



# KARUNA

from discrimination to  
dignity in India and Nepal

2018

# Welcome to the Karuna 2017–18 Annual Review



We are very grateful for your continued support this past year — a troubling one for charities in the UK and abroad. New regulations, public trust in the sector and economic uncertainty challenged us. Thank you for staying committed to our mission to end caste-based discrimination, poverty and inequality in spite of these difficulties.

We want you to feel proud to be a Karuna supporter, not just because of the work we do but also because of the attitude of responsibility we have towards it. This year, we reviewed and strengthened our policies around safeguarding, ensuring that the children in our care are safe and properly treated. Likewise, we have renewed our data protection policies to meet changing laws and protect your privacy.

In June, I was delighted to sign a Collaboration Agreement with our sister charity Karuna Deutschland in Germany. Following Brexit, having a firm foothold in the EU could open up numerous otherwise-closed opportunities.

Indian partners working in the field also report difficulties, like tight controls on foreign funding and regular harassment of Dalit human rights activists. Environmental issues and grinding poverty in Nepal weigh heavy on Dalit and Tribal communities there. Truly, their needs are as vital as ever.

This past year, we have continued our focus on the key areas of Education, Livelihoods and Gender Equality, addressing the root causes of inequality that keep millions trapped in extreme poverty and social exclusion.

**75,000**

75,000 PEOPLE SUPPORTED THIS YEAR THROUGH KARUNA PROJECTS

**72**

72 PROJECTS

**3**

3 DISTRICTS IN NEPAL

**10**

10 STATES IN INDIA



■ WHERE WE WORK

● MAIN PARTNER HUBS

**40**

40 PARTNERS

**£1,218,000**

TOTAL PROGRAMMES SPEND £1,218,000

On behalf of everyone whose lives have been transformed by our work, thank you. Your generosity is what makes this all possible.

Ciaran Maguire  
CEO Karuna

In 2017, we also carried out research in Bihar and Odisha to identify suitable options for livelihoods development for marginalized Dalit and Tribal communities. We are planning to begin new projects there soon.

These are just some examples of the way Karuna's work is changing lives towards greater dignity and freedom. In this review, we will present our work on education to show how we, with your support, achieve this.



# Education: the Key to a Better Life

For millions of Dalit and Tribal children in India and Nepal, education represents the key to escape the cycle of poverty, discrimination and social exclusion.



## 23,124

23,124 CHILDREN SUPPORTED TO  
CONTINUE THEIR EDUCATION

Traditionally viewed as “untouchables” and excluded from education, Dalit children still face massive barriers to their education at every level.

In the classroom, they are often forced by teachers to sit and eat separately from the other children. In Dalit areas, the Government schools are frequently lacking facilities with high rates of teacher absenteeism. Children, especially girls, are regularly forced out of school early to get married, earn extra income or look after their siblings.

As a result, millions of young Dalits enter adult life lacking the confidence and basic skills needed to break out of traditional caste-based roles and occupations.

According to a Human Rights Watch Report 2014, 51% of Dalit children drop, or are forced, out of school before the age 14, compared to the national average of 37%. For Dalit adolescent girls, it's 64%.

Karuna supports children to overcome the obstacles of institutionalised caste and gender prejudice and access quality education, gaining equal prospects for a better future.

Working with local partner organisations, we enable these children to take advantage of the mainstream government school system and complete their education. Out-of-school study centres and hostels support children with extra tuition and study facilities, workshops and campaigns.



These make parents, teachers and local government officers aware of the benefits of education and the particular needs of children from marginalised communities, whilst community-based livelihood schemes decrease the pressure on parents to take their children out of school.

Our project partners prioritise working with adolescent girls, helping them overcome the double barriers of caste and gender discrimination; intervening to prevent illegal child marriages and raising awareness among parents and teachers so that they can begin to value girls' education equally to boys'.

Promoting education in this community-based way brings about a genuine transformation. Whole communities learn to work together to confront entrenched social attitudes and promote the education of all their children.

Over the past year, these projects have enabled an estimated 23,124 boys and girls from marginalised communities to complete their education.

## Dr Ambedkar — Champion of Education

Dr Bhimrao Ambedkar (d.1956), was an early champion of Dalit rights, seeing education as the most effective way to change the social condition of deprived communities.

His low caste status meant he was not allowed to drink from the same water as others nor sit in the same chairs. Despite this, he eventually earned multiple doctorates, wrote the Indian Constitution and even established many schools himself. Towards the end of his life he became a Buddhist, further signalling his rejection of the traditional caste system.

As a charity inspired by Buddhist values, Ambedkar's legacy is significant for Karuna and our partners. Today, his portrait hangs in homes and schools across India, a symbol of dignity, freedom and equality for millions.



**96%**

96% OF CHILDREN IN KARUNA PROJECTS  
CONTINUE THEIR EDUCATION PAST THE AGE OF  
14, ALMOST DOUBLE THE NATIONAL AVERAGE



## Difficult Questions

Your family is hungry. You live in a single-roomed shack, sharing a single bed with your spouse, your two children and two grandparents.

You wake at 5am, travel 12 miles to the nearest quarry and break rocks in sweltering temperatures for 12 hours, every day, at the lowest possible wage the quarry owner can hold you hostage to. Your wife spends her day rolling hundreds of "bidis",

cheap cigarettes, which sell for a few rupees. She has developed spinal problems as result — which you cannot afford treatment for. With your combined income, you can barely afford enough rice and lentils to feed the family each

month. One lucky month, you suddenly find yourself with a few rupees more, perhaps enough for some extra food — or enough for an important school textbook for your children to share.

**13m**

INDIA HAS THE LARGEST  
NUMBER OF CHILD WORKERS  
IN THE WORLD (13 MILLION)

So, which do you choose? A textbook, which you cannot read? Or food for your family?

This was the decision placed in front of Sanjay. Like millions of Dalits in India today, he found himself picking between survival and a hopeful future for his children.

Karuna believes that equality of education is a basic right, not a choice. We believe that all children should be able to receive a free education and not have their futures, nor those of their families, dictated by lack — but by opportunity.

Thanks to your donations, families like Sanjay's don't have to make this choice any more. By providing his sons Sahil and Vaibhav with the school textbooks,

## Bidis

Rolling bidis — cheap handmade cigarettes — is a laborious and toxic job which exploits women across India, particularly those from "low caste" backgrounds.

Karuna is training women in new dignified business skills like making soap or seamstress. They can do these safely and at a low cost, which means they can also make a much higher profit than cigarette rolling would provide.

Sujata, 35, once a Bidi roller, has two sons at NISD schools. Her mother-in-law encouraged her to join an NISD women's group to learn new skills and she has never looked back.

"When I first joined, I didn't think I could do it," she remembers. "I feel much more confident now. I can provide for my family and can create things myself."

bags and stationery they needed, he can be confident that they won't follow him into a lifetime of bonded labour. "I don't want them to follow in my footsteps," Sanjay hopes. "I want something more for them."

With the National Institute of Sustainable Development (NISD) we are working hard to make Sanjay's vision a reality, not just for hundreds of young children in Maharashtra, but for their families and communities as well.

**128%**

KARUNA LIVELIHOODS PROJECTS  
INCREASED INCOMES BY AN AVERAGE OF  
128% (FROM £20 TO £45 PER MONTH)



Sanjay dreams that his sons can have a different life than he had. They are eager to work hard, too. "I really want to do something good for my dad, to make him proud," his son Sahil says. "I won't miss this opportunity".



## Joyful Learning

Tara's children all attend Umbarwardi School.

Before Karuna and NISD's involvement, the school was dilapidated, lacking any of the most basic features to attract enthusiastic teachers or make a student's time there engaging.

Now, things couldn't be more different. The walls are lined with colourful learning-based murals, the grounds are well cared for and the students' proudest work covers the classrooms. The teachers have also received extensive training from NISD. Employing creative new tools, they develop a deep understanding of their students' needs and practise interactive classroom methods, such as learning-through-play. Just like the students, teachers like Savita, 41, feel enlivened by the changes.

"I've learnt so many new things too, not just the children," Savita reports. "I want the children to have the best, so I must be the best kind of teacher."

Together with NISD, they have created a meaningful and joyful learning experience that motivates the students and teachers to do their best while they are there.



Tara's children walking into the newly refurbished village school

## Family First

NISD start with the family first — families like Tara Gamri and her daughters Utalesha, Arti and son Sunni.

At 29, Tara never received an education herself. Part of a nomadic tribal community, when her husband died from an untreated stomach disease two years ago, she had no choice except to work all day on land she had no hope of ever owning, labouring in the baking Indian sun.

Her overriding concern is making enough to feed her family each night; education, for any of her children, is a luxury detached from the struggle of her day-to-day life. "It's hard work. I don't have time to be a mother. I never had an education so there is no other opportunity for me," Tara says. "I don't want this for my children. I just want them to have a good job and be good people."

By supplying school bags, notebooks and stationery and transport to a free school for all of Tara's children, NISD remove the burden of difficult choices from mothers like Tara. Once they get to school they will be fed nutritious meals every day, further removing the financial strains of hard-working yet struggling parents.



A teacher uses puppets to engage children during an English lesson



We want to help make the school colourful and inspiring for the children.

— Babaseib

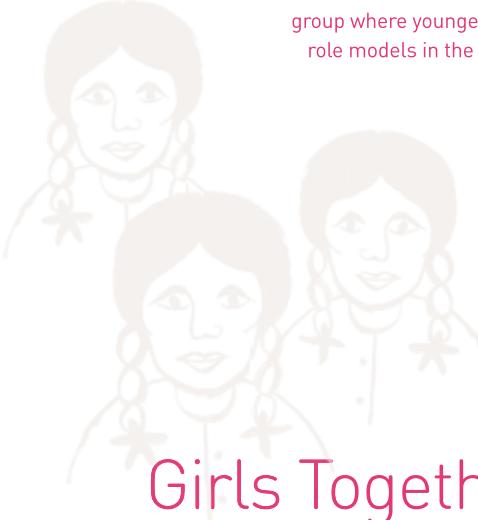
## A Community that Cares

To make truly sustainable change, it is essential to gain the involvement and support of the local communities. We continue this ethos throughout all of our work.

This is why NISD invests in creating school committees. Its members are made up of parents or local villagers who collectively decide on changes and developments to the school. This way, they ensure the changes will remain sustainable and improvements can continue. Babaseib Pawase, 35, is the head of one of these committees at Umbarwardi. His two sons attend the school.

"We want to help make the school colourful and inspiring for the children," Babaseib says. Despite the benefits the school offers, some parents want to pull their children out of school to help with their labour work. "We want to support the parents too. If a parent wants to remove their children, we bring them in and find out how to help them and keep the child in school". The members of the committee recently installed running water in the school for the first time and are currently working on adding fencing and a gate for security.

Your donations give children the schools and materials they need to pursue an education, instead of being destined for a life of child labour and inescapable poverty.



**12m**

12 MILLION CHILDREN ARE MARRIED BEFORE THE AGE OF 10 IN INDIA



## Girls Together

Karuna believes that equality in education is not merely one solution to the problem of poverty; it is a precondition for it. That's why we work with our partners to change conditions for young women and girls — in and out of schools.

The Pokhari School was once no different from many other schools in rural India. Run-down and colourless, there were no toilets for girls or boys, no running water, no electricity, no kitchen, no plants, no fans nor classroom decorations. Radhika, 13, remembers that, "The food was so unclean, most students would not eat at lunch to avoid getting ill."

The poor standard at the school was not the only challenge facing young women like Radhika – simply walking to and from school each day, students were at risk.

"We would walk home alone each day, past the men finishing their labour work," Radhika recalls. "They would leer and shout at us and we would need to memorise hiding places along the route in case we were attacked. Sometimes, attacks happened to girls."



Rani with her 'Girls Together' group where younger girls find role models in the older girls

**3m**

3 MILLION GIRLS ARE OUT OF SCHOOL IN INDIA

Not having a toilet meant the girls and teachers would need to walk half a kilometre to use the nearest one — an open latrine, in full view of surrounding villagers. "It was such a pressure for us all," says Radhika. "It made us not want to come to school at all."

Thanks to your support, we have been able to transform these kinds of conditions that no young women should have to endure. They painted the school, installed toilets, electricity, fans and a garden.

They also initiated the Girl's Together group — a chance for girls at the school to form groups, based on their location, where they can walk to and from school safely together. They also practise karate and discuss women's health issues. Pragati, 13, is one of the group leaders and now feels safe coming to school. "I used to be afraid," she says. "Now I feel secure. I don't have any fear when my sisters are with me."

Some girls, like Rani, 13, live far away from others and had no-one to accompany her. So NISD bought her, and others like her, bicycles so that they could make the journey safely. "I used to get home after dark and it wasn't safe," Rani remembers. "I didn't have time to do homework and I would get behind at class. Now I have time to spare and I can make sure it gets done!"

Rani rides her new bicycle to school



“

Now I feel secure. I don't have any fear when my sisters are with me.

— Pragati

India has recently been rated the most dangerous country to be a woman by the Thomson Reuters Foundation. Oppressive attitudes towards women prevail amongst those who, many would hope, should be representatives for change. Even teachers and principals hold outdated views about girls attending school and having equal access to opportunities.

NISD and Karuna know that these views are the result of a lack of education and understanding. That's why NISD also provides training to teachers and principals to dramatically alter their attitudes about what is possible.

Principal Baraseib, 42, is the head of Mahalungeswar High School, a school NISD has been working closely with. It takes courage for him to admit the views he once held. "Before NISD came, I just didn't care. None of the teachers did either. Government officials would come to offer training and I would register, so that the books looked good, then sneak off and go to sleep in my office instead."

"I didn't ever really invest in the girls," he regretfully admits. "I didn't see a point. Most of them would just get married at 16 and become housewives, so why take their education seriously?"

NISD provides training to teachers and school heads like Baraseib. Though, when they first organised training for the staff, he was resistant.

Principal Baraseib encouraging girls to take part in sport, something once denied to them

"I was angry, I felt threatened and didn't want to be told how to do my job," he recalls. But, he begrudgingly went along and was forever changed.

"These weren't like other training sessions. They were totally engaging and interactive. Most importantly, the trainer completely changed my views. He was so passionate, inspiring and truly cared about the children.

"He helped me realise what a wonderful opportunity I have to be a part of these children's education. I realised I had been wrong before, but I now had a chance to do something good for all these children, especially the girls."

After the training, Baraseib changed the rules. Girls could now play sport, something they couldn't do before. Cleaning duties were split equally between genders, while previously only left to the girls. He also initiated a "girls only" group for different year groups, for girls to share experiences, discuss ideas and get support from each other.



**He helped me realise what a wonderful opportunity I have to be a part of these children's education.**

— Baraseib

He also tries to keep the gender ratios equal in the school — and when households send their sons, not their daughters, he makes personal home visits to persuade them otherwise.

In spite of the traditional views that had permeated his life, Baraseib was able to change his mind. "I finally realised that girls too have aspirations, hopes, dreams. They need encouragement, from their peers, their parents and importantly, their teachers."

Schools and the lives of students and teachers are being transformed into something hopeful, inclusive and meaningful by your support.



## Karuna Hostels

Our girls' hostels work to provide a space that is educational, engaging, safe and fun — so that young women have everything they need to focus on becoming who they are, not who they are told to be.

At the Vishrantwadi hostel in Pune, the staff practice this vision everyday. Providing free room and board throughout the school terms for 100 girls, they care about their students and the women they will one day become.

Kaajal, 14, knows how difficult life can be. At just 10, she had to help her illiterate father and brothers work in a local quarry breaking rocks in terrible conditions. She would carry rocks through the mine, as she was small enough to fit more easily through its narrow corridors.

Sadly, during an accident that is an unfortunately routine occurrence, one of her brothers died after a rock fell on his head. Later, her father broke both his legs in a fall at the quarry and she lost another brother to an undiagnosed respiratory illness, very likely the result of the dusty and toxic conditions of the mine.

“

I want the people around me to have a better life.

— Kaajal

Her parents desperately wanted more for Kaajal, and after hearing about the hostel, encouraged her to apply. When she first arrived, she was overwhelmed. “I couldn’t write my own name. I was so scared I couldn’t speak. I had no confidence.”

Now, three years on, she is transformed into a child with hopes, dreams and the knowledge that she can achieve them. She is working hard at her favourite subjects, Maths and English, and feels confident about the future.

“I feel I can speak boldly with anyone now,” Kaajal says. “I have aspirations, which I didn’t have before. Now, when my sisters see me, they feel inspired and encouraged to study too.”

Despite her young age, she feels sure she wants to study hard and get involved in social development, providing water, electricity, food and education to those who really need it.

“I want the people around me to have a better life. I don’t want them to have the kind of life my family had.”

She has many friends at the hostel now too — friends like Vaishnavi, 13, who remembers the local school she was at before she joined the hostel.

“Teachers would give a lesson, in which they just read from a page, then go to their office,” she says. They didn’t engage at all. I felt I was smart and tried hard but I just couldn’t learn very much there.”

Luckily, after a family friend suggested the hostel to her parents, she was able to gain admission and become a full-time student at Vishrantwadi.

Like the other girls, she can access quality education, receive free extra tuition and not have to worry about food, shelter or safety during the school term.

The difference for her was profound. “It’s completely different,” she says. “Teachers are really involved and take the time to invest in students. They make me want to work harder.”

Her favourite activities are using the hostel computers and interactive learning using tools like projectors and teacher’s aids. None of these things were a part of her previous school.

All over India, your donations are giving girls like Vaishnavi and Kaajal the chance to lead a different life than the one they are born into — one that they choose for themselves.



Vaishnavi uses the computer facilities at the hostel with her friends

“

The hostel opened my eyes.  
It showed me that I too could  
achieve and had intelligence.

— Chaya Mani



Ex-hostel student Chaya Mani  
tends to the elderly women in her  
new social project

## Looking Back

Hostels like Vishrantwadi have been giving young people the opportunity to go beyond socially prescribed and limited gender roles for decades. Former hostel student Chaya Mani now runs her own hostel for the elderly. Without the boost the hostel gave her early in life, she says, this would never have been possible.



Born in a Dalit slum area of Pune, her illiterate parents had no choice but to expect she would join them as labourers once she grew up. At the municipal school she attended, classmates refused to sit with her and the teachers would not touch the paper she worked on, considering it unclean.

Seeing the results of the hostel on a friend, she persuaded her parents to let her go and found a place that believed in her.

“The hostel opened my eyes,” says Chaya. “It showed me that I too could achieve and had intelligence.”

When she left the hostel in the late 90s, she wasn’t prepared to stop her pursuit of her own potential. “Once I had that hunger for education, it only kept increasing.” She went on to complete a BA and MA in Economics and gain a Diploma in Social Work.

Using her skills, knowledge and the confidence first impressed within her at the hostel, she independently fundraised enough to start a new social project of her own. That project, which she now manages, provides a hostel to elderly women who have no family — something that would otherwise be a death sentence in the high poverty areas of Pune. She has won many awards for her work.

Now, at 38, she remembers fondly, “Before the hostel, I didn’t know my capacity. I didn’t just receive an education, I received the means to self-actualisation, to become who I can truly be and give back to others.”

# Looking Forward

Domestic violence is endemic in Dalit households and archaic value-systems offer no help. While it is tempting to point the blame towards men, many of the social triggers that contribute can easily be overlooked.



Nilesh supporting his mother and family with the household chores

Dalit men are far from being free of discrimination themselves. They are routinely denied access to opportunities in society, due to their caste and relegated to menial and unsafe working conditions. This societal prejudice and the burden of poverty means that alcoholism, depression and early death is extremely common.

Worse still, this humiliation and abuse they suffer as Dalit men sadly gets transferred into the home and onto their family. The tragedy of the abused is that many manifest their feelings of powerlessness by exerting power over those they can, sometimes violently.

We recognise that in order to bring about change, new gender awareness programmes involving Dalit men are needed to complement our work with women. We have already started running pilot work to this end and, in the coming year, Karuna will partner with new projects, like the “Hero Project”, which aims to reduce gender-based violence by targeting the social norms that contribute to inequality and violence against women. In collaboration with our existing partners, the campaign will use film screenings to shift perspectives on these norms and roles, especially among young men, and to encourage positive community action around prevention of violence against women. The programme has already been well tested and shown to bring about quantifiable shifts in attitude and behaviour among young men.

Jeevak, one of Karuna’s longest standing partners, has shown positive results so far in trialing this work, thanks to your support.

## 10,195

Nilesh with the other young men in his group

10,195 BOYS AND YOUNG MEN WERE INVOLVED IN GENDER AWARENESS ACTIVITIES



The premise is simple — we offer training to young men that allows them to circumnavigate a biased job market and develop independent income-generating vocations, like motorcycle maintenance or computer repair. Alongside these training sessions, the men receiving gender equality training and discuss men’s issues, such as exploring the concept of masculinity and raising a family.

In this way, the “strong man” can be redefined — not as someone who dominates and rules by fear, but one who leads by example, with love and equality.

Nilesh, 21, went through the programme at Jeevak initially to learn IT skills and computer repair. But it was the gender equality classes that made a profound and unexpected difference to him.

“I was really moved by the course. It made me want to be a better husband. After the classes I went home and encouraged my wife to get an education,” he says, proudly.

He also began helping with the housework — something which took courage in the context of his highly traditional slum. When he would wash clothes outside, other villagers would make jokes and mock him for being a lesser man. But he stood proudly, declaring that a good husband is one that helps his family, not hinders them.

“I have a duty to my son and wife to create equality in our house,” he would tell those that mocked him. “Women have a right to make their own choices and define themselves. They should not be slaves.”

It wasn’t long before his dignity stilled the laughter and other men in the village, led by his example, began to help with their wives’ housework — despite not being a part of the original project themselves.

Once considered a laughing stock, now Nilesh is held in high regard by villagers and seen as a good husband. For him, it is the effect it has had on his family that really counts.

“You can make your family happy, which is the most important thing. The highest happiness you can have is that which comes from doing things for others.”

# This Year...

## Community Fundraising

Thank you to all our supporters who did a bit extra this year to fundraise for Karuna, from running marathons to hosting cake sales.



Janine Du Plessis ran a fashion show from Cafe Rouge in Dulwich and raised £255 in ticket sales.

"I have supported Karuna for many years. I firmly believe in their ethical principles and try and

have some kind of event for them whenever I am able to," Janine told us.

"By putting on a local event it serves to raise the profile of my shop as well as giving Karuna extra awareness in the area. I am always delighted to be able to spread the word and encourage new donors."



Also a huge thank you to Kirthi Shamanur and her team who raised £2,400 at the King's College London Charity Diwali Show, held at the Indigo O2. She had this to say:

"Being able to raise thousands of pounds for this inspiring and incredible charity was a great honour for King's College London Charity Diwali Show. Their commendable work was a key attraction as to why we chose Karuna as a charity to support in our 25th anniversary. KCLCDS shares the vision of equality and unity amongst people from all backgrounds, races and religions and aims to educate against prejudice, and respect and celebrate different cultures across the world."



## Justice for Dalit Women

Our campaign in the Spring was one of the most successful ever, raising an additional £28,000 annually in regular donations.

Thank you to everyone who was inspired to help after hearing about our work with the Maitri Network, training women paralegals to fight against domestic violence.

Maitri create networks that bring our partners together to share their experiences and learn from each other. They recently provided a training workshop focused on rights for victims of domestic violence, not only for their own staff, but for other partners too.

Vandana, a social worker with Maitri, attended the training. "It was great," she says. "When I first visit the beneficiaries, nobody can speak about domestic violence. You have to go many times to meet them, before they start speaking to you. If there's domestic violence taking place in the home, the wife can never say anything in front of the husband. Now, after the training, we can inform the women what the relevant laws are and what they can do."

## Nepal Women's Livelihoods Appeal

Our Christmas Campaign 2017 raised more than £60,000 to help women build sustainable and dignified livelihoods in Nepal, thanks to the incredible generosity of so many of our supporters. We are excited to be expanding our work there, which we can only do because of your efforts.



## In Loving Memory of Dr Chris Edwards

by Amy Edwards

In January 2018, my brother Chris tragically died. He was a talented geologist and a passionate cyclist, but mostly I will remember him for his tremendous energy, passion and his constant cheekiness.

In his memory, friends and family generously donated over £3,000 to Karuna, where I've worked for the past 5 years. I remember speaking with him whilst I was visiting a Karuna project in Kalimpong. I wish he could have met the happy children in the school who had the opportunity to learn in a peaceful, loving environment. Part of the school's motto is "Radiate Love". It really does just that. I know Chris would have been pleased that his memory is helping others to have the chance to learn and have a better life. Thank you to all those who gave in his memory.

# Our Financial Summary

Amid both the economic uncertainty over Brexit and the declining public confidence in overseas development charities, we are grateful that we have seen an increase in support of our work.

In 2017-18 our total income increased by 2% on the previous year to £1.79m. 84% of this income is from individuals: largely giving by regular direct debit. This helps enormously in creating sustainability for both the charity and our partners.

We are grateful to the Grant-Giving Trusts which this year increased their giving by 17.5% on the previous year to £261,202.

We continue to seek to extend the scope of our work in India and Nepal through applications to institutional funders such as DFID, BMZ (Government of Germany) and the EU. This remains a very competitive area, with many NGOs competing for small numbers of grants. Success with one of these applications would enable the expansion of existing projects, allowing us to reach even more beneficiaries across a number of states or regions.

During the year we gratefully received £13,845 in legacy gifts. We were also encouraged by the positive response to our recent mailing, in which we asked supporters to consider gifts of this kind.

Over the year, we successfully increased our programme expenditure by 4% on the previous year to £1,218,417. This enabled us to make grants to fund 40 partner organisations, funding a total of 72 projects, benefiting 75,000 people directly, and a further 537,000 indirectly. We were able to do this partly by drawing £126,720 on our reserves.

The charity scandals bring home the importance of strong governance and effective management and systems. Our aim is to continue to ensure as much income as possible gets to the frontline, whilst investing to maintain the integrity and sustainability of the charity.

## THE YEAR IN FIGURES

**4,457**

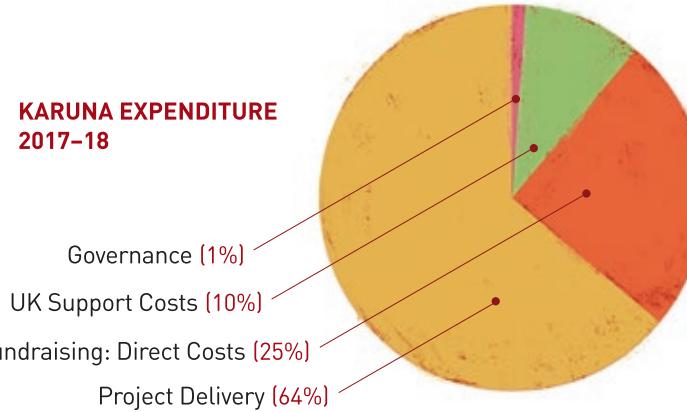
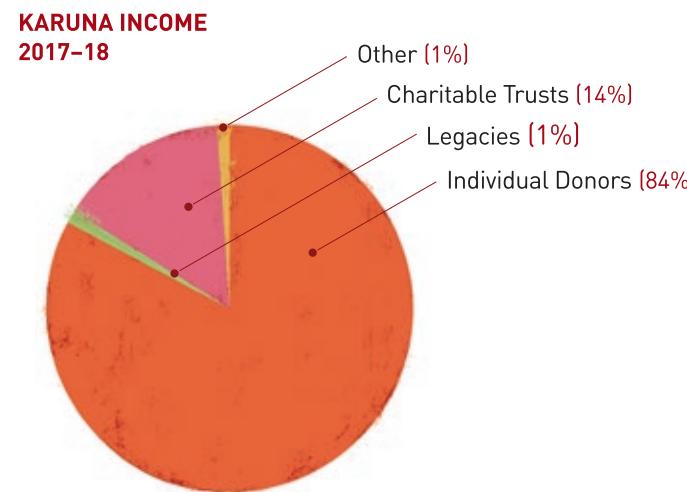
4,457 people were able to access government welfare schemes through Karuna's support

**6,601**

6,601 were helped to access services for health and education the first time

**407**

407 women were supported through counselling medical and legal support after being victims of violence



## KARUNA INCOME & EXPENDITURE

	2017-18	2016-17
INCOME	£	£
Individual Donors	1,503,276	1,515,149
Legacies	13,845	4,943
Charitable Trusts	261,202	222,147
Other	12,453	13,570
<b>TOTAL INCOME</b>	<b>1,790,776</b>	<b>1,755,809</b>
EXPENDITURE	£	£
Project Delivery	1,218,417	1,170,304
Fundraising	472,413	442,245
UK Support Costs	199,303	174,849
Governance	27,363	23,904
<b>TOTAL EXPENDITURE</b>	<b>1,917,496</b>	<b>1,811,302</b>
SURPLUS/-DEFICIT	-126,720	-55,493



# KARUNA

from discrimination to  
dignity in India and Nepal



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