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ANNUAL REPORT



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Suresh K Krishna
Co- Founder,
Chairperson & Managing Trustee

It is with great pride that I present the Navya Disha Annual Report for 2023-2024, a testament to our unwavering commitment to empowering India's youth.

Building upon our decade-long success in supporting access to safe water and sanitation to over 1.5 million households and in synergy with the Government of India's transformative Swachh Bharat initiative, Navya Disha intends to evolve into a dynamic force for youth empowerment.

Our journey, detailed within this report, showcases our commitment to equipping young people with the skills and opportunities they need to thrive in an ever-changing world

Recognizing the shortcomings of traditional education, we have initiated the Yuva Udyami and Community College programs to offer vocational education and foster an entrepreneurial mindset in young people.

Through our Susikshana and 3 Zero Club programs, we are empowering thousands of students with the knowledge on life skills, health, hygiene, and career pathways. We extend our deepest gratitude to our dedicated team and our invaluable partner organizations whose unwavering belief in our mission has made this transformation possible. Together, we aim to empower a generation to create a stronger and more prosperous India.



Archana Nambiar
Chief Executive Officer

As Navya Disha charts its course into the next phase, we acknowledge the evolving landscape of India's economy and the critical role of youth empowerment. India has sustained commendable growth over decades, yet recent challenges underscore the need for targeted interventions, particularly amidst the aftermath of the COVID-19 pandemic.

A substantial demographic dividend lies in India's youthful population, with nearly 37.5% aged between 15 to 29 years. Addressing their skill development and employment needs is paramount. The journey towards empowering our youth through skill enhancement and entrepreneurship is crucial for bridging gaps in productivity and fostering economic inclusivity. Persistent gender disparities in workforce participation and economic contribution highlight another critical area for improvement. By addressing these disparities, we not only enhance economic output but also promote a more equitable society.

India's economic fabric is predominantly woven by small and informal enterprises, employing a significant portion of our workforce. However, micro-entrepreneurs face multifaceted challenges ranging from access to finance and regulatory compliance to technological integration and market penetration. Therefore, at the core of our strategy is to create an ecosystem that supports and nurtures the micro-entrepreneur to thrive, succeed and become forces of change in their communities. We work towards creating an entrepreneurial ecosystem that aims to facilitate the entire lifecycle of a micro-enterprise, from ideation to growth and scaling, by offering a supportive environment that addresses the diverse needs of entrepreneurs.

Through the establishment of the Community College, we aim to bridge the skills gap by offering meticulously designed short-term courses tailored to industry demand, assisting students in securing appropriate job placements, and providing mentorship to ensure their career success. We anticipate that this institute, though still in its early stages, will evolve as a model for skilling and entrepreneurship.

We aim to offer micro-equity as a financing tool to empower micro-entrepreneurs through small-scale equity investments. Unlike traditional loans, micro-equity provides capital in exchange for a stake in the business, eliminating debt repayment and aligning investors' interests with long-term success. This approach reduces financial pressure, fosters shared risk and reward, and supports sustainable growth and innovation, ultimately strengthening the ecosystem for micro-entrepreneurs and contributing to broader economic and social impact.

Looking ahead, Navya Disha remains committed to harnessing the aspirations and capabilities of our youth. They are not only the future of our workforce but also the vanguards of innovation and economic resilience. By equipping them with relevant skills, entrepreneurial spirit, and supportive ecosystems, we lay a foundation for a prosperous and inclusive India.

Navya Disha, a registered Public Charitable Trust, has been dedicated to empowering underserved rural and urban-poor communities since 2005. We collaborate closely with the communities we serve, gaining deep insights into their needs. In the past we have developed and executed impactful programs that address core challenges in water and sanitation, health and hygiene, education, women's empowerment, and climate change. Based in Bengaluru, our operations have extended across the states of Karnataka, Maharashtra Tamil Nadu and Madhya Pradesh. We wrapped up our program once construction of toilets in each home was made a focus of the Swachh Bharat Mission.

Over the course of 19 years of working with the rural and peri-urban communities in multiple states, we have observed declining agricultural income, no job growth and increase in the number of youth entering the labor force, perhaps unprepared for what the employers are seeking, creating a livelihood crisis. These experiences have nudged us to channel our institutional energy towards working with the young population, particularly on access to quality education and training and livelihood generation issues. We are currently working on designing and implementing 3 programs:

1. Yuva Udyami - A youth entrepreneurship development program
2. Sushikshana - A life skill education program
3. Community College - A center for skill development and entrepreneurship
4. 3Zero Club - An Initiative to create a world of three zeros

Societal issues such as livelihood generation are complex in nature because of multiple interrelated contributing factors. We have to acknowledge that solutions for complex societal problems cannot be derived from the efforts of one organization working in one sector alone. Finding a long-term and sustainable solution requires individuals, organizations and systems with their own expertise to come together and do their part to develop solutions. This approach in principle is the “Ecosystem Approach” that we are taking. We are placing greater emphasis on collaboration, cross-sector partnerships, and designing intervention programs that leverage these expertise.

We have taken this ecosystem approach in each of the 3 main programs that we are developing. The past year was dedicated to researching, identifying and building relationships with individuals/organizations that are invested in finding solutions to the issues like we are. These partners come from diverse backgrounds such as academia, industry, banking, government and civil society groups. With the new-found direction and support from multiple like-minded organizations, we at Navya Disha are eager to get working to find solutions to the long-standing social issues and make a deep and lasting impact on our society.



Vision

Empower communities by fostering livelihoods, ensuring gender equality, and promoting environmental sustainability



Mission

Work with communities in the areas of water safety, sanitation, education and livelihoods, while enhancing their capacities to lead a quality life

Values



Integrity



Trust



Accountability



Dignity



Equality



Empathy

Sustainable Development Goals we impact

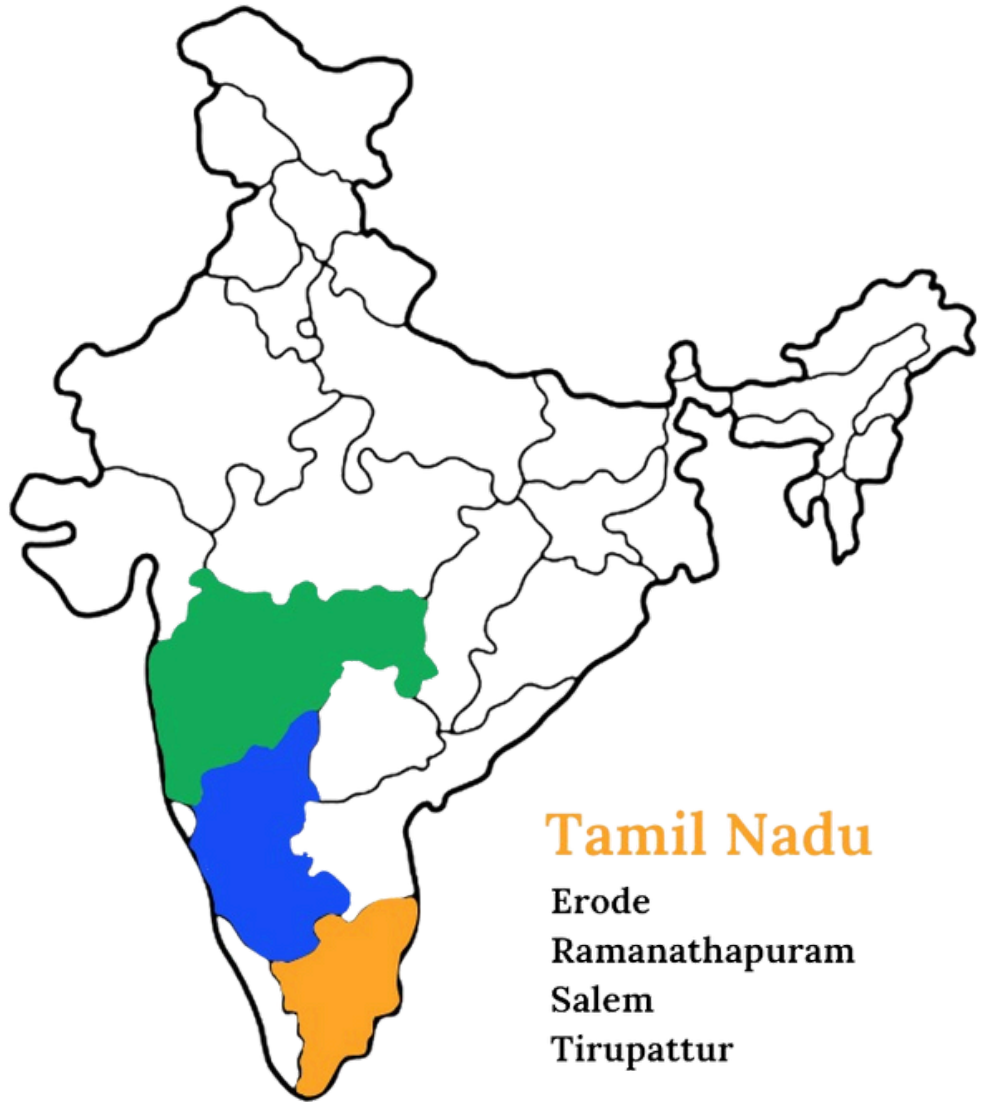


Maharashtra

Buldana
Kolhapur
Osmanabad

Karnataka

Belagavi
Bengaluru
Chitradurga
Chamarajanagara
Mandya
Tumakuru



Tamil Nadu

Erode
Ramanathapuram
Salem
Tirupattur

Yuva Udyami



1276 Youth Mobilized



Entrepreneurship Awareness Program for 943 Youth



Entrepreneurship Development Program for 27



108 Hours of Training



2 District

Sushikshana



3 States
11 Districts



465 Schools



2053 Hours of Training



Reached 55553 Students

3Zero Club



221 Youth Clubs



1105 Youth



221 Projects



3 Districts

Yuva Udyami

Youth Entrepreneurship Development Program

Introduction

India faces a critical economic challenge in the form of widespread unemployment impacting its core workforce of 433 million. Despite high Gross Domestic Product rates over the past two decades, there has been insufficient employment growth. According to a NITI Aayog expert committee report, encouragement of entrepreneurship as a career/livelihood option is critical to address the issues of unemployment/underemployment. Navya Disha acknowledges that fostering micro-enterprises is pivotal in addressing India's significant challenges such as unemployment and underemployment among conventionally educated youth. While entrepreneurship holds the key to economic growth for the youth in rural and marginalized communities, the youth are discouraged from pursuing it because they lack access to:

1. Knowledge/awareness - how do you find the business opportunity and what's involved in starting a business?
2. Finance - how do you raise the capital needed to set up the project?
3. Support after starting the business - how do you put systems in place to manage business operations and make it sustainable?



A majority of the organizations working on the issue help individuals develop knowledge and skills necessary to be an entrepreneur. A smaller subset of organizations help with access to capital. Very rarely do some organizations provide that long-term mentorship that businesses need to overcome practical operational and growth related issues and become sustainable. Our Yuva Udyami program will work on all three fronts and empower young men and women to start and grow their businesses and earn a sustainable livelihood. This sustainable livelihood will secure their financial future, will contribute to their self-sufficiency, and positively impact their lives and the broader community.

We are piloting this program in Tumkur district in Karnataka. The program takes a place-based approach wherein we understand the specific issues and opportunities for entrepreneurship in the district, identify the key stakeholders and coordinate action and resources to implement the intervention model. We have worked extensively in Tumkur district in the past and this experience has helped us immensely in developing and implementing the Yuva Udyami model.

Yuva Udyami model follows the following stages during implementation (discussed in further detail in the Implementation section):

- Ecosystem Building
- Mobilization and Outreach
- Entrepreneurship Awareness Program
- Entrepreneurship Development Program
- Design Lab (develop business plan, raise capital and refine business plan)
- Business Incubation (formally start the business and develop it)

Implementing the Initiative

Landscape Study in Tumkur District

Navya Disha in collaboration with NAVGRAAM, a development research and policy engagement initiative in India conducted a study of “Entrepreneurship Potentiality in Tumkur district of Karnataka”. The objective was to conduct a landscape study of entrepreneurship in Tumkur district to support Navya Disha in developing a strategic plan, understanding entrepreneurship potential, analyzing industrial sectors and identifying sectors with most growth potential. Based on interviews with entrepreneurs and industry associations in Tumkur, NAVGRAAM identified numerous entrepreneurial opportunities in 5 industry sectors:



1. The major recommendations for prospective entrepreneurial activities in the Tumkur district are to focus on agriculture based Micro Enterprises or SMEs, particularly value added coconut based produce, which has a larger demand, even in export markets.
2. There is potential in the Food and Beverage restaurant and snacking industry, with high returns that often outpace initial investments.
3. The IT sector, including computer peripherals, IT enabled services, and education/training centers, offers high return opportunities due to Tumakuru's proximity to Bengaluru and the growing demand for IT products, services and skilled workforce.
4. The apparel sector also presents opportunities, with high demand both domestic and in export markets.
5. Providing technical support to existing industries such as electrical products, aerospace engineering, and supply industries for steel and cement, while offering lower immediate returns, could be explored.

Ecosystem Building

We started our intervention with building the ecosystem and continue to expand this network alongside other activities aimed at building entrepreneurial abilities. This network of local stakeholders, including our staff, connected with a common goal of advancing livelihood opportunities creates an ecosystem within which aspiring entrepreneurs can be supported at each stage of their journey. We have established a network comprising of:

- Skilling/Training Institutions
- Academic Institutions
- Women Self-Help Groups
- Youth Groups
- Professional Groups / Business People
- Local Financial Institutions
- Technology/Business Incubators
- Entrepreneurship Experts
- Business Service Providers



We would like to highlight partnerships with a few specific stakeholders that play a major role in the ecosystem supporting entrepreneurship.



- Siddaganga Technology Business Incubator (Siddaganga TBI): Navya Disha has formed a strategic partnership with Siddaganga TBI, Tumkur. Professionals from this institution provide guidance to our aspiring entrepreneurs during the EDP training. Additionally, participants have the opportunity to visit the institution to gain exposure to business incubators and use the facilities for prototyping.

- Rotary Clubs: We have established strategic partnerships with various Rotary Clubs, including Bangalore West, Bangalore North, Tumkur East, and Rotary Tumkur Prerana. Rotarians serve as valuable resource persons and mentors to our aspiring entrepreneurs during training sessions, and provide handholding support once the businesses have started (to ensure sustainability of the business). 13 such individuals have committed to be part of the Navya Disha network and mentor entrepreneurs coming through the Yuva Udyami program.



- Small Industries Development Bank of India (SIDBI): SIDBI is our funding partner who is supporting training of one batch of Yuva Udyami program.
- Yunus Social Business Fund Bengaluru (YSBFB): YSBFB is our funding partner who is supporting the micro equity fund of Yuva Udyami program.
- Siddaganga Institute of Technology (SIT), Ananya College, Union Christian College, and Sri Siddhartha Institute of Business Management: We have established strategic partnerships with these educational institutions to foster an entrepreneurial mindset and identify aspiring entrepreneurs for EDP. We will be organizing entrepreneurship awareness workshops for their students.
- Krishi Vignana Kendra (KVK) and Indian Institute of Horticultural Research: These two institutions are our training partners. Professionals from these institutions guide our aspiring entrepreneurs during the EDP training. Participants also have the opportunity to visit these institutions to gain exposure to allied agricultural, horticultural activities and skill based training, which can help in starting their enterprises.

Mobilization and Outreach

Yuva Udyami program targets youth between the ages 20-35 years for entrepreneurship development. The goal of the mobilization and outreach is to identify such youth with some interest or an open mind about entrepreneurship and motivate them to attend the Entrepreneurship Awareness Program to further develop their interest and ultimately start their own enterprise. Two broad outreach strategies were followed to reach youth in two groups as shown in the table.

Organized youth	Unorganized youth
College going	Not enrolled in any educational program
Member of Swami Vivekananda Yuvaka Sangha	Unemployed
Member of NRLM self-help groups	Housewives
Member of other youth groups	Those engaged in agriculture and allied activities
	Self-employed individuals

This classification assists in identifying where and how we can engage the interest of these young individuals. The process was relatively straightforward for the organized youth in which case we reached out to the management of the institutions they are part of and convinced them to allow us to address the youth. It took considerably more effort to reach the unorganized youth groups and we had to employ a range of strategies to catch their attention including:

- Meeting women self help groups such as Sanjeevini Okkuta
- Meeting Swami Vivekananda Yuvaka Sanghas
- Meeting Anganawadi workers
- Meeting Gram Panchayat officials and elected members
- Discussions with college youth
- Meeting with like minded local organisations
- Reached individuals through posters and social media messages and videos
- Press releases in local newspapers
- Individual phone calls within the network

As a strategy of our outreach activities, we have organized Yuva Sammilana on 10th March 2024 in collaboration with Sira Yuvajana Okkuta and Vivekananda Yuvaka Sangha at Bhooshakti Kendra. In this program 250 youth from different talukas of Tumkur district participated. Several leading entrepreneurs, social activists and academicians attended this event. Some of the attendees include Dr. K T Tippeswamy, Member of Karnataka State Commission for Protection of Child Rights, Mr. Parasuram KG, Professor of Tumkur University, Mr. Mahesh, Founder of Spirulina Foundation, and Mr. Dhananjay Jeevala, Environmental Advocate.



Altogether 1276 youth from community level have been mobilized to attend EAP to develop awareness about entrepreneurship as a career option.

Entrepreneurship Awareness Program (EAPs)

EAP were organized to identify aspiring entrepreneurs and develop entrepreneurial mindset among youth and motivate them to choose entrepreneurship as their career/livelihood option. We have conducted EAPs in two settings to be able to reach a diverse group of aspirants:

College Setting: For college youth, the workshop is a two-hour interactive session on "Self-employment as a Career Option". This format encourages active participation and group discussions, fostering a deeper understanding of entrepreneurship. Navya Disha has organized this workshop for the students of different departments (MBA, MCA and Engineering) of Siddaganga Institute of Technology (SIT), Tumkur and students of BA and BCom of Government First Grade College (GFGC), Bukkapatna



Sira and several other local degree and PU colleges. By the end of March 2024, Navya Disha has oriented 852 youth from college through 16 EAPs.



Community Setting: At the community level, several outreach activities as outlined in the earlier section are being organized for youth. We have conducted 3 EAPs in the community and 91 youth have participated.

Following the EAPs, a screening process was implemented using a questionnaire and 27 participants were identified as aspiring entrepreneurs, who then proceeded to the next phase entrepreneurship development program. This comprehensive approach, starting with awareness and motivation and progressing to targeted training, ensures a holistic and effective strategy in nurturing entrepreneurial aspirations among the youth.



Entrepreneurship Development Program (EDP)

EDP is an initiative to provide aspiring entrepreneurs with the knowledge, skills, and resources required to establish and manage a sustainable business. Over a span of 14 days, 20 participants were immersed in hands-on learning through brainstorming sessions, intermodular practical assignments, case studies, and field visits. This innovative program developed by Navya Disha under the guidance of senior resource persons, is structured into multiple modules (five modules) and executed over three months. While deeply rooted in theory, the program emphasizes experiential learning. The Navya Disha team has undergone extensive capacity-building to effectively deliver these EDP modules. Alongside senior resource persons, numerous local entrepreneurs, and representatives from KVK, Karnataka Bank, Canara Bank, Karnataka State Finance Corporation, Siddaganga TBI and the Rotary Clubs conducted several sessions to mentor and guide our aspiring entrepreneurs. Aspirants also visit successful local businesses, interact with their founders and to learn about their experience from starting to managing the business.

The training modules cover a range of topics including:

- Entrepreneurial Mindset & Design Thinking
- Identifying Business Opportunities
- Designing Products/Services Marketing
- Branding & Communications
- Accounts, Book-keeping & Resource Management
- Raising capital for funding project setup
- Regulatory & Legal Needs



Given the great potential for starting and managing agriculture product based businesses in Tumkur district, training elements in the EDP focus a great deal on related topics. KVK at Hirehalli is an active partner and organizes workshops on “Entrepreneurship possibilities in Agriculture & Allied sectors”. The different topics discussed were:

- About horticultural crops, seeds & seedlings
- Post-harvest processing of agricultural products
- Problems faced by the farmers in agriculture like lack of good quality seeds, polluted soil & water
- Organic farming, bio fertilizers and bio pesticides
- About the training and support provided to entrepreneurs by KVK in agriculture and its allied businesses like mushroom cultivation, production of seeds and marketing, areca leaf plate manufacturing unit, terracotta jewellery business etc
- The participants also visited different demonstration units of KVK

Aspirants who want to start agri-allied business can approach KVK for specific training and capacity building on their chosen topic.

Upon completing the entrepreneurship development training, these individuals will get assistance in critical areas, such as:

- **Business Planning:** Guidance and support in crafting effective business plans to outline the structure and strategies for the entrepreneurial venture
- **Market Research:** Assistance in conducting market research to understand industry trends, customer needs, and competitive landscapes
- **Financial Management:** Support in financial planning, budgeting, and managing financial aspects of the business, including funding options and investment strategies
- **Legal and Regulatory Compliance:** Information and guidance on navigating legal and regulatory requirements to ensure compliance with relevant laws
- **Networking Opportunities:** Facilitation of networking opportunities, connecting entrepreneurs with relevant industry professionals, potential partners, and mentors
- **Access to Funding:** Assistance in identifying and accessing funding sources, including grants, loans, and other financial resources
- **Mentorship:** Ongoing mentorship to provide guidance, share expertise, and help navigate challenges throughout the entrepreneurial journey
- This holistic approach to mentorship and support reflects a commitment to nurturing and empowering entrepreneurs, enhancing their chances of success in the dynamic business landscape



Design Lab

The trained aspiring entrepreneurs are currently crafting their individual business plans using the format prescribed by Navya Disha. The program staff and mentors are helping aspirants think through each element of the business plan and develop a vision for their business. These plans will undergo presentations before both internal and external investment committees. They will receive feedback from various experts to refine both the business model and the plan.



Planning to expand the intervention

We have signed a MOU with Azim Premji University for creating a micro-entrepreneurial ecosystem in Anekal Taluk of Bangalore district. It is an exploratory research project that aims to develop a deep understanding of the micro-entrepreneurial ecosystem in Anekal Taluk; to potentially generate useful inputs for a significant action component to promote micro-entrepreneurship development as a livelihood strategy in the selected region. The study is envisaged as an 18-month long research project involving field level research, quantitative data collection, consultative workshops, and dissemination seminar to a wider set of relevant stakeholders. In addition to the academic output, we hope the findings will lead to piloting an enterprise development program in Anekal Taluk.

Way Forward

Our immediate focus is on taking the entrepreneurs, most of whom are putting together their business plan, through the rest of the Design Lab phase and into the Business Incubation phase. Aspirants will refine their business plans and the next major milestone for the entrepreneurs and the program will be raising capital necessary to start the businesses. A subset of more promising business ideas will receive micro-equity support from Navya Disha. The rest will apply for bank loans or grants/subsidies from government sources (where applicable). We will support the entrepreneurs to raise capital from external sources as well. All entrepreneurs who have successfully completed the EDP will receive mentoring support to start and develop their businesses regardless of whether they receive equity support from Navya Disha.

Once capital has been secured, we enter the more longer-term phase of Business Incubation. This is the phase in which businesses become operational and we work with the entrepreneurs on ensuring sustainability of the business and livelihood generation. Local business people who have joined our network as mentors will guide the entrepreneurs to overcome any practical issues they are facing. They will also help businesses put systems in place to manage routine processes such as accounting, order and inventory management, human resources management, etc. so that the entrepreneurs can focus on growth of the business. At this stage we can truly say that a business is sustainable. It will generate livelihood sufficient to support a family, generate additional jobs in the community, add to the rural economy, and prevent youth from migrating to cities in search of livelihood.

Film on Yuva Udyami

Navya Disha has developed a film on the Yuva Udyami Program which can be viewed at: <https://navyadisha.org/films/>

Sushikshana

A Life Skill Education Program

Introduction

India is home to more than 253 million adolescents. Caste, gender, poverty and location continue to pose barriers for many young people to realize their full potential. For empowering them and making them responsible citizens of society, in addition to academic, vocational, and technical skills, the focus should be on building those skills or competencies that are needed to meet the demands of the increasingly vulnerable situations of India's complex and diverse societies. Life skills are a set of abilities, attitudes and socio-emotional competencies that enable individuals to learn, make informed decisions and exercise rights to lead a healthy and productive life and subsequently become agents of change. Life skills promote mental well-being and competence in young people as they face the realities of life. Life skills have been defined as “the abilities for adaptive and positive behaviour that enable individuals to deal effectively with the demands and challenges of everyday life” (WHO).



Life skills have inherent attributes to elicit empowerment and active participation from adolescents, helping them recognize their power and potential and take positive action to promote social inclusion, harmony and promote equal opportunities for all. Therefore, young people must be provided the opportunity to gain knowledge and develop relevant values, attitudes and skills that will enable them to participate fully in their society and to continue learning. Developing life skills amongst them is critical to addressing the Sustainable Development Goals.



The Central Board of Secondary Education (CBSE) recognizes the positive correlation between core life skills development and self-concept of adolescents, which in turn affects learning outcomes. Therefore the role of life skills within school curriculum focused on adolescents is vital. CBSE has produced the Life Skills Handbook towards mainstreaming of life skills for 9th and 10th Standard students in the schools following its curriculum across India.

But the State-run schools often lack life skills education for students, creating a significant gap in their development. To address this issue, Navya Disha is implementing the Sushikshana project that aims to provide adolescents with crucial life skills. Providing life skills education helps prepare them for these real-world scenarios, bridging the gap left by traditional educational frameworks. By integrating life skills education into the curriculum of government high schools in Karnataka, not only does it enhance the quality of education, but it also significantly contributes to the overall well-being and success of all the students regardless of their socio-economic background.

Implementing the Initiative

Curriculum Development

We have developed our own curriculum after researching multiple life skills curriculums developed by organizations such as WHO and UNICEF. Our curriculum covers the 10 life skills in their entirety and includes 7 additional topics such as financial literacy, menstrual hygiene, career guidance, etc. All these topics may not develop “skills” per se, but the knowledge about these topics among young adults is essential in their development and wellbeing. It has been our experience working with rural and urban poor communities over 15 years that young adults lack awareness about these topics and introducing them in schools is the most effective and efficient way to spread the knowledge and awareness. Altogether we conduct 38 sessions over the 3 years of the high school covering all the major topics. A list of these major topics and the number of sessions spent in each topic is listed in the table below.



Sl. No	Sessions	Topics covered	No. of Sessions
1.	Life Skills	Creative and critical thinking, problem solving skills, decision making skills, interpersonal relationship skills and empathy, effective communication, self-awareness, coping with emotions and stress	21
2.	Health and Nutrition	Importance of health and nutrients, food pyramid and healthy food plate and promoting kitchen garden	2
3.	Financial Literacy	Difference between needs and wants and importance of savings	2
4.	Menstrual Hygiene Management	Physiological changes and personal hygiene during menstruation and about white discharge	2
5.	Study Skills	Tips for exam preparation, study techniques and time management	3
6.	Entrepreneurship Mindset	Entrepreneurship as a career option, How to develop entrepreneurial skills by turning challenging situations into strengths and success stories of local entrepreneurs	4
7.	Career Guidance	How to plan for a career after passing high school? choosing stream-science, commerce, arts, polytechnic, vocational and others. goal setting and decision making	3
8.	Water and Sanitation	Importance of clean drinking water, water conservation, personal and environmental hygiene. How to use the toilet?	1

Mobilization and Outreach

- Once the broad plan for the program was developed, we first sought permission from the Education Department to implement the project
- Upon receiving this approval, we then approached individual schools with a plan to implement this program
- Once the schools agreed, we proceeded to build a detailed profile of each school to help us implement the program and later assess the outcomes and impact effectively. This profile included student demographic details, facilities available etc
- We then conducted an orientation program for different stakeholders of the project like teachers, members of the school management committee, parents, community people etc. at each school to introduce the Sushikshana program and provide an overview of its objectives and components



Implementation



- We are implementing the program in two formats - one is with the full curriculum as outlined before and the other is a highly shortened version termed as “Sushikshana Outreach ” in two different sets of schools. The Outreach version, as the name suggests, is intended to create mere awareness and demonstrate the value of conducting the full-fledged program in those schools eventually.
- Once the curriculum and necessary permissions were in place, we recruited 11 qualified life skills trainers.
- We then organized an in-depth training program for the facilitators to familiarize them with the content for various sessions, instruct on effective methodologies for delivery, guide on project documentation, discuss assessment strategies, and outline the implementation plan.

- Life skill education sessions have been organized in the target schools.
- A comprehensive profile for 10th-grade students across all intervention schools has been prepared to monitor their post-study pursuits and potentially integrate them into our entrepreneurship development program as needed in the future.
- Monthly review meetings have been organized to assess project progress, plan for the upcoming month, and address any challenges encountered during project implementation.
- Over the course of the year, information has been gathered to compile case studies as part of the impact assessment and communication.

Achievements

Sushikshana (the full-fledged version) is being implemented in 15 government schools of Sira block of Tumkur district of Karnataka. Under this project, 703 life skill sessions (527 hours) have been organized for 2456 students. Each session is 45 minutes long.

Sessions/Students	8th Class	9th Class	10th Class	Total
No. of Sessions	281	260	162	703
No. of Girls	331	405	407	1143
No. of Boys	416	459	438	1313



Feedback from program participants:

Jayashree, an eighth-grade student at Manjushree English School in Sira, expressed that the life skill sessions conducted by Navya Disha have been highly beneficial for her personal life, particularly the WASH (Water, Sanitation, and Hygiene) and personal hygiene sessions. Additionally, watching a video about Irfan's journey to becoming an engineer despite facing numerous challenges has motivated her to study diligently and strive for excellence in her own life.



Zoya, a student in eighth grade at Bommalingeshwara Rural High School in Amalgondi, Sira, expressed her appreciation for the session on Menstrual Hygiene and Management conducted by Navya Disha. She shared that she learned essential practices for maintaining hygiene during menstruation, including dietary considerations and managing bodily changes that occur during puberty.

Sushikshana Outreach

Navya Disha has implemented Sushikshana Outreach project in 450 government/aided schools of 10 districts of 3 states with the funding support from CAIF (Credit Access India Foundation). The aim was to familiarise the students of these schools with the different aspects of Water, Sanitation and Hygiene (for students of 8th class), Financial Literacy (for students of 9th class students) and Career Guidance (for 10th class students). The total numbers of students benefited from this project were 53097 and total numbers of sessions were 1350.

S N	State	District	Sessions	Students
1.	Karnataka	Belagavi	150	7365
		Chamarajanagar	150	5901
		Chitradurga	150	4831
2.	Tamil Nadu	Erode	135	3922
		Ramanathapuram	63	1949
		Salem	150	5615
		Thirupatturu	150	5068
3.	Maharashtra	Buldhana	150	6725
		Kolhapur	102	4507
		Osmanabad	150	7214
Total			1350	53097



Way Forward

For the upcoming year, we have developed a comprehensive program that incorporates topics such as Safe & Unsafe Touch, and Self-defense into our curriculum along with other sessions. These specific topics have been added following the need expressed by the students and the school authorities alike. Additionally, we will be implementing a monitoring and evaluation framework to assess the outcomes and the impact of our intervention as and when specific sessions are completed. Parallely, we are conducting outreach to identify more schools in Sira taluk to implement the Sushikshana program.

Community College

A Center for Skill Development and Entrepreneurship

Introduction

With more than 54% of the population being under 25 years old in India, the youth have a lot of potential to grow, make meaning of their lives and build pathways for their success. However, the disconnect between the education and employment sectors leaves many youth unprepared for the jobs that are available in the market. In 2015, over 30% of India's youth was neither employed nor in education or training, one of the highest percentages in the world. It is expected that annually close to 8 million young people will join the labour force for the next decade or so. What is critical for equipping young people to secure meaningful employment is appropriate and timely skilling with an understanding of the current labour market and a foresight about the future. Often what is lacking in existing skilling and vocational education programmes is an ability to prepare young people to adapt to technological changes and leverage new opportunities.

Aspirations of youth can be met by enhancing their skills that are relevant to emerging markets. The importance of skilling as a key enabler for meeting young peoples' aspirations to improve their lives is embedded in various policy frameworks and programmes initiated by the government and other stakeholders.



Over the years, skill development initiatives have been taken across the country in order to enhance the employability of underprivileged youth and these are beginning to gain recognition by government and the industry at large. While ITIs, ITCs and Polytechnics were regarded as centres for vocational education, their quality leaves much to be desired. The policy on National Skill Development emphasizes on creating a comprehensive ecosystem to impart quality skills to citizens, leading to sustainable livelihoods, with an emphasis on innovation and fostering entrepreneurship.

In order that the young people are gainfully employed and able to participate in the country's economic development, they need to be appropriately educated for employment as per their ability and aptitude. This can happen only when a supportive ecosystem exists for skill development which provides youth options to improve their employability based on their interest and aptitude. Given the saturation of job markets, there is also a need to look beyond wage employment and focus on promoting entrepreneurship. While the conditions for entrepreneurship are ripe in the country, the lack of agency, fear of failure and financial uncertainties are preventing young people from pursuing entrepreneurship.



Community colleges are vital because they provide accessible, affordable and flexible education, catering to a diverse range of students from different socio-economic backgrounds and education level attainment. Such institutions aim to create a learning environment that fosters inclusivity and equal opportunities for all and serve as a stepping stone to further academic and career opportunities.

Navya Disha's Community College Program

Our goal is to set up an institution to empower youth with adequate skill sets that will enable their employment and entrepreneurship. This program will cover youth aged 18 to 35 years belonging to economically disadvantaged backgrounds in and around Bangalore - Bangalore Rural and Urban districts and Ramanagara. School or college dropouts, young men and women from marginalized sections of the society seeking options for livelihood would constitute the target population. The programme will be designed in such a manner so as to identify needy youth from these geographical areas to undertake skill-oriented programmes and link them with employment opportunities. Additionally there will be a focus on supporting entrepreneurial youth in undergoing entrepreneurial development training and facilitating access to capital and offering support to grow the enterprises.

We will follow a learner-centric approach that will transform youth by equipping them with skills for employment, entrepreneurship and life.

1. Train the youth in skill-oriented programmes based on the local needs and in the fields of soft skills, digital literacy and entrepreneurship
2. Guide trained youth into the right field based on their aptitude and market needs
3. Support interested youth to pursue entrepreneurship
4. Establish partnerships with government, industry, civil society and financial institutions to catalyze learning environments and facilitate employment and entrepreneurship
5. Support the youth to pursue higher education and to make career progression

Implementing the Initiative

One of the goals is to establish an institution in which youth seeking employment (entry level and experienced) and entrepreneurial opportunities could learn necessary technical and life skills. With this goal in mind we set to research institutions that are working in the space of skills development and identifying the location in which we will start our work.

Visiting similar institutions

We visited several institutions and met with experts primarily to learn from their training models and identified areas where we could distinguish ourselves. We visited the following institutions in the past year:

1. Swami Vivekananda Rural Community College, Puducherry
2. St. Joseph's community college, Bengaluru
3. Saathiya Academy, Bengaluru
4. Indian Centre for Research and Development of Community Education, Chennai
(accreditation center for community colleges)

We paid special attention to the courses offered, training infrastructure, accreditation, and placement and non-academic support provided to the trainees. Some key takeaways from our visits and discussions were:

1. We need to have a flexible academic calendar to accommodate not only freshers starting their careers but also those who are looking for upskilling for vertical or horizontal growth.
2. We need to offer multiple courses to be able to reach a wider group of trainees
3. Short duration courses are better suited for the potential trainees
4. Placement support is critical
5. Post-placement support and mentorship is necessary to help trainees establish themselves and grow in a specific career domain

Courses Identified

We have identified 12 courses through our visits to other community colleges and skill developing centers and institutes. These courses focus on skills that are highly sought after by various employers and there is an interest from the students to learn as well. We have chosen not to launch all 12 courses simultaneously to avoid overextending our resources. Initially, we will focus on rolling out the 5 most high-demand courses. In this phase we will offer the 5 courses, graduate, place and mentor trainees to achieve the desired outcomes. Based on our experience managing the program from start to finish in phase 1, we will plan to launch the rest of the 7 courses in further phases.

Phase 1



**Electrical and
Plumbing
Services**



**Refrigeration
and air conditioning
technician**



**Beauty Care
and
Wellness**



**Information technology
enabled
services**



**Food & Beverage
Service and
Housekeeping Operations**

Phase 2



**Banking, Financial
Services and Insurance**



**Housekeeping and
facility management**



**Animation and
web designing**



**Medical lab
technician**



**Computerized accounting
and office management**



Geriatric care



**Fashion design and
garment making**

Alongside the more technical skills, we believe it is important for the trainees to also learn relevant life skills. These life skills will help young people adapt to changing and diverse circumstances that they encounter and thrive in their career. This part of the program could include:



Digital skills



Advanced cognitive skills



Interpersonal skills



Socio-emotional skills



Communicative English

Location for the Community College

We have been researching the location to start our work both in terms of the area/community and the facility to house all the training infrastructure. We primarily wanted this facility to be located in a rural or peri-urban area surrounding Bengaluru city so that it is easily accessible to the target youth population. The second consideration was to find an existing structure in which we could establish the training infrastructure and launch our program quickly. Our search came to an end once we found the Sports School located in Vaderahalli, off Kanakapura Road.

The Sports School runs one of a kind sports-centered academic program to prepare students interested in taking up sports as a career and without compromising on the quality of academic training. The institution is equipped with world-class sports facilities as well as academic infrastructure. The school has graciously agreed to provide Navya Disha a building on their campus, which is currently unused, to establish and run the community college. An MOU has been signed with the school authorities to this end.

Way Forward

We have set ourselves the goal of assembling the first batch of trainees and start the training for 5 courses in the coming year. With this goal in mind and having secured the facility for the community college, we have started working on other aspects of the program.

1. We are reaching out to potential collaborators who are experts in skill training in specific domains. Eventually these individuals/organizations will serve as knowledge partners who will help develop the curriculum, set up the teaching infrastructure, secure appropriate certifications and also provide placement assistance, all following appropriate industry standards.
2. Once the training curriculum is decided, we will identify qualified trainers and administrators who will manage the day-to-day functioning of the community college.
3. Once the curriculum is decided we will work with the Sports School management to build out the infrastructure in the currently empty facility.
4. While the curriculum and the infrastructure is being assembled, we will also conduct a landscape assessment and prepare an outreach and mobilization plan to recruit trainees for the community college

3Zero Club

An Initiative to create a world of three zeros

3Zero Club

An Initiative to create a world of three zeros



Introduction

The 3ZERO Club is an initiative towards achieving the Nobel Peace Laureate Professor Muhammad Yunus's vision of creating a world of three zeros — zero net carbon emission, zero wealth concentration for ending poverty, and zero unemployment by unleashing entrepreneurship in all. The mission of the 3ZERO Club is to inspire and empower young people to ideate, create, and lead with an entrepreneurial spirit, tackling the most urgent social and environmental challenges of our era.

This initiative aims to establish a global network of 3ZERO Clubs, fostering youth engagement with the vision of a "three zero" world and empowering them to drive creative initiatives towards this goal. Each club operates as a self-organized, self-sufficient entity composed of five members who select their own tasks to contribute to the realization of a three-zero world. By connecting with other clubs, each entity gains access to a broader array of shared features and resources. Through this



interconnected network, clubs exponentially enhance their collective impact, accelerating progress towards the overarching goal in a systematic and efficient manner.

Implementing the Initiative

Formation of 3Zero Clubs

Navya Disha successfully rolled out the 3Zero Club initiative across three districts (Mandya, Belagavi, and Tumkur) in Karnataka state in the year 2022. In Mandya and Belagavi, Navya Disha implemented the project with the support of partner organizations Vikasana and Spandana, respectively. Meanwhile, Navya Disha spearheaded the implementation in Tumkur independently. A total of 221 3Zero clubs have been established and officially registered with a collective membership of 1,105 enthusiastic young individuals across these three districts in Karnataka.

Details of the clubs formed and the membership are as follows:

SL. No.	District	Implementing Organization	New Clubs formed in 2023-24	Total No. of Clubs	No. of Members
1.	Mandya	Vikasana	70	100	500
2.	Belagavi	Spandana	30	100	500
3.	Tumkur	Navya Disha	-	21	105
Total			100	221	1105

Activities of 3Zero Clubs

Area of focus of 3Zero Clubs

Navya Disha and the 3Zero Club members work on multiple topics such as Environment Protection, Solid Waste Management, Kitchen Garden, Sustainable Agriculture, Life skills, Mother and child care, Poverty, Employment and Entrepreneurship.

Formation and strengthening of 3Zero clubs

Following the formation of the clubs, a series of activities were initiated to bolster their efficacy. This included the organization of monthly review meetings and awareness sessions covering a diverse range of topics. These sessions delved into crucial subjects such as the development of kitchen gardens, waste management strategies, compost preparation techniques, water conservation methods, reduction of plastic usage, environmental conservation practices, cleanliness and health awareness, the utilization of bio-fertilizers and bio-pesticides, poverty alleviation, unemployment, entrepreneurship, mother and child care as well as life skills education. Through these multifaceted initiatives, club members were equipped with the knowledge and skills necessary to champion sustainable practices and contribute meaningfully to their communities.



Awareness generation programs

Numerous awareness generation activities were meticulously organized across all project districts, serving to engage and educate the club members. These initiatives encompassed a variety of formats, including drawing, essay writing, pick-and-speak competitions, song writing contests and organise webinars. Through these dynamic platforms, participants were encouraged to express their perspectives creatively while fostering dialogue and knowledge-sharing on pertinent topics.

A webinar titled "Climate Change – what does it all mean?" was meticulously organized by Navya Disha for the members of 3Zero clubs. The webinar, held on November 4th, 2023, featured Mr. Rahul Sunderajan, the esteemed State Director of WWF India, Karnataka State Office, as the keynote speaker. A total of 68 clubs actively participated in this insightful session, which served as a platform for deepening understanding and fostering dialogue on the pressing issue of climate change. Topics discussed during this webinar were –



- What is Climate Change and why is it a problem?
- Causes & effects of climate change
- Waste Management & its impact
- What can we do to address this problem?

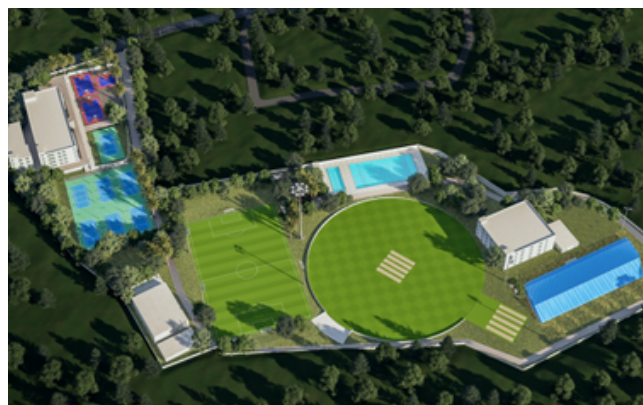
Way Forward

In the coming year, Navya Disha will focus on strengthening the existing clubs. The club members have identified issues they feel strongly about and want to bring about positive change in specific areas in their communities. We will work to provide the clubs access to knowledge, expertise, and other necessary resources they need to bring about the intended change. We will also focus on increasing awareness about a broad range of topics related to climate, poverty and unemployment. We are planning to organize more webinars, arrange exposure visits and facilitate networking between 3Zero Club members to achieve this goal. The third and the most ambitious goal we have set for ourselves is to identify and create another supporting organization such as Navya Disha. This new organization will then go on to create its network of 3Zero Clubs. Navya Disha will therefore achieve a greater impact towards achieving the goals of 3Zero Club by facilitating the creation of multiple clubs.

Other Initiatives

Sports Education

Navya Disha in partnership with the Rohan Bopanna Tennis Academy (RBTA) is providing opportunities to underprivileged children from North-east India, to pursue high quality sports education. Through this program talented children from the North-east will be identified and enrolled at the Sports School in Bangalore where they will be provided with academic and residential support. They will also be provided with professional tennis coaching under the Rohan



Bopanna Tennis Academy's Bhoomi program that aims to identify, nurture and propel the next generation of tennis players, with a vision to increase Indian representation in tennis focused on children from financially weaker backgrounds, from small towns and rural areas. In the past year, three major activities were carried out as part of the program:

- Identification & Short-listing of students with potential: We have hosted assessment camps in the North-east and short-listed 100 students with athletic abilities and interest in pursuing tennis.
- Parents & student counselling: We have organized sessions for parents and students to help them understand the program, importance of early sports involvement and guide them in supporting their child's tennis journey.
- Selection & enrollment of students: We have selected 25 students for our program. They will enroll in the Sports School's CBSE program to complete their academic education. They will stay at the campus hostel and continue their formal tennis coaching program with RBTA.
- Candidates from the North-east showed interest in such large numbers that we were able to select the planned 25 students from this region alone. We could conduct recruitment camps in other two states in the coming year. We will track the progress of the enrolled athlete students and provide necessary help they need in the next phase of their sports career.

Yuva Café

Collaborating with Makkala Jagriti and T. Muniswamappa Trust we have extended our support to Yuva Cafe on our Bangalore campus. The Cafe serves as a safe, non judgemental space dedicated to empowering marginalized youth from the neighborhood with programs aimed at helping them discover their true potential and engage positively on various aspects of their growth and life. Nearly 49 youth, out of which 70% are girls, 49 youths has successfully completed a five-month certification program on 21st-century skills, which has enhanced their digital literacy, life skills, and employability. Navya Disha has been conducting sessions on financial literacy, menstrual hygiene education, self-defense and academic support.

We have also facilitated enrollment and orientation of these youth on the P2E-LMS portal. Youth have received training on skills related to financial literacy and digital productivity. These courses have been developed by the P2E program with an aim of enhancing the employability of the youth.





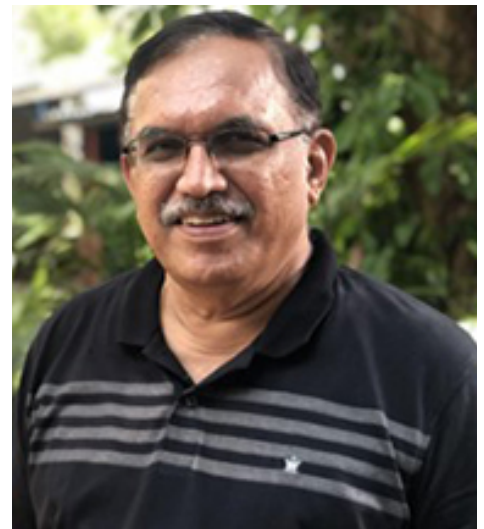
Vinatha M Reddy
Former Chairperson



Suresh K Krishna
Chairperson & Managing Trustee



Raviprakash M S
Co-founder and Trustee



Thykat Muralidharan
Trustee

Board of Advisors



Lalitha Iyer



G Madhusudhana



Nagaraja Prakasam



Narasimhan Srinivasan



Nisha Pandey



Prabhat Labh



Pratik Kumar Jain



Sudeep Srikantaswamy




Usha Raikar



NAVYA DISHA Avalahalli ,Anjanapura Post , JP Nagar 9th Phase , Bangalore -560108					
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2024					
Expenditure	Schedule	Amount Rs	Income	Schedule	Amount Rs
Project/Programme Expenses	11	23,197,326	Grants	9	14,648,430
Administrative Expenses	12	3,901,381	Interest	10	3,723,515
Assets written off	13	87,065	Excess of Expenditure Over Income		9,316,681
Depreciation	1	502,854			
		27,688,626			27,688,626


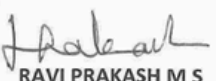
The accompanying schedule 1 to 13 is an integral part of the financial statements

As per our report of even date
For **M.S. KAMATH & ASSOCIATES**
Chartered Accountants
Firm Registration No: 001706S

For and on behalf of the board of trustees


M.S.KAMATH F.C.A
Proprietor
M.No:022529
Date: 30-07-2024
Place: BANGALORE



SURESH K KRISHNA
Chairperson and Managing Trustee




RAVI PRAKASH M S
Trustee

NAVYA DISHA Avalahalli ,Anjanapura Post , JP Nagar 9th Phase , Bangalore -560108							
CONSOLIDATED BALANCE SHEET AS AT 31-03-2024							
Liabilities	Schedule	Amount Rs	Amount Rs	Assets	Schedule	Amount Rs	Amount Rs
GENERAL FUND	2	62,273,198		FIXED ASSETS	1	2,540,422	
Less: Excess of Expenditure over Income b/f from Income & Expenditure Account		9,316,681	52,956,517	Less: Depreciation		1,554,462	985,960
				INVESTMENTS			
CURRENT LIABILITIES				FIXED DEPOSITS	4		42,557,262
Payables	3		672,132	CURRENT ASSETS			
				Cash & Bank Balances	5	9,065,854	
				Income Tax Refundable	6	459,018	
				Advances and Security Deposits	7	424,500	
				Interest Accrued	8	136,055	10,085,427
			53,628,649				53,628,649

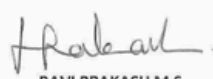
The accompanying schedule 1 to 13 is an integral part of the financial statements
As per our report of even date
For **M.S. KAMATH & ASSOCIATES**
Chartered Accountants
Firm Registration No: 001706S


M.S.KAMATH F.C.A
Proprietor
M.No:022529
Date: 30-07-2024
Place: BANGALORE



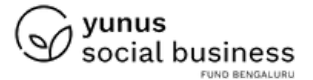
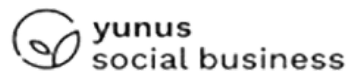

SURESH K KRISHNA
Chairperson and Managing Trustee

For and on behalf of the board of trustees


RAVI PRAKASH M S
Trustee

With Gratitude

Donors



T Muniswamappa Community Trust



Strategic Partners





Navya Disha
Avalahalli, Anjanapura Post ,
JP Nagar 9th Phase, Bangalore -560108