



# KARUNA

from discrimination to  
dignity in India and Nepal

2017

# Welcome to the Karuna 2016–17 Annual Review



60,000  
60,000 PEOPLE SUPPORTED THIS  
YEAR THROUGH KARUNA PROJECTS

Even today in 2017 caste discrimination remains a monstrous, dehumanising force that limits the life opportunities of millions of people around the world. Its ancient system of graded inequality continues to govern every facet of life for people from the most marginalised communities, condemning them to be seen and treated as "impure" and denying them access to resources and equal opportunities.

In India and Nepal, Dalit children continue to be discriminated against and forced to drop out of school. Dalit women are still all-too-often trapped in overtly patriarchal communities and face double discrimination by virtue of being both a Dalit and a woman. Despite efforts to curb bonded labour and child slavery in India, the practice still continues and 60% of the victims are Dalits.

All this means that Dalit and Tribal communities continue to suffer from poorer health, lower education, inadequate living standards, lower income, disempowerment, poor quality of work and threats of violence, especially against women.

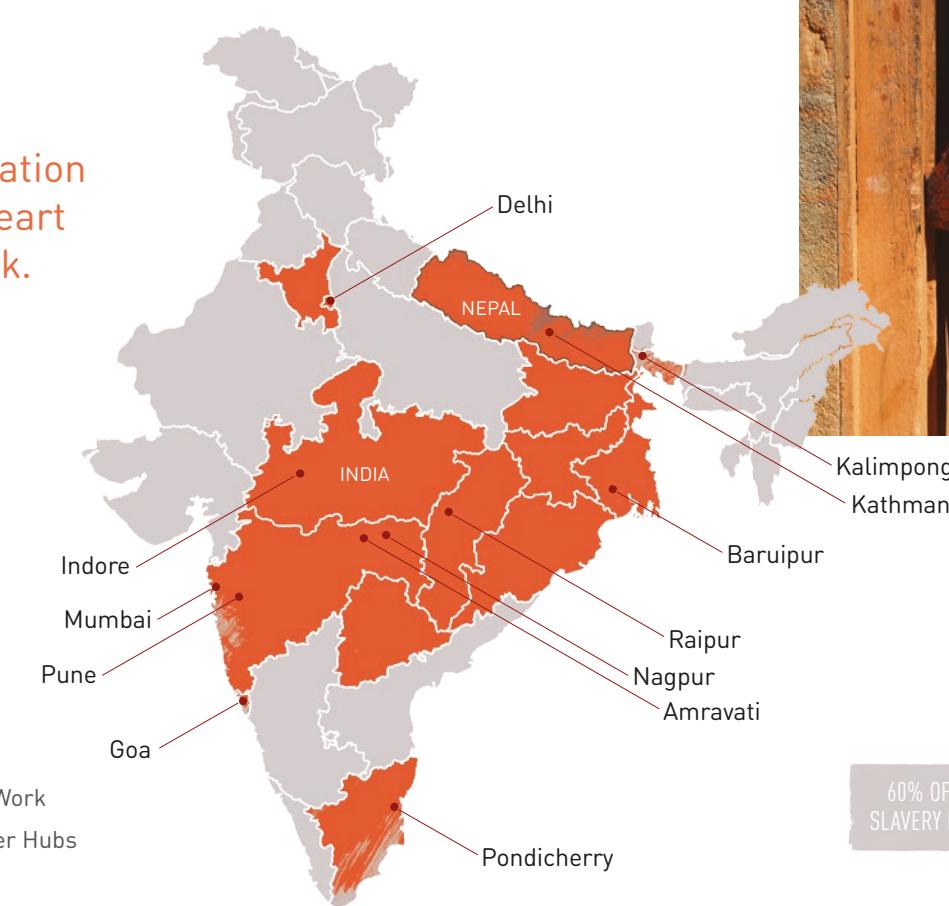
At Karuna we know from experience that when an individual's life changes, they can change their community and when that community changes, it can change the wider society. Individual transformation is at the heart of our work and in the Review that follows you will read about the transformational impact your donation is having

on the lives of individual people from marginalised communities in India and Nepal. We are particularly excited to share some of the successes from our newly-established projects in Nepal where traditional caste and gender attitudes remain deeply ingrained.

Thanks to your support over the past year, our projects have worked directly with 13,000 girls, 10,000 boys, 23,000 women and 14,000 men from these "broken" communities, offering them opportunities for education, livelihood development, greater gender equality and access to justice and welfare services. In the last few years your generosity has allowed us to expand our work into Nepal and, over the coming year, we are planning to reach out further by initiating new projects in the Indian states of Bihar and Odisha. None of this would be possible without your support.

Time and again we have seen that when people are given the right kind of support and encouragement they can start to transform their lives.

"Individual transformation is at the heart of our work."



60%

60% OF VICTIMS OF CHILD  
SLAVERY IN INDIA ARE DALIT

For example, our partners report that 89% of girls and 96% of boys involved in our projects are able to complete their education, compared to the national average of less than 25% of children from marginalised communities.

Just having the opportunity to stay in school can make all the difference in enabling a young person to raise themselves out of generations of poverty into a life of dignity and freedom. What a difference!

Thank you so much for your support. I hope this Review will give you a window into the lives of some of the people whose lives you are helping to transform.

Jonathan Clark  
Head of Programmes, Karuna

# Ending Caste-Based Discrimination in Nepal

With a population of 27 million, Nepal is the poorest country in South Asia and ranks as the 12th poorest country in the world.

Making up around 13% of the total population, Nepalese Dalits are regularly denied access to water, religious sites and public spaces. Commonly uneducated and subject to abuse, these conditions only add the indignity of daily discrimination to the already-existing hardships of extreme poverty. With almost half of all Nepalese Dalits living below the poverty line and more than 80% landless, many become deeply indebted to loan-sharks after being refused bank loans. They are left with no choice but to work as bonded labourers to pay off these loans for their whole lives, never earning a salary as a result.

Dalit women and children in Nepal are in particular need of support. Nearly half of all Dalit women have been victims of violence, while less than 5% of those cases are ever reported. Only one third of Dalit children in Nepal ever enrol in primary school.

Less than a quarter of Dalit women in Nepal are literate and rarely have any decision-making power over their own healthcare choices. The disempowerment of women, coupled with

a lack of health-care posts and professionals in these rural areas, means that dangerous practices are all too often propagated. These include the delayed wrapping and premature washing of newborn babies, increasing the risk of hypothermia, and using rusty iron weights to remove the placenta. Infections and hemorrhages, sometimes deadly, are often a consequence.

Despite being outlawed, the practice of "chhaupadi" is also widespread. Chhaupadi is a practice that dictates what a menstruating woman or new mother eats, where she can go, who she interacts with and even where she sleeps. In some cases, these women are locked in cattle sheds for over a week as they are seen as too "impure" by the community to interact with. Linked to a host of psychological and physical illnesses, chhaupadi leaves women feeling humiliated and vulnerable. Reports of abuse or rape are common during these periods, while mortality rates for both mothers and their newborn child - who are banished together - are shamefully high.



## Dalits in Nepal

Dalit, which literally means "broken people", refers to those historically and unjustly discriminated against by the caste system. Commonly associated with India, the practice of "untouchability" is still common across South Asia despite being made illegal. It is particularly prevalent in Nepal, where there are estimated to be 3.5 million Dalits living today.

Since the devastating earthquake in 2015 which compounded the suffering of Dalit and tribal communities, we have been working closely with our partners in Nepal to eradicate caste and gender-based discrimination, focusing on sustainable livelihoods and women's health education projects. Often, when women gain more control over their choices at home, they can begin to become effective advocates for change in their wider communities.

1/2  
ALMOST HALF OF ALL NEPALESE DALITS LIVE BELOW THE POVERTY LINE



Shrijana and her children listen to a health worker in her women's group, 2017

## Shrijana's Story

In Nepal's isolated villages, proper sanitation and medical assistance are rarely available for new or expecting mothers. As a result, home-births often result in infection, even death, with Nepal's infant mortality rate being nearly ten times that of the UK.

Nandar Shrestha, a health-worker in these villages working alongside our partner Green Tara Nepal, explains that miscarriages are also common. "These mothers live hours from the nearest health post and have no access to medicine" she says. "Both children and their mothers die or become sick from easily preventable problems." Other, less-visible mental health problems related to motherhood are often also poorly understood.

Shrijana Ramtel, 26, delivered three of her children at home. As her husband needed to be away for months at a time working as a labourer, she was left to raise them alone, as well as farm the land - which she did even while pregnant.

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Both children and their mothers die or become sick from easily preventable problems.

— Nandar Shrestha



10 to 1

NEPAL'S INFANT MORTALITY RATE IS NEARLY TEN TIMES THAT OF THE UK



Pregnant Shrijana with her family in 2016 outside the rubble of her home

3,100

WE GAVE 3,100 WOMEN IN THE EARTHQUAKE AFFECTED REGION OF DHADING HEALTH AWARENESS TRAINING



## Earthquake

In April 2015 a devastating earthquake struck Nepal, killing thousands and displacing millions more. Rural areas were among the worst affected, with disease, hunger and homelessness reaching epidemic proportions in the months that followed. With our donors' support, Karuna was able to mobilise quickly and work with partners on the ground to provide emergency housing, food and resources to those in need.

When the earthquake in 2015 destroyed her home, Shrijana was still pregnant. Fortunately, Green Tara Nepal, who were helping survivors at the time as well as advising mothers on proper care

for infants, were working in her area. Joining one of their women's groups that focused on maternal and child health, she learnt about the necessity of assistance from a trained professional during birth, the risks of strenuous work while pregnant, as well as other potential complications of childbirth.

Like many others in the wake of the earthquake, she was able to learn about post-traumatic stress and, recognising the symptoms in herself, was able to seek advice and help from the project. With their help, she visited a doctor regularly, receiving treatment and medication for the first time.

The project gave Shrijana a medical solution to her difficulties, but it also gave her a chance to escape the isolation experienced by many new mothers in Nepal. By providing a network of support, women can interact with other mothers of different castes. In this way, the women are finally allowed to connect instead of feeling separated due to ancient and arbitrary divisions. For Shrijana, this has been the most important part of her battle. "I felt so lonely before," she says. "Now I have all these sisters." She has encouraged her friends and family join the group, too.

# Investing in Knowledge

For Nepalese Dalits affected by poverty and discrimination, education is not seen as a priority. Karuna is helping to change this, allowing people to realise their capacity for learning and pass that on to the next generation.

Sor Maya, 54, remembers being told that "only men could learn" by her parents. She never received an education, though her brothers did. As a Dalit, and therefore "untouchable", she couldn't touch the local water supply and was blocked from religious sites. Education, she was told, was not for her. One of our Nepalese partners, ADWAN, believe that education is a fundamental right and essential to bring people out of poverty. By running finance management groups, as well as workshops that teach new skills like English or crop growing, they are working to bring otherwise excluded women together to learn how they can improve their lives.



Sor tending to her mushroom production



After Sor's husband died, she joined a finance group run by ADWAN, in order to save and study new ways to gain financial security, medical fees and education for her children. For the first time, she was able to pursue new knowledge and was treated according to her potential, not because of her gender or caste.

"I was so excited to be able to learn," she says.  
"It's never enough, you can always learn more."

In the newest scheme funded thanks to your support, she has learnt how to double her income through growing and harvesting mushrooms. She feels proud to be learning and she wants her daughters, who are now in school, to feel the same.

"If I had an education, I would have had the confidence to speak up. Now I am too old," Sor says.  
"But my daughters can have a different future.  
They don't need to suffer like I did."

12,000

THE AVERAGE INCOME OF WOMEN IN THIS PROJECT HAS GONE FROM 150 TO 12,000 NEPALI RUPEES (£90) A MONTH

“

To have not just knowledge but love, too.

— Mr. Bishwakarma

## Partnerships for Change

Due to entrenched patriarchal views, women joining our projects often experience resistance from their husbands, sometimes being prevented from joining at all.

However, as the results of these groups continue to demonstrate tangible benefits both in the community and the home, more men are becoming positive about confident, empowered and educated daughters, sisters and wives. Mr. Bishwakarma exemplifies this view and wants to encourage other husbands to do the same.

When Mr. Bishwakarma first met his wife Madhu, she was illiterate and shy. Knowing the importance of education, he encouraged her to join one of ADWAN's women's groups so that she could learn to read and write alongside other key skills. He also knew the value of community: "I wanted her to have sisters," he says. "To have not just knowledge but love, too."



Sadly, Madhu became seriously ill. Knowing how important the group was to her and the family, Mr. Bishwakarma decided to attend in her place; both to gain the benefit of the group and to inspire and encourage his wife.

The women playfully teased him at first - calling him the black crow among the doves - but they respected his dedication and belief in the programme and his wife. He wants to remind other husbands who resist their wives attending that, "They are not there for fun. They are there to learn real skills. It will help them and help the family. Their knowledge is important too."

# Creating Dignified Livelihoods

Dalit communities in Nepal are often excluded geographically, not just socially. Relegated to some of the most unforgiving and infertile land, farming is difficult, with up to 90% of Dalits in Nepal experiencing food insecurity. With no jobs nearby, many are forced to find work miles away, sometimes in neighbouring countries.

Even though Maiya Sirmal, who lives in Nepal, had a husband working in India as a driver for 10 months of the year, they still struggled to make ends meet. The yields from the few crops they had were low due to the cold climate and stony ground in the high altitude that they lived at and they lacked the machinery to make the land arable. As only boys from her caste were encouraged to go to school, Maiya was illiterate. She wanted to save but, as a Dalit, had no access to the information she needed - even opening a bank account was something denied to her, let alone the possibility of a loan to buy farm equipment.

As her worries became desperate, she was forced to take on another job - carrying heavy stacks of timber, barefoot, for miles across the mountain roads of Nepal. For each 1kg stack she could carry, she would earn 5 rupees - less than 1p. People would spit at her or throw rocks when she went past, for both being a Dalit and for doing what was considered an undignified job for a woman. At night, she remembers thinking, "My whole life I will only be doing this. This is all I will ever be." She did this every day for 15 years.



**It felt like sisters.  
It felt like home.**

— Maiya Sirmal



A new seed was finally planted when Karuna's partner, ADWAN, set up a livelihoods and finance training group in her village. For the first time, she received education sponsorship for her children, learnt how to save and, when her son became ill, was able to afford surgery through the group's small loans scheme. Finally able to stop the labour work for good, she could speak to other women like her, who treated her with kindness not disgust. "It felt like sisters. It felt like home."

Now, thanks to a scheme you support, Maiya is receiving radish and chilli-growing training, which are easy crops to maintain at high-altitude. She will be able to double her income by selling the crops, meaning that her husband will finally be able to move back home.

**3,555**

3,555 FAMILIES REPORT THAT THEY ARE NOW ENJOYING AN INCREASE IN THEIR MONTHLY INCOME



Women's group learning together



“

We can make  
the future brighter  
for ourselves.

— Devika Ramtel

## Devika's Story

Your support gives individuals the knowledge they need to help themselves, allowing them to go on to support others. Devika Ramtel, 45, began as a member of an ADWAN women's group. Now, she uses those skills and the encouragement she received to help others like her.

Devika's daily life in Gorkha, Nepal, was once one of fear and constant worry - that her children would get sick and she couldn't support them, that the family wouldn't make enough money to eat or that the local water would become rancid or simply go dry, as it often did. As a Dalit, she would be denied loans and was not even allowed to touch the public water taps. Sometimes, she and members of her community would be invited to town meetings, only to be denied entry on arrival once her background was recognised. "It hurts," she recalls, "to be invited, only to then be told that 'we won't share with you'."

While her husband was away working as a labourer for months at a time, Devika was left to do the strenuous farm work. Wanting to learn more about finance and saving, she joined one of ADWAN's women's groups. At first, she learned how to save and pay for

medical and education expenses through microfinancing. Soon, she began learning about her rights through the group too, eventually finding the confidence to speak up about them. The other women took notice and nominated her to be president of the group after 9 years. "I wanted to help find justice for those that can't yet speak up, just like I have."

In the newest programme funded by your support, Devika has learned irrigation techniques, farming methods and received seeds, training and other resources to plant new crops, like chillis and ginger. She is already making a profit. As president, she helps to support and encourage other women like her.

"If we have the knowledge and we work together, we can make the future brighter for ourselves."



# Encouraging Gender Equality in Tamil Nadu

As in Nepal, women in India face barriers from the men in their homes and from their community. Among Dalit women in India, only 1 in 100 girls continue into secondary education, with half being forced into marriage before their 18th birthday. Because gender equality is a human rights issue that affects everyone, men and boys need to be involved equally in order for things to improve.



A father plaits daughter's hair

Karuna and its partner, ADECOM, are working to provide new ways to transform old attitudes by engaging men, women and children together. One way is arranging festivals that involve whole villages and encourage participation from the whole family. During these festivals, husbands and brothers learn to cook, take care of their daughters and draw 'Kolam' (a form of drawing made from chalk or flower drawn outside people's homes) in the sand - all traditionally jobs and activities only done by women. Playful and fun, they serve a deeper purpose, which is to expose men and families to alternative ways of thinking and behaving with regards to gender obligations and capacities.

Illaya, 34, is one of the festival organisers. "The change is slow, but innovation really helps," he says. "Men have to change their attitudes. These festivals start them thinking about the way they treat women, which they have never really done before. Domestic violence is common in these communities. These kinds of activities can prevent that by connecting people and creating sympathy and respect."



Men have to change their attitudes.

— Illaya

**Left:** Girls see men making garlands for the first time **Above left:** Men learn to make chapatis having never cooked before **Above:** A brother joins in the hair plaiting competition



Manikadam at one of his festivals

## Challenging Attitudes

One advocate of these festivals is 24-year-old Manikadam, who joined a computer-training course run by ADECOM. He saw the work that they were doing elsewhere, like workshops on finance, governance and rights and, recognizing the vitality of this work, decided to take it to his own village, forming a group to educate women about their legal rights and men about gender awareness.

“  
**Women in my village  
were not able to earn and  
were dependent.**  
— Manikadam



Man draws a Kolam,  
traditionally done by women only

With ADECOM's help, he organised workshops and festivals in his village and others nearby to demonstrate these principles and inform people of their rights. Due to entrenched discrimination often directed towards rural communities, he wasn't taken seriously by the local authorities. Yet, he persisted with conviction. "Women in my village were not able to earn and were dependent," he recalls. "They could be motivated, they could be empowered. They could be leaders."

Although he had much support, some of his friends were upset, questioning why he would encourage

women to think for themselves and be informed about their rights. But, he isn't angry. "It just takes time," he says. "When one of my friends gets upset, I take them to the home of one of the couples that has been supported by the project. I say, 'look and see how they are living happily now'. When they see the benefit, they change their minds."

Although most of the older generation are illiterate, the young people are increasingly educated, so Manikadam sees a change coming. "It's time for people to do things themselves. Let their frustration drive change in their community."

# Representing Dalit Voices

Sustainable change for India's poorest and most discriminated people can only happen from within those communities. ADECOM, one of Karuna's partners in India, is providing the support and confidence these communities need to become change-makers.

Saraja is a Dalit from a small village outside Pondicherry. Her village lacked basic facilities like a water-well or even toilets - a central and public pit was used. With no electricity, its use at night was unsafe in a place where attacks on women are high. As the community are perceived as second-class, their village has also become an unofficial dumping ground for rubbish, which, piled high and rotting in the heat, creates a toxic stench that permeates daily life. "They use us as a dustbin," Saraja says.

The unofficial dump in Saraja's village



Her struggles are all too common for a Dalit woman and, while she witnessed these issues daily, no-one seemed able to provide a solution - there was nobody to speak up for her and no possibility of change. The local council, known as a Panchayat, were all members of the dominant castes, who neither represented nor understood her community's difficulties.

After hearing about ADECOM a year ago, she began a tailoring course there and, as a result of the support and information provided to all the students, she also began to learn more about her rights and the possibility for something to be different.

As a result, she began to believe that she really could make a difference. ADECOM trained her in public speaking, taught her how to run a nomination campaign and showed her how the councils work, something she could never learn anywhere else. Eventually and with their help, she began a campaign to run for a seat in the council. Now she believes she can change her life and inspire others to do the same.



Saraja in the village she hopes to represent in the coming election

"These issues will continue if women in the village are always dependent on the men," Saraja says. "If women can get independence through employment they will face less harassment. I am capable and I want to prove it."

Saraja is currently advocating for employment for women and women's skills training as part of her campaign.

**1,880**

1,880 WOMEN HAVE BECOME LEADERS IN THEIR LOCAL COMMUNITIES

**9,300**

9,300 REPORT FEELING SAFER AND MORE CONFIDENT AS A RESULT OF PARTICIPATING IN KARUNA PROJECTS

**6,900**

6,900 WOMEN HAVE BEEN TRAINED AND SUPPORTED TO PARTICIPATE IN LOCAL DECISION-MAKING FOR THE FIRST TIME

# This Year...



Photo by Helen Murray

## Expanding into Chhattisgarh

Thank you for the incredible response to our most recent newsletter in the Spring, which focused on our computer training project, Aryaloka, and told the transformational story of an ex-student now teaching at the project.

You have generously raised £11,000, which will allow the newest centre in Chhattisgarh to be able to accommodate 350 new students this year. The Director of the centre, Aryaketu, wanted to express his personal thanks: "It's great to see how Aryaloka's new branch in Raipur, Chhattisgarh is slowly taking its own shape and providing the essential ingredients to young students from disadvantaged backgrounds to grow as human beings. Now they can find financial independence and confidence despite such a caste-dominated critical situation. A huge thank you to Karuna's donors for their marvellous and kind support."



Aryaketu

## "UNTOUCHABLE"

Karuna was pleased to support a play about the practice of "untouchability" and caste discrimination performed at the 2017 RADA Festival.

It was directed by one of our long-standing supporters, Kathryn Hunter, a highly-regarded director and actor of film and stage.

Kathryn got involved with Karuna after reading about the life of the social reformer and Indian Law Minister Dr. Bhimrao Ambedkar. She was deeply moved by his dedication to eradicate caste discrimination. Although he successfully paved the way for the outlawing of "untouchability" in 1950, its stain still affects the lives of millions of people today.

Written by Peter Oswald, the play "Untouchable" explored themes of the terrible discrimination and abuse faced by Ambedkar just because he was a Dalit - an "untouchable". We were delighted that Kathryn contributed to raising awareness of Ambedkar's legacy, which continues to be an inspiration for Karuna to this day.



## A Big Thank You

We had a great start to the year thanks to the generosity of our supporters, who pulled together to raise £60,000 as part of our Big Give Christmas 2016 Campaign.

This year, we dedicated the donations to 10 children's hostels across India and will be able to bring education and new opportunities to 200 more children this year as a result.

Lizzie Guinness, Programme Manager for the hostels, is excited about the future. "Karuna has been supporting these hostels for 25 years, so it is amazing to know that we have as much enthusiasm from our donors as ever before. Now, more children than ever will be able to gain a precious boost in life they simply could not have had otherwise. Thank you to everyone who got involved."

## Thank You for Your Compassion-in-Action!

We love hearing about the challenges our supporters set for themselves to raise money for Karuna. Here are just a few examples from the year.

- Thanks to Daniel Raymond who raised £100 by taking part in the Spartan Sprint.
- Thanks to John Gallivan who raised £180 in the Southend Half Marathon.
- Congratulations to Jonathan & Sophia who were married this year and raised £1,900 by kindly asking for donations instead of gifts.
- Thanks to Alex Green for raising £900 by generously running the Original Hampton Court Half-Marathon.

"I wanted to raise money for Karuna because they do truly terrific work with some of the most marginalised people on planet earth and (perhaps because they are a charity inspired by Buddhist values). I trust them." — Alex Green



Thank you to everyone who found new ways to support us this year.

# Our Financial Summary

Thank you for your tremendous support for our work; we are deeply grateful for this.

In 2016-17 our total income was £1,755,809, a slight reduction compared with the previous year. This was because our income for the previous year was boosted by an additional £131,000 of special donations that came in response to emergency appeals following the Nepal earthquake and Tamil Nadu floods. Trust donations were up this year as a result of a number of large grants from new trusts. The four largest of which totalled over £100,000. Trust income in 2016-17 also benefitted from multiple-year grants fundraised in previous years.

During the past year we were able to put £1,170,304 directly into programme delivery, enabling us to fund 35 partner organisations, delivering 52 projects and benefitting 60,000 people directly and a further 268,000 indirectly. Overall our Karuna-supported projects worked directly with 10,000 boys, 13,000 girls, 23,000 women and 14,000 men from the most marginalised Dalit and Tribal communities in India and Nepal, offering them opportunities for education, livelihood development and access to justice and welfare services.

Because of our approach of working in partnership with small grassroots locally-led organisations, we were able to deliver our support as cost-effectively as possible to some of the most marginalised and disadvantaged communities. As little as £25 per month was enough to enable a child to complete their education or provide training to help 8 women develop skills for new livelihoods.

Over the past year, we have further developed our work in Nepal. We are currently working with three new partner organisations, Green Tara Nepal, FEDO and ADWAN, all of whom work with women from Dalit/Tribal backgrounds.

During the year we have invested in new IT systems to enhance our operational capabilities and enabling us to extend our reach to more beneficiaries in India and Nepal.

## THE YEAR IN FIGURES

**33**

Karuna supported 33 educational projects. These provided support for 5,550 boys and 6,960 girls to continue with their education, including 114 boys and 88 girls with disabilities

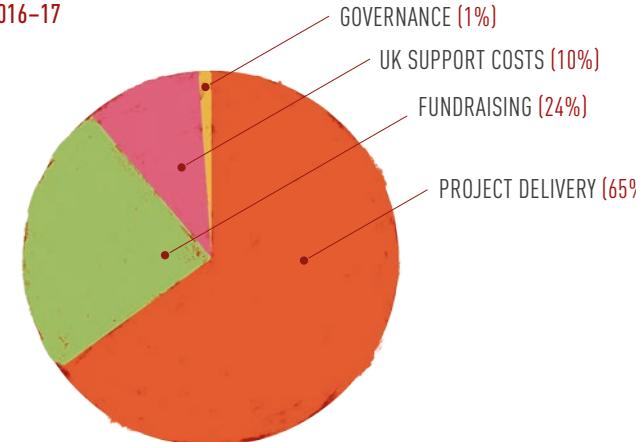
**89%**

89% of girls and 96% of boys were able to continue beyond the age of 16 into further education compared to a national average of less than 25%

**12,000**

12,000 mothers and fathers were supported to take part in awareness-raising activities promoting the importance of education for children, particularly girls, from marginalised communities

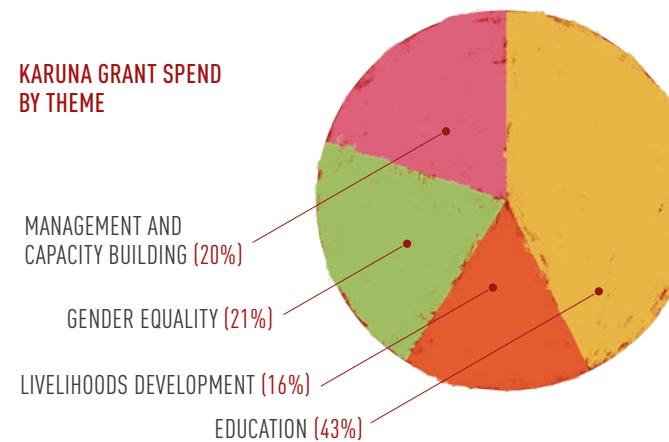
KARUNA EXPENDITURE  
2016-17



KARUNA INCOME & EXPENDITURE

	2016-17	2015-16
<b>INCOME</b>	£	£
Individual Donors	1,515,149	1,628,565
Legacies	4,943	48,580
Charitable Trusts	222,147	136,156
Other	13,570	16,690
<b>Total Income</b>	<b>1,755,809</b>	<b>1,829,991</b>
<b>EXPENDITURE</b>	£	£
Project Delivery	1,170,304	1,229,092
Fundraising	442,245	432,613
UK Support Costs	174,849	168,517
Governance	23,904	30,378
<b>Total Expenditure</b>	<b>1,811,302</b>	<b>1,860,600</b>
<b>SURPLUS/-DEFICIT</b>	<b>-55,493</b>	<b>-30,609</b>

KARUNA GRANT SPEND  
BY THEME



**670**

Over the past year our projects have supported 670 women and 220 men to access skilled or semi-skilled work for the first time

**4,655**

4,655 women have been trained to know their rights under laws governing domestic and caste-based violence and received training in how to access legal support in cases of violence and abuse

**3,553**

3,553 people from marginalised communities have been supported to access government welfare services

**626**

626 women victims of violence and abuse have been supported directly through counselling, medical and legal support



# KARUNA

from discrimination to  
dignity in India and Nepal



Registered with  
**FUNDRAISING  
REGULATOR**

RESPECT  
WOMEN

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## [www.karuna.org](http://www.karuna.org)

The Karuna Trust is a registered charity No 327461

Thanks to the many Trusts and Foundations  
who continue to support our work, including:

The Shears Foundation  
The Hari Prasad Shastri Charitable Trust  
Savannah Wisdom  
Zephyr Charitable Trust  
The Wingate Foundation  
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**Writer** Patrick Harper

**Design** If Destroyed Still True  
**Photography** Amy Edwards