

Karuna Project Report

Report period from:	January 2021	Report period to:	December 2021
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1. Project Summary

Project Title			
Karuna – Stepping Stone Charitable Society			
Project Location: Country	India	Region / District/ Town / Village	Mumbai
Project start date	January 2021	Project end date	December 2021
Fincode			
Report written by	Karuna Project	Email address:	karuna@sscsindia.org
Date submitted			
Budget summary (Local currency)	Annual Budget	Actual expenditure during the reporting period	Total Expenditure this year
	2,486,769.00		2,933,372.33

2. Reporting Framework

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Outcome 1	ZL 3.2 / GF KPI 3 + 4 Number of new leprosy cases diagnosed in TLMEW, supported projects - disaggregated by gender, age and disability level (Grade 0, 1 & 2) & referred by Karuna	4	0	0		4 new cases 1 new case who discontinued MDT	- Through the Medical Camp conducted in a new area we have come across 4 new male leprosy cases all have been referred by Karuna for further testing and treatment. - One male person who had discontinued his MDT was also identified and has referred back to the hospital to restart his MDT treatment.
Output 1.1	ZL 1.1 Number of TLMEW partner staff with increased leprosy medical expertise, through TLMEW support ZD 4.2 How many different churches send staff/volunteers to help with the mobile clinic	5	0	0	0		Due to the COVID pandemic and lockdown, we have not received any church volunteers. As most members were volunteering with their churches in Corona Relief work.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 1.2	Number of training modules attended Number of trainings cascaded to other staff	3 5		1	1	2	The entire Karuna Team participated in an online zoom training conducted by TLMEW on Nutrition. The team had group discussions and interacted with the trainer. One training on Safeguarding – Code of Conduct was conducted internally. The team got to discuss various scenarios in line with the training.
Output 1.3	Reduction in stigma towards leprosy affected beneficiaries ZL3.6 Number of churches and number of other faith communities engaged in leprosy-awareness activities ZLD 2.3 / GF KPI 10 Number and proportion of surveyed people affected by leprosy/disability that experience improved inclusion in their communities.	10	16 1		8	24 5	• The Karuna Team along with the tailoring trainees approached the municipal commissioner to provide free sewing machines to the trainees that are graduating. The point that was highlighted is that families of leprosy affected people need extra support to make them self-sufficient and have equal opportunities in the society. • The Karuna Team was invited to participate in a community event where the municipal commissioner felicitated people with leprosy. He encouraged the community to include them in all regular activities as they too are people needing inclusion. People from Buddhist, Hindus, Muslims and Christian background were present. • Many of the community leaders are people affected by leprosy. Some are working locally alongside other people that are not affected and are well accepted. • The 5 new people identified in a new area of work are well accepted by the families. The team has encouraged the family members to provide care and support to the affected members of the family.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Outcome 2 Leprosy affected people in Mumbai have taken responsibility for their own health by practicing self-care, getting regular check-ups, as well as practicing and promoting hygiene as preventive measures in their communities.	Improved health of people affected by leprosy leads to measurable improvement in their conditions	5%		45	16	61	- Patients with ulcer wounds were trained in self-care and dressed their ulcer wounds. The Karuna Team prepared ulcer care kits and provided it to the patients. As a result of the training most patients managed to clean and dress their own wounds. - There has been a big improvement in practicing hygiene due to the current pandemic. The level of awareness has risen in both personal hygiene and practicing cleanliness in the public. 16 new people have been added to the self-care training.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 2.1 Clinics that support people affected by leprosy are run in communities with support from Karuna staff	Mobile clinics visiting 8 locations and Support to Govt clinics in leprosy affected communities. Target: By 2022 mobile clinics phased out and local/Govt clinics well established to replace them in current locations ZD 1.4 / GF KPI 8 Proportion of surveyed clients of TLMEW-supported Leprosy Centers who report they have timely/quality access to services for primary and secondary impairments	8 0	7	7	7	7	• Mobile clinics were functional in 7 locations making sure that the medical needs of the leprosy affected was duly met. With the existing pandemic the staff are putting in more effort for the people to stay healthy and safe. The Mobile clinics are held in 3 more places serving people in a slum community and two red-light areas. • No services were accessible for primary and secondary impairments due to the COVID-19 pandemic • Hospitals and facilities were accessible in the third quarter. The Karuna team is trying to get UDID cards for the leprosy affected.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 2.1 Clinics that support people affected by leprosy are run in communities with support from Karuna staff	ZD 3.4 Number of people (disaggregated by leprosy, other NTD and other disability) accessing support for inner wellbeing (Counselling, peer counselling, befriending, referral), through TLMEW supported projects ZD 3.5 / GF KPI 7 % of people affected by leprosy with >10% increase on average wellbeing index score (WHO 5)	30%		125			The team has befriended and built a very good rapport with the people affected by leprosy. Most patients have an open relationship wherein they are able to discuss any issues that are of concern to the team members. The overall health of the people affected by leprosy is very good despite that fact they live in a city that has been most affected by the COVID pandemic. People have learnt to restrict their movements around the city.
Output 2.2 Community members trained by Karuna staff to dress each other's wounds.	ZD 1.7 Number of people regularly practicing self-care for leprosy and other NTDs (disaggregated by gender)	40% 65%		45 2	45 2		The Karuna team trained people with ulcers giving live demonstrations on how to clean and dress their wounds. There was good response from the people in terms of participation and healing of wounds as they followed the instructions given during the sessions. 28 Male patients and 17 Female patients received trainings in self-care. There are two volunteers in two different communities who are regular in helping patients who could not dress their own wounds due to disability in their hands.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 2.3 Leprosy affected communities are demonstrating improved hygiene and sanitation practices	Percentage of treated clients aware and claiming to be practicing good hygiene standards and using latrines for sanitation	25%	20%	20%	25%		People have been using latrines for sanitation within the communities. There is an increased awareness and practicing hygiene standards both personally and in public due to the current pandemic. As people are more aware that personal hygiene is one of the keys to prevent infection of the Corona virus.
Output 2.4 Community members supporting Karuna/Govt Leprosy Officers to detect and refer potential leprosy cases and in conducting leprosy contact tracing	Percentage of cases where all contacts are examined 100% of cases of leprosy, in communities that Karuna works in, have family & social contacts examined (All Old cases to start with and then for new cases detected)	30%	100 %	100 %	100 %		No new cases are reported in the communities that Karuna works in are all the people affected by leprosy and their family members have been examined and treated. 4 new cases identified in a new area and all four were referred to the local hospital with a facility for MDT for people with Leprosy.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Outcome 3 Leprosy affected people are obtaining their rights and entitlements from Government authorities, and are aware of services and opportunities available in their localities.	- 75% of people living in colonies have got their disability? special identity card	30%	75%	75%	75%		All Karuna Clients have obtained the government disability card and they are aware of the services and opportunities available in their location. A new unique identification smart card was introduced by the government to have all information of a person with disability stored and readily available at the swipe of a card. Most of the patients have done the initial registering. Karuna is helping all our beneficiaries access the hospital for physical examination before they can obtain the smart card. The Karuna Team in partnership with Bank of Baroda helped the people living in the Trombay colony open zero balance Jan Dhan account whereby they can receive all government benefits any time come directly into this bank account.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 3.1 Community Volunteers trained to facilitate advocacy and monitor self-help groups	- 10 volunteers trained to support Savings self-help group	10	45	45	45		- Forty-Five leaders, three each in fifteen groups have been appointed to manage the Microfinance Groups. The leaders take the responsibility of gathering members for the meetings, conducting monthly meetings, tracking bank balance and keep records. Visit the bank, municipal office, disburse loans and collect repayment. - Six volunteer leaders from three communities are being trained to support the microfinance and tailoring groups. More responsibilities are being passed on to the volunteers by way of delegating over a period. - The Microfinance Leaders are trained to be community leaders who in turn will engage with local Advocacy Groups for people with leprosy and disabilities. - The fifteen Microfinance Groups continue to engage with the local community leaders to highlight any challenges that the members may face. The members have been over the years trained to speak for themselves and approach local community leaders when they are in need.
	-2 volunteers trained to support tailoring self-help groups ZD 3.1 Number and proportion of self-care groups active in physical and emotional self-care of their members, in TLMEW supported projects ZLD 1.1 Number of TLMEW-supported groups (SCGs, SHGs and Leprosy People's Organizations) that can describe a leprosy or disability focused advocacy activity that they have implemented in the past year	3	6	6	15		

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 3.2 Community Leaders Trained at different clinic locations by Karuna staff on government schemes such as train and bus cards, medical policies, pensions accessible by the communities.	100% of beneficiaries are aware of the government schemes available to them in their locality	40%	80%	80%	80%		Almost all the patients are aware of the government schemes and are accessing the benefits. All the patients with disabilities have obtained disability cards and receive the monthly pension from the government. The patients that live in an institution are yet to access any of the facilities. Many of the patients in the new area are still learning of government schemes and facilities.
Output 3.3 Leprosy affected people have access to medical services at government hospitals in Mumbai	All leprosy affected patients are referred to government hospital by Karuna and receive appropriate treatment -Karuna has an effective partnership with 4 Government hospitals & 3 NGO's in the city --ZD 1.6 Number and percentage # of people accessing protective footwear, and orthotics, prosthetics and assistive devices (disaggregated by people affected by leprosy and other disabilities)	90 8 20%	4 5	8 5	11 6		6 patients affected by leprosy have been referred to various hospitals for treatment of ulcers, eye surgery and severe cases of asthma. The team monitors the hospitalized patients by contacting their relatives. 4 patients were referred to for leprosy testing and to initiate MDT treatment. 1 patient was referred to restarting MDT treatment. Karuna Project continues to enjoy effective partnership with 6 hospitals in the city and all 6 have provided good treatment and care the patients referred.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 3.4 Leprosy affected people accessing services provided by non-governmental organisations in Mumbai	Number of old aged patients being supported by other NGOs	4					
Output 3.5 Karuna has developed links with government leprosy control programmes, ALERT India and other leprosy focused organisations to support ward level health staff to diagnose and treat leprosy as well as to ensure contact tracing	- number of joint interventions with LCP -Number of joint interventions with Alert India?	2 3	4	4	6		Karuna has maintained links with all the hospital referring patients time to time. Karuna Team has established relationship with Indira Gandhi Hospital at Bhiwandi a new area that Karuna has to work along with since 2021.
Output 3.6 People affected by leprosy who are Karuna beneficiaries are members of disabled people organisations or Leprosy People's Organisations	-percentage of beneficiaries who are members of Leprosy people's organisations	20%	45	45	45		We are preparing the leaders from the Microfinance Group to connect with other Leprosy People's Organizations. Three of the microfinance leaders and some of the tailoring trainees managed to interact with the local municipal commissioner along with the Karuna Team which resulted in them receiving free sewing machines.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Outcome 4: Children and young people affected by leprosy/disability have the education and skills needed to develop sustainable livelihoods.	Target: To ensure all children whose families are affected by leprosy receive education	19	12	12			Ten children are receiving education and hostel services at the children's home in Goa. Two brothers placed with another NGO in Mumbai continue to study and engage with the NGO activities.
	ZLD 3.1 Total number of direct clients (disaggregated by disability due to leprosy, other NTDs and other causes and gender) accessing all kinds of livelihood training (including VCT & tailoring training & training by church members)		32	16	162		Karuna continues the tailoring classes for direct clients. 16 trainees are currently participating in the tailoring training. The ladies that have graduated in the month of March continue to seek guidance from the Karuna Tailoring Trainer.
	ZLD 3.2 Number of direct clients (disaggregated by disability due to leprosy, other NTDs and other causes) accessing employment (disaggregated by self-employment and formal employment and gender)		7	11	22		11 women were involved in stitching 555 Face Masks for orders brought by Karuna. The masks were for use in three different states in India. 7 ladies were involved in stitching 680 bags for a local company, these bags were stitched in the new free machines that the ladies received from the municipal commissioner's office. 22 ladies are self-employed post the completion of their livelihood training with Karuna Project.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Outcome 4: Children and young people affected by leprosy/disability have the education and skills needed to develop sustainable livelihoods.	ZLD 3.3 Number and proportion of supported households reporting increased or more regular household income as a result of TLMEW- supported livelihood input		38	38			Thirty-Eight individuals are able to earn an income after livelihood input from Karuna Project. The individuals are now able to support their household as a result of completing the Karuna Tailoring course.
Output 4.1: Children of families affected by leprosy living on the street have received residential training	-4 children every year sent to Bethesda Life Center School in Goa - 8 Children every year sent to VCT in Nasik for Skills Training	2 3					There are no placements made in these six months since placement of children outside the state has been restricted by the government.
Output 4.2 Community Based Vocational Training in Mumbai has equipped young people from leprosy affected families with skills with which to support their families	- % increase in employment status in the current colonies	10%					No training has taken place due to the lockdown and restrictions on travel within the city.
Output 4.3 Self-Help groups have facilitated the equipping of leprosy affected people with skills to develop a livelihood with which they can support their families	-2 Self Help Groups formed to learn tailoring skills -3 Self Help groups formed to avail microfinance scheme from the government.	6	4 15	4 15			There are currently three tailoring groups functioning in three communities. One new group has been started in Trombay community. One more would be started in the next half of the year in Kalyan. Fifteen microfinance groups are functional and are enjoying the benefits of it. Two more groups are being prepared.

	Indicator(s) including target for project life ¹	Annual milestone ²	Quarterly progress			Annual progress	Project progress to date
			Q1	Q2	Q3		
Output 4.4 People affected by leprosy have been trained in practical employment related skills by volunteers from Stepping Stones Trust supporting churches	Number of people trained by church volunteers)	5					Currently no training is taking place.

3. Risk Management

Have any of the identified risks happened? How were these managed?	
Have there been any changes to the risk management matrix	
Risk to the success of the project	
1. People affected by leprosy with a welfare mindset and unwilling to take ownership of their own development	There has been shift in the thinking of the PALs, especially among the women in the community they are willing to take ownership for their own development. Four ladies from one of the microfinance groups had started a catering business from one of the ladies' homes. They had a trial run for four months before the pandemic hit the city. Couple of them in another community were keen to open a beauty parlor in their community. The PALs, however, are expecting Karuna to provide Medical Care.
2. Lack of government support towards eradicating social stigma of leprosy affected	Leprosy Elimination Program, a government initiative has been effectively pursued by the government. Karuna is working with local leaders in bringing more awareness to the leprosy cause.
3. Hindrances in government approvals to start at new locations	Although this is no direct hindrances posed by the government, however the DLO has mentioned that Karuna is overlapping with some of the other organizations working in partnership with the government. On ground zero the services provided by the other organizations do not meet the critical needs of the people affected by leprosy. Karuna also has the advantage of introducing Tailoring Classes, Microfinance & Microenterprise in new locations, the government may not be a hindrance in these initiatives.
4. Lack of volunteers to ensure effective project implementation	In the past there has been a steady flow of volunteers to the Project, however, during the current pandemic and lockdown we have not received any volunteers. A new strategy is needed to attract volunteers. The ladies from the tailoring classes and microfinance groups were very helpful. They often volunteer to help especially during events and programs. They are a good source of volunteers.
5. Community leaders unwilling to support hygiene and sanitation programmes	The communities have latrines both public and some houses have private too. Hygiene and sanitation within the vicinity is not very good but people have settled for it. Karuna is focusing more on personal hygiene to help prevent diseases, especially during monsoon. Lot of emphasis has been laid on personal hygiene due to COVID-19 pandemic. Most communities have access to running water.
6. Lack of government schemes for men to be able to gain access to government funds	The government has two funding schemes, one through the municipal corporation and the other is a central government scheme; almost all the patients with disabilities are availing the benefits. Although the amounts are very minimal. The Team has also registered them in Jan Dhan bank account where all government contributions would come into this account. The team is constantly looking out for various govt. schemes that could access.

4. Project activities

1. Tailoring classes

Sixteen trainees graduated from the Kalyan community. A grand graduation day was organized by the team in partnership with VTC TLM, Nashik, Local leaders and the municipal corporation. They received free sewing machines from the local municipal corporation, a gift organized by Karuna Project & the local leaders. Although the lockdown prevented the trainees from attending classes for two months, it did not dampen their spirits. Through Zoom and YouTube, the trainer continued teaching the eager ladies. Seventeen continue to receive tailoring training. Four new trainees have joined the tailoring classes. The Karuna Team got to meet the Maharashtra Minister for Skills Development, he has recommended that we register the Karuna tailoring course with the government. After it's done the course would be recognized by the government and trainees would receive a government certificate on completion of the course. The team is rigorously pursuing this before the next batch.



2. Microfinance

The year 2021 started well for Microfinance as two more groups were formed and an opening ceremony was organised in two communities, formally introducing the groups to the rest of Microfinance groups. Two more groups are being prepared for registering with the municipal office. Due to the lockdown, there has been a delay, but the process is ongoing. Two groups have been facing challenges with members not repaying the loans and some were not in a position to give their monthly contributions. The team met with the groups separately and explored options to deal with the challenges. With one group we were able to resolve the issues of loan non-repayment and monthly contributions. With the other group we are closely working with the group leaders and the members exploring ways to pay back the loan. Rest of the groups are functioning very effectively and self-supporting through loans.

The concept of saving and running small business is catching on with the women, two groups have decided to save Rs.500 every month i/o Rs.200. Ten women post our session on 'Goal Setting', being encouraged by the Team during the lockdown to pursue small business have been earning through small business. Some ladies have taken loan from the Microfinance Group to start their businesses. One lady sells vegetables, another runs a snack stall, small grocery store, fish stall, supplying packed food, selling dress material etc. One lady has been very successful in home made cakes and Indian sweets. This is a big boost for the team's morale. In the coming year the ladies are being prepared to set up stalls during festivals and special programme days to showcase their achievements.



3. Awareness

The team has been engaging with the women from the communities bringing Awareness on their health and well-being. Giving them valuable tips on how to build their Immunity, manage Anaemia especially during this pandemic using low-cost food which can still provide good nutrition. The received awareness on Hepatitis B from an external source, the organisation was all set to give free Hep B vaccination for the women, however, due to lockdown the plan was postponed indefinitely. Post the training on Nutrition by TLMUK&W the team doctor has been providing Awareness among the patients about the importance of nutrition for improved health and healing of the ulcers.



4. Medical Camp

The Karuna Team held 10 medical camps women trapped in prostitution, women and children in tribal hamlets and slum communities. The women in the red-light area were very appreciative that Karuna reached out to them in spite of the lockdown restrictions. The main reason for organizing Medical Camps is to identify presence of new cases of leprosy. The Karuna team has been visiting a new area where many new cases have been found. In partnership with the local Leprosy Technician the Team conducted a Skin Medical camp out of 95 people that were screen almost all of them had skin infections and 4 new cases were found and were sent to the hospital for further testing and treatment. One person had stop taking his MDT medicines, the team counselled him and sent him back to the hospital to continue his medications. The team will follow up on all the 5 patients. We were able to screen 725 people in the last six months alone.



5 Mobile Clinic

The Karuna mobile clinic has been serving well the target population despite the lockdown imposed by the government due to the pandemic. Practicing physical distance, ensure patients are wearing face masks, provide hand sanitizer for the safety of the patients and the Karuna Team. The team's doctor has been maintaining a record of all the patients that have been vaccinated and monitoring them on a regular basis to ensure their wellbeing post vaccination. The team has found out that one of the government hospitals has tied up with Metropolis Lab and they are offering patients the best pathological tests at a very nominal rate. Karuna has been recommending patients to this lab, and we have received very good profiling of the patients. The Team continues its efforts to provide the best services to people that are affected by Leprosy. The Karuna Team started visiting a new area Bhiwandi, this place is home for thousands of migrant workers from north of India a densely populated area. This would be one of the focus areas as many new cases are emerging and they are spread wide.



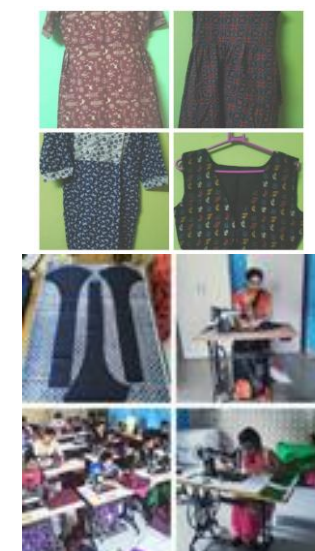
6. Self-Care Training

The clinic assistant along with the team doctor conducted Self-Care training for the leprosy sufferers with ulcer wounds. Due to the pandemic the team has no physical contact with the patients. However, those that are suffering with ulcer wounds need regular cleaning and dressing of the wounds. The team gave live demonstration of cleaning and dressing the wound the right way. After the demonstration the patients were provided with Ulcer Care Kits and were asked to repeat what they have observed during the training. Most of them were able to do the correct procedures and ever since they continued to clean and dress their wounds the result of it is very satisfying as most of the ulcers have been remarkably healed and the efforts well rewarded. Forty-Five patients with ulcer wounds received training and learnt to clean bandage their own wounds. The patients are monitored on a weekly basis. The team in the last six months have distributed more than five hundred Ulcer Care Kits to the patients.



7. Microenterprise (Tailoring Production)

The ladies took up a bag stitching order right after receiving their new machines. Seven of the ladies stitched 680 bags for a local mall. One of the ladies' husbands was instrumental in securing the bags stitching order for the ladies. More people have come forward in helping the ladies get bulk stitching orders. Another group of ladies stitched more than 2000 Face Masks which were sent to two other cities besides Mumbai. The graduates are now able to take regular stitching orders and have become active earning members of their household. We are also in the process of making samples of short Kurtis, the sample would be displayed on social media to attract more stitching orders for the ladies. We want to increase production to increase the earning. Three graduates have started a tailoring business together and are doing very well. The three stitched and sold in a local fair and in a mall.



8. Women's Day

This year on Women's Day the Karuna Team along with the women in the community and the partners completed a full circle programmatically. Sixteen ladies were graduating from the tailoring course so the team planned to hold the graduation ceremony on the 8th of March. The course is recognized by VTC Nashik hence they were invited to give away the course completing certificates on the same day. The team went one step ahead along with the trainees approached the local municipal commissioner to distribute free sewing machines. Hence, on 8th March sixteen ladies graduated having learnt a livelihood skill, received free sewing machines and now they are fully equipped to earn a living and achieve economic freedom. One lady responded by saying 'this was the best women's day ever. The local leaders too were appreciative of all the initiatives taken by Karuna.



9. Children's Day

Every year 14th November is celebrated as Children's Day in India. The Karuna Team took this opportunity to influence the children in the communities. These children are the children and grandchildren of the people affected with leprosy. Bringing the children together is empowering and helpful in breaking the stigma attached to the disease. The future belongs to these children, impacting them positively would go a long way into changing the future for good. The children enjoyed a time of games, a short talk on 'Working Together' and the importance of children. Children were given snacks and gifts in the end 159 children participated. Due to the lockdown, we could conduct the programmes only in two communities wherever there was ample space to conduct the programs.



10. Advocacy

After the team successfully intervened and got free sewing machines for the tailoring graduates, we are in the process of getting 8 more machines in Trombay colony. The team aided the patients by opening a Jan Dhan Account (people's wealth scheme, a govt of India initiative) in partnership with Bank of Baroda. The officials were invited to facilitate the opening in the community so that every person can easily access. The team is also in the process of aiding the patient obtain their Unique disability ID card and E-SHRAM card a government initiative to help unorganised workers. People can access various govt. schemes through these initiatives.



11. Team Karuna

The Karuna Team has been meeting once a week to closely monitor all the developments in the city and country, keeping the needs of the people in the fore front. Although the second wave was severe, the team kept the clinics running which gave us easy access to people. Two of the team members were tested COVID positive. The team has set goals for this year in their areas of responsibility, some new developments in 2021 while continuing the other routine tasks. The team's morale has been very high despite all the setback and delays due to the pandemic. By working together, the team has gained new inroads, served effectively and in unique ways. We managed to solve some tricky issues in the microfinance groups. The team continues to work towards a world with zero leprosy. The received two trainings one in nutrition and one inhouse on Safeguarding.



Case Study:

One female from the Goregaon clinic came with eczema in her foot. She was suffering with lot of itching and irritation. The Karuna team doctor treated her with anti-fungal cream that was prepared by the doctor. With a combination of cream and medicines over two weeks, the patient got great relief. She was grateful that the itching and irritation had stopped. After a long time, she experienced relief from eczema, her foot was clear too. With persistence and continued follow up we were able to minimize her suffering and heal.

Two of the ladies from the 6th Microfinance Group faced lot of opposition from their families since they were chosen as group leaders. They didn't mind them being members of the group but not leaders. Being housewives, the families felt that they may get distracted from their house hold chores. But both the ladies were very determined since they have not done anything outside the role of being housewives. With a lot of encouragement and support from the Karuna Team the ladies took up the responsibility of leading their group. Over the months they have shown lot of leadership skills and enthusiasm in doing all that is necessary to be done in their roles. Both the ladies have helped each other in the responsibilities and now they are in a position to guide other upcoming groups with all the paper works and functioning of the microfinance group.

Archana from one of the Microfinance Groups in Trombay started a small breakfast and food stall. The hard financial conditions due to pandemic made her take action in the right direction. Her business picked up and the response she received was very good. As more people became aware of her food stall the demand increased. She wanted to expand her stall for which she needed finance. Being a member of the Microfinance Group and being made aware of its benefits by the Karuna Team, she approached the members of her group and requested a loan of fifteen thousand rupees. With the loan granted by the members she soon expanded her stall and now is doing very well. She is one happy person having made the decision to start a food stall and having the backing of the microfinance group. We at Karuna are pleased to see someone utilizing the benefits of microfinance to her advantage.

Three Tailoring Graduates, motivated by the Karuna Team and having received free sewing machines on their graduation day, decided to work together and earn their living utilizing their new learned skill and the gift they received. The graduates pooled in their own money bought the material to stitch, made samples of lady's garments and children's outfits. Together they are advertising for their business and taking stitching orders. Karuna is keen to see them grow and establish as a business. The team would also train them in running their business efficiently. This is a big boost for the Team's morale and motivation for other tailoring graduates and trainees.



Ulcer care



MFG Leaders



Graduates

a. Direct clients that have been assisted by this project during the reporting year

	People directly affected by leprosy				Family members of people affected by leprosy				People with disabilities				Others				Total			
	Male		Female		Male		Female		Male		Female		Male		Female		Male		Female	
	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual	Planned	Actual
Child < 18yrs														212		197		212		197
Adult 18- 59 yrs		1465		1622				155						327		878		1792		2655
Adult >60yrs																				
Total		1465		1622				155						539		1075		2004		2852