead dignified lives

Director

Social Audit Network, India

Date: 25.4.2023

Certificate no: SAA 1007

