



ANNUAL REPORT 2020



ORGANISATION AT A GLANCE

- Vision** : A world where every citizen can live a secure, healthy and fulfilling life, in harmony with nature
- Mission** : To create sustainable livelihoods at scale
- Strategy** : Build capacities and incubate business models for widespread and accelerated creation of economic, social and environmental value

Society Registration : Society Act XXI of 1860; Registration No. S/15240

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Society for Technology and Action for Rural Advancement

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Chairman's Message



The first priority facing the world today must undoubtedly be to place the wellbeing of people and the productivity of nature, now and for the future, at the core of post COVID-19 economic recovery plans. This is the quickest and surest way to revive the health of our fellow citizens, speed revitalization of our economies and accelerate the creation of jobs. It will also rebuild the resilience of our economies, ecosystems and institutions to cope more effectively with such emergencies – and prevent them in the future.

Beyond the current COVID-19 pandemic, our world faces many even deeper, more intractable and persistent crises, rooted in a number of interconnected global challenges. Some are manifested locally, such as pervasive poverty and marginalization, pollution, land use change, and species and habitat loss; others are national or regional, such as deforestation, human and wildlife trafficking, unsustainable trade practices and resource depletion; and some are global, like threats to the climate, biodiversity and oceans – and collapsing international financial and trading systems.

TARA and its sister organization, Development Alternatives were set up in 1983 to help the nation address these issues through innovative models for development that could be scaled out by mobilizing the entrepreneurial energies of our people. How well have we done in fulfilling this original purpose? And what do the changes in our economy, society and environment over the past four decades imply for what we should do and how we do it in the forthcoming future – in the face of ever-growing barriers to civil society thought and action?

If, post-pandemic, we return to “business as usual”, the world cannot achieve the levels of social justice, resource efficiency and environmental health that we as a nation aspire to. A whole new portfolio of game changing solutions being put into the economy by TARA and its partners – such as low carbon cement manufacturing technology, inclusive models for grassroots entrepreneurship, decision support systems for urban waste management and capacity building tools for the empowerment of women – have the potential to change the way we change the world.

Governments, business and civil society must respond by fulfilling their national and global commitments to maximize social and economic equity, minimize greenhouse gas emissions, conserve biodiversity, raise resource efficiency and reduce wastes and pollution. We know what needs to be done: we now need to introduce serious policies and practices to replace fossil fuels with renewable energy; protect nature and restore our forests, rivers and degraded lands; and adopt nature-based solutions to replace mechanized, resource-guzzling ones.

As we approach our 40th Anniversary, the Development Alternatives Group is looking carefully at the relevance of our programmes and activities to the goals we have set for ourselves. The activities of the past year, described in this report represent the efforts towards the transition we must make to ensure both the contribution and the continuity of our work to the nation's future.



Dr Ashok Khosla
Chairman

A woman with a warm smile, wearing a vibrant orange and purple sari with a patterned border. She has her arms crossed and is wearing several colorful bangles on her right wrist. A small black microphone is clipped to her sari. The background is softly blurred, suggesting an outdoor setting.

The Year at a Glance

The Development Alternatives Group continues to prioritise sectors of the economy in which green and inclusive businesses have the potential to create significant social and environmental impact. So far, through our work across various geographies, we have touched 18 million lives.

Year 2019-2020

Empowered Communities

12,355

households accessed basic needs services like WASH, Clean Energy, Housing and Literacy



435 new SHGs formed and

398 linked to banks

Clean and Green Environment

878

farmers trained on water management, sustainable agriculture and climate change adaptation planning



9,50,000 cubic metre of water conserved

12.41 tonnes of top soil saved

418 MWh green electricity generated

Income Generation Opportunities

750 enterprises setup and supported

1,445 people trained with employability and vocational skills



1,825 jobs created

INR 11.4 million income through skill enhancement



Partners and Collaborators



Empowered lives.
Resilient nations.



Technology

TARA develops, validates and customizes innovative eco-solutions for delivery to community groups and entrepreneurs, small, medium and large industries, micro, small & medium enterprises, government and inter-governmental agencies.



The technology incubation team at TARA expanded its portfolio and range of services, capitalizing upon the foundation of innovative solutions built over the years. In the year 2019-20, TARA nurtured new technology incubation partnerships with various academic partners and intensified engagement with medium to large companies, focusing on technology transfer and support services in the area of eco-friendly building materials and construction technology. TARA has

successfully been able to create its niche in supporting small to medium entrepreneurs in adopting cleaner technologies in the global South, especially Sub-Saharan Africa. Work in this domain covers three functional areas, viz. Technology Incubation, Technology Transfer and Business Incubation. It is supported by TARA's own labs, workshops, design studios and pilot production facilities at Delhi and Datia (Madhya Pradesh).

Key Initiatives

Technology Transfer

EcoKiln technology dissemination in Malawi: TARA is working in association with the Center for Community Organisation and Development (CCODE) on cleaner brick technology since 2012 with support from GIZ. An EcoKiln has been established as one of Africa's most energy efficient brick firing technology. We are now disseminating the EcoKiln technology to entrepreneurs in Malawi. The aim is to increase the availability of affordable, high quality, environmentally friendly building material to the Malawian public. This would also lead to the creation of 1,000 small to medium scale enterprises in the SME sector and ancillary industries and the creation of more than 20,000 sustainable 'green jobs', thereby alleviating poverty. Additionally, this clean technology will save 8,50,000 tonnes of fuel wood annually and save 15,00,000 tonnes of CO₂ annually. This technology also reduces the embodied energy in housing, thereby pioneering the path of energy saving in Africa.

Products and Processes

Innovative structures

Structurally Optimized Roofing Element using LC³
TARA, in partnership with Digital Structures Lab at TATA Centre, MIT, USA, and also EPFL Switzerland, IIT Madras and IIT Delhi has developed a highly efficient roofing product for structural use using Low Carbon Cement. The product demonstrates reduction in embodied energy by 58% compared to a standard RCC roofing slab.

To enable market acceptability of innovative products, a connected chain of research-application-validation steps is required. TARA has successfully carried out field application trials of LC³ by constructing a heavy-duty concrete pavement at Leh, Ladakh and made a huge pipes of class NP-03 replacing OPC completely without altering the mixed design of concrete in actual production condition and also developed a structurally optimized roofing element. The work is categorised under the application vertical, where the real-world usage of LC³ in structures has been demonstrated.



Experiment conducted in Ghitorni, New Delhi to develop a structurally optimized roofing product using LC³

Experimental Construction of Heavy Duty Concrete Pavement with LC³ in Extreme Cold Conditions

In collaboration with EPFL Switzerland, IIT Madras, IIT Delhi, and Indian Army (201 Engineer Regiment), TARA constructed a heavy duty concrete pavement with LC³ to study its behavior in extreme cold conditions (Leh at -10°C) and at an altitude of 11,500ft above MSL. During the construction, the concrete made with LC³ was showing comparatively better workability than OPC and PPC.



Experimental construction of heavy duty concrete pavement using LC³ at Leh

Hume pipe made from LC3 cement

With EPFL Switzerland, IIT Madras and IIT Delhi, TARA demonstrated the use of LC³ in Hume Pipes of class NP-03 replacing OPC completely without altering the mixed design of concrete in actual production condition.



Use of LC³ in development of hume pipes

Process Innovation

Life Cycle Assessment and Color Control Technology
TARA, in association with EPFL Switzerland, IIT Madras and IIT Delhi has done Life Cycle Assessment (LCA) of two integrated cement plants in India to ascertain the “sustainability performance” of different cement varieties to identify the most suitable option for a cement plant.



Process development for controlling color of clay in rotary calciner during calcination

TARA has also developed a process to control the color of the calcined clay in rotary calcination of clay in association with Ecosolutions. This technology is essential for customer acceptability and has huge implication for the commercialization of the LC³ cement.

Environment and energy efficient red brick production process

TARA developed a production process to produce an environment and energy efficient clay brick technology with the support from Department of Science and Technology, Govt. of India. Through this technology, we can utilize waste/low calorific coal as an internal fuel for clay brick production and reduce the carbon emission by 10% and save the cost by 15 - 20% as compared to traditional brick technology.



Use of internal fuel to produce environment and energy efficient red brick

Highlights

Product Development: In line with its innovation and incubation mandate, TARA successfully developed and customized new products and solutions, constructed innovative structures and formulated new processes for optimization and commercialization of innovative green building materials. Through accelerated product development and customization of solutions for clients, TARA intends to subsequently provide incubation support for enterprise development in the area of clean technologies for housing and construction.

South-South Cooperation: Complex global challenges of climate change, growing resource demands, and rising social-economic inequities can be addressed through innovative development cooperation mechanism. TARA committed to address these challenges in the Global South. Working with a global network of collaborators and partners, Development Alternatives is in the process of transferring technologies and know-how, establishing enterprises, and building local capacities in Africa.

As a member of the Alliance of NGOs and CSOs for South-South Cooperation (ANCSSC), we have collaborated to create a prosperous and green future for countries of the Global South. We also assisted cement and concrete industries in reducing their carbon footprint, utilising non-cement grade raw materials with improved profitability through the transfer of the Limestone Calcined Clay Cement (LC³) technology.

Way Forward

Over the years TARA has maintained its focus on delivering technology to the doorsteps of individuals, SME's and companies. It has been able to successfully establish relation with academics and companies to source, validate and adopt technologies to support its mission of creating large scale livelihoods.

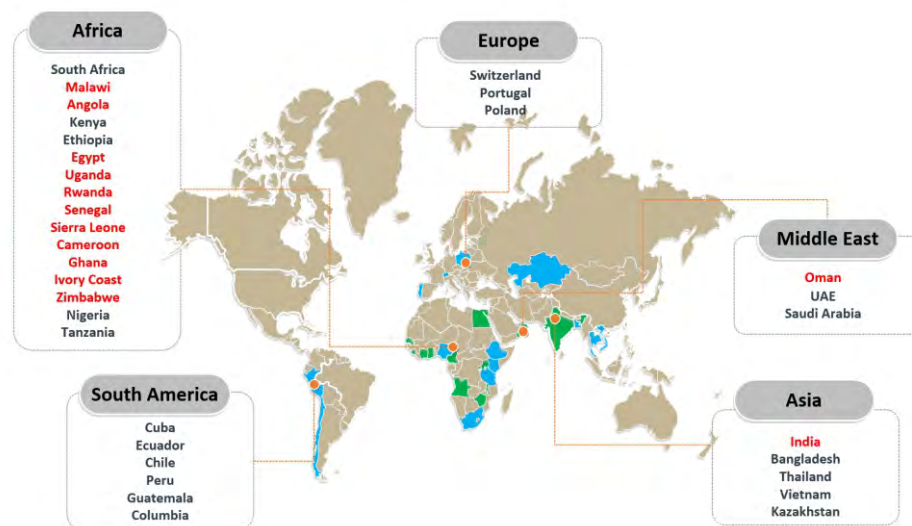
The Product and Technology Development Domain of TARA will maintain and accelerate the following broad range of activities:

- Support LC³ Technology Research Centre in consolidating business and expand in newer geographies
- Build partnerships and networks especially with startups and new companies for acquisition and incubation of new technologies
- Enhance performance of incubated technologies through continuous monitoring and testing
- Engage with academic and research institutions to design, develop and validate new and innovative technologies in the low carbon and resource efficiency space thereby transforming to a circular economy space
- Build upon the technology transfer work carried out in Malawi to expand South-South Cooperation to new geographies in Sub-Saharan Africa

LC³ Technology Resource Centre

During the project period of last 3 years LC³TRC has created a special position amongst its servicing clients of cement companies and others. This has been possible due to the Organization and participation in LC³ Information days organized by the LC³ Project.

In this regard the seamless and complementary relation established with EPFL in Switzerland and the LC³TRC Cuba has also matured and mutually beneficial in attaining the overall mission of the TRC's. Over the last 3 years TRC in India and Cuba has increased its present in 30 countries across 4 continents, as shown in the map.



Entrepreneurship

Technology driven and innovation based approaches to enterprise development for social change – empowering women, enabling youth, and unleashing entrepreneurship



TARA focuses on promotion of micro and small enterprises through strengthening the stakeholder ecosystem and empowering individuals, using information and capacity building tools. Our range of services include product and technology validation, business modelling, as well as linkages for market access. In response to emerging needs of entrepreneurs, TARA has structured its work in the following thrust areas.

Enterprise Development: Establishment and expansion of micro and small enterprises through information and

capacity building, aggregation and market development, and provision of enterprise support services – technology packaging and procurement, credit access support and market linkages.

Market Validation: Business model innovation for ensuring doorstep provision of basic needs products and solutions through validation of alternative delivery mechanisms and creation of a market ecosystem.

Amplification: Delivery of enterprise support services at scale, through platforms and strategic partnerships.

Key Initiatives

Business Model Formulation Survey for Training of Casting Engineers in India

With an aim to formulate a business model for training of casting engineers in Indian manufacturing sectors, Kimura Foundry Co., Ltd., a Japan based company, collaborating with TARA, JICA and E-Square Inc., undertook survey of Indian market to collect and analyze information of human resource development for increasing competitiveness of casting industries. The project aimed at addressing two issues affecting India's development: the shortage of specialized skilled workers in the casting industry and the shortage of high-quality casting products. For this, 11 geographies and foundry clusters were surveyed, and a MoU was signed between Kimura Foundry and Karnataka German Multi Skill Development Centre, India for setting up of a Casting Academy during the next phase of the project.



Survey of full mould casting process at Karnataka German Technical Training Institute, Mysuru campus by technical team from Kimura Foundry, Japan and TARA.

Philips

The project aimed at accelerating the adoption of high quality energy efficient lighting solutions among rural consumers at a reduced cost. TARA, with support from Signify Foundation (erstwhile Philips Foundation), partnered with 7 Renewable Energy Servicing Companies (RESCOs) that included TARAurja, HUSK, OMC, Mlinda, HCL Foundation, Claro and TATA Power, and distributed over 41,000 LED bulbs and 25,200 LED tube lights among rural customers. The project also helped enhance the social security among rural people especially women by distributing 800 street lights. Through this initiative, over 1,25,400 community members in over 165 villages of Uttar Pradesh, Bihar, Jharkhand and Odisha were benefited.

Tafgard Technology / Taisei Soil System (TSS) – Prototyping validation

Taisei Soil System (TSS), a decentralised environment friendly waste water treatment technology developed and manufactured in Japan by Taisei Kougyou Co. Ltd. was piloted by TARA in India with support from Japan International Cooperation Agency (JICA). In the year 2019-20, in collaboration with Japanese partners from E-Square Inc. and



Taisei Soil System / Tafgard technology to treat wastewater discharged from hostels implemented at Shri Ram Group of College, Muzaffarnagar Campus.

Original Engineering Contractors (OEC), Municipal Corporations of Varanasi and Muzaffarnagar, and domestic civil contractors, the construction and commissioning of TSS pilot plants was completed at Varanasi and Muzaffarnagar.

The monitoring of the plants' performance was initiated including the weekly COD test and the bi-monthly BOD test. Till March 2020, the two piloted TSS units were able to prevent mixing of 700 kiloliters of waste water into Ganges river.

NTNU INTPART-NEED

TARA collaborated with Norwegian University of Science and Technology (NTNU) to provide an opportunity for entrepreneurs and aggregators from Bundelkhand region to engage with student volunteers from Research Council, NTNU in order to enhance mutual knowledge and capacity in entrepreneurial skills. To facilitate this, TARA hosted a 10-days Experts in Teamwork (EiT) Village program for 24 student volunteers and engaged them in identifying challenges that rural entrepreneurs faced in starting or running their enterprise. Working closely with six different entrepreneurs and understanding their ecosystem, students tested and documented new learning approaches and proposed business models and specific solutions to enhance income generation from these rural enterprises.



Student group from NTNU having a dialogue with women entrepreneurs who run a Vermi-composting enterprise at Mador, a small tribal village in Bundelkhand region.

Innovation - Science and Technology based Entrepreneurship Development (i-STED)

Supported by the Department of Science and Technology - DST, the project contributed to the advancement of technology based entrepreneurship by applying innovative and environmentally friendly solutions (alternate building materials, paper recycling and processed fuel) to the waste-to-wealth sector. During 2019-20, the project intensified its activities in geographies like Bihar with support from Bihar State Pollution Control Board (BSPCB) and in Uttar Pradesh with an aim to accelerate the uptake of waste to wealth enterprises and form a special Business Support Service Vehicle for supporting innovation based Green Entrepreneurship. Over the project period (February 2014 to August 2019), a total of 207 enterprises were set up and supported against the target of 150.



Supporting women in Bihar to start and run her fly-ash brick manufacturing facility.

Highlights

- In the year 2019-20, team has set-up over 779 enterprises and created over 1111 jobs.
- Developed 31 enterprise prototype and 15 systemic prototype leading to set-up of over 200 enterprises.
- TARA has developed enterprise packages and support service packages, monitoring tools, new innovative platforms like safe spaces for women, entrepreneurship coalitions, Kaun Banega Business Leader, digital platform (udyaME) and knowledge transfer products such as persona based profiles, progression maps, new micro financing model, and micro-movement model among others to strengthen the project operation.
- The team focused on innovation, and developed new models in the area of finance, social innovation and other forward-looking elements, e.g. digital marketplaces, partnerships established with local, government and international agencies like Bertha Center-University of Cape Town, Systems play, Norwegian University of Science and Technology (NTNU), Maandeshi Foundation etc.
- Scaling up operations in Bundelkhand, for the first time in a non-entrepreneurial area – created a pull factor in villages, in Eastern U.P and Bihar; and created presence in NCR, and Uttarakhand.
- Through the SFURTI program, TARA has built a national footprint with 12 clusters in different trades across India.
- TARA now has presence in 15 states, 57 Districts, 247 villages and 46 towns/cities.
- We have positioned and worked with global experts to lead the Asia Hub as part of the Systems Play network – global platform for knowledge exchange on best practices in social innovation.
- 1,25,400+ community members in 165+ villages across 3 states provided a high quality lighting solution, saving 1,85,000 units of electricity and 417.21 MWh) clean energy produced servicing 1800+ households
- For validating the business model developed for decentralised wastewater treatment technology, promotion of the above Taisei Soil System was done at “US Water Delegation to India Summit 2020”.

Way Forward

Moving forward, TARA is committed to continuous innovation and accelerated action at scale. In order to do so, TARA is standardising processes, developing modules, and integrating digital technology based platforms into its support service portfolio for micro and small enterprises. TARA is also actively building partnerships with premier global academics such as Norwegian University of Science and Technology (NTNU) and Bertha Centre for Social Innovation and Entrepreneurship (Cape Town University). With their insights and experiences, TARA aims to influence policy and enable development at larger scales. TARA will capitalise on the platforms it supports, in order for transference of tools – including leading the Asia engagement hub of the Systems Play platform, and providing technical support to the Indian Micro Enterprises Development Foundation (IMEDF) in delivering efficient services to clusters and micro entrepreneurs.

Capacities

TARA builds capacities of individuals and groups through direct interventions as well as through the establishment of enabling ecosystem. New concepts like Bridge2Naukri and time-tested packages like Skills to Livelihood and Skilling Supply Chains are directed towards creating sustainable change for better lives and a safe planet



Being an incubation and innovation engine, TARA's work in the area of 'capacity building' is focused on providing solutions to enhance knowledge, processes, skills, employment opportunities and processes by enabling implementation at scale in the rural and peri-urban ecosystems. These solutions

include knowledge packaging, designing of training modules, studies leading to better utilisation of existing natural resource ecosystem, providing capacity building trainings as well as packages and designing processes to scale up the implementation.

Key Initiatives

Developing and Disseminating Knowledge and Information Packages

Last year's focus was on the automation of processes and systems for capacity building of individuals/groups through packaged knowledge products on different themes and subjects.

Designing Capacity Building Models

Integration of different components through innovations for scaling up the initiative.

Implementation

- Capacity building of individuals – across multiple sectors and in alignment to the national ecosystem
- Designing the work packages efficiently using existing technologies in order to ensure both scaling up through direct and indirect means i.e. by acting as an enabler or catalytic actions

Innovation to Standardisation

Moving a step ahead from imparting skills TARA with help of other stakeholders conducted a study on **Site Technology and Planning to Support the Preparation of Serious Shea, a Shea Butter Processing Company, in Burkina Faso** which in turn is likely to boost the local development.

TARA focused on designing the optimal process in order to support the value chain, using renewable energies. The project focused on on-site technology development and planning. Refining potential solutions with key stakeholders (including Serious Shea and the women's groups), rank/prioritize preferred solutions and agree preferred technical design

In technology research, technologies were proposed which can increase the production efficiency of Shea butter. This was followed by developing an eco-friendly

layout to run the collection and processing units. TARA provided potential solutions in collaboration with the key stakeholders (including Serious Shea and the women's groups), rank/prioritize preferred solutions and agree preferred technical design.

To calculate the energy requirement and technology finalisation test protocols were developed and based on the results of the tests, technological solutions were proposed. A comparative analysis was conducted for cold press and churning technologies on costs, yields, environmental aspect and water requirements.



Women SHG member working in a Shea butter factory in Burkina Faso

Capacity Enhancement of Executives

As part of capacity building of individuals, upskilling trainings were provided technicians with the help of Hindustan Unilever Limited (HUL). TARA co-created a module on technical training to empower HUL Purit technicians on modifications in technology and other soft skill aspects which helped them to perform better by keeping abreast of the latest changes in the field. These modules were jointly delivered to technicians by HUL and TARA so that they updated their skills in both the ambits i.e. technical and non-technical. They have also imparted knowledge on customer relationship management and smooth delivery of services.



Batch of HUL Purit technicians certified by TARA Livelihood Academy in Ghitorni

Other than this through rural immersion capsules, policymakers, social development professionals were inducted on the issues of sustainability, integrated village development and NGO functioning.

For Effective Planning of Natural Resources

With the overall aim of enhancing the water resource management through an integrated approach at national, state and local level with regards to water security and climate adaptation in rural areas, TARA through a scoping study in partnership with GIZ, Ministry of Rural Development and Ministry of Water Resources focused on Identifying climate and water security hotspots through Livelihood Vulnerability Index in the state for project demonstration (pilots) for water security and climate adaptation.

Through the Water Security and Climate Adaptation (WASCA) in Rural India, a bi-lateral project between GIZ and Ministry of Rural Development and Ministry of Water Resources, TARA mapped the existing schemes, projects and policies related to water security and climate adaptation in consideration of scoping and potential for engagement with the private sector. The study was further followed by improved existing planning and financing mechanisms, developing climate-resilient water management measures and strengthening cooperation with the private sector.

TARA implemented this Tikamgarh district of Madhya Pradesh by developing IWRM plans at village/GP and district/catchment level IWRM plans using Hydrological and Geo-informatics tools, by localizing

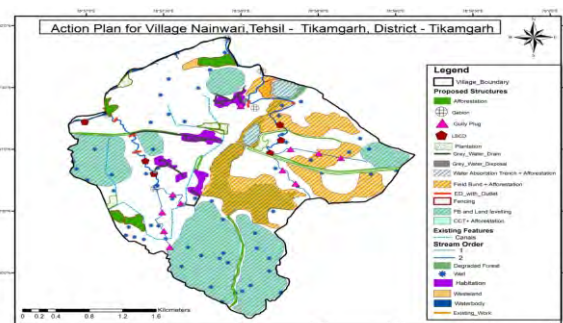
Hydrological & Geo-informatics Tools based IWRM planning at District/ Catchment level and by capacity development of district/ block level partners and stakeholders on developing digitized IWRM plans. Capacity building of stakeholders was done at Panchayat, block and district level on the process of preparing digitized IWRM plans.

This work was commissioned by GIZ with Ministry of Rural Development; Ministry of Jal Shakti as lead executing agency and GIZ as lead implementing agency.

Skill Enhancement of Youth

For last few years TARA has been imparting vocational trainings to youth for enhancing their employability skills. They were further being assisted in linking them suitable opportunities in different sectors at entry-level job roles.

This year emphasis was on setting up automation processes and standardising practices. As a result of previous experience, Bridge2Naukri was conceptualised



Comprehensive Water Resource Management Plan of Village in tikamgarh district

in order to start making a blueprint for online portal where potential jobseekers and job providers meet.

Expectation and aspirations are matched as per the required standards, at the same time pre and post-placement guidance is provided to the youth through portal and support services.

Functional Literacy to Women

Post implementation assessment of the HCL supported TARA Akshar+ functional adult literacy programme, confirmed how neo-literates became ready to face any future changes. This was part of Development Alternatives Group's more than decade-old flagship programme TARA Akshar+, which has emerged as one of the fastest and effective adult literacy programme. It uses advanced memory techniques, cutting-edge heuristics and computerised graphics to compress total learning time to 112 contact hours spread over 56 days. In

post-literacy handholding through Gyan Chaupali model women practice what they have already learnt in terms of reading, writing and arithmetic; enhance their understanding of the world around through games, edutainment material, guest speaker sessions on banking, savings, health and hygiene, WASH-related aspects, etc.

The purpose of this six month handholding is to ensure that these neo-literates do not slip back into the darkness of illiteracy and they sustain the gain confidence gained by their new literacy status.

Highlights

TARA moved beyond individual vocational training programmes by ensuring that it also plays the enabler role by suggesting well researched solutions to stakeholders in the natural resource management domain.

Mapping of Socio economic Analysis and vulnerability of 180 villages were conducted in Tikamgarh district of Madhya Pradesh. Analysis of temporal trends of land cover, water spread, soil moisture regime, soil health and vegetative cover was initiated in 490 villages of the district. All this was used by agencies for capacity building of relevant stakeholders.

Energy-efficient technological solutions were introduced in the Shea Butter production process in Burkina Faso, including a biomass gasifier, solar cooking units and bi-digester technologies. Through these solutions, local capacities of relevant stakeholders were strengthened. More than 120 policy makers / government officials received induction on the key concepts related to sustainable development and exposure to the functioning of NGO. Blueprint of Bridge2Naukri, an online portal for matching expectations of job providers and aspiration of jobseekers made and piloted

Way Forward

In the coming year, TARA will look more aggressively at capacity building strategies based on collaborative mechanisms to amplify impact. Capacity building would be used as a tool and means create impact lives. Livelihoods, Natural Resource Management, Waste Management, Rural Immersion of policymakers and Adult Literacy would be key areas in our action plan for capacity building of individuals and enabling ecosystems. There will be increased focus on facilitating the enhanced effectiveness of stakeholder groups and networks.

Influence

The Policy and Planning team at TARA builds knowledge on Climate Change Adaptation, Sustainable Consumption and Production (SCP) and Inclusive Development. We work with global institutions, national and state governments, businesses and research institutes to fulfil India's global commitments on the Sustainable Development Goals.



TARA generates awareness and does advocacy at the global, national and state levels through events and consultations in association with government departments, think tanks, CSOs and global research institutions. In the year 2019-20, we were involved in

action with the Adaptation Fund through their projects in West Bengal, Madhya Pradesh and Andhra Pradesh; and with the EU Resource Efficiency Initiative in India.

Key Initiatives

TARA, as part of the Adaptation Fund NGO Network, has been an active communicator and advocate of financial and process reforms to the Adaptation Fund Board. Our recommendations and insights have come from extensive interactions on the ground with vulnerable communities in climate-sensitive areas of India where AF projects are being implemented. To share these insights, we co-organised a side event at COP 26, participated in the AF board meetings and have also contributed to their blog and papers.

Under European Union-Resource Efficiency Initiative (EU-REI) project supported by European Commission we have worked on Mainstreaming Material Flow Assessment to Enhance Resource Efficiency of the Construction Sector in India. By using Umberto tools, we assessed the material resource flows in the construction sectors in two Indian cities - Bhubaneswar and Ahmedabad and recommended possible actions that may be taken at the city level to reduce the use of virgin resources consumed by the sector through utilization of the secondary resources.



TARA team in conversation with NABARD Kolkata, to understand their ecosystem for supporting local agrarian communities in adapting to climate change and building resilience



Photo credit: Ardhendu Chatterjee, DRCS Kolkata

Representing a State Level work to disseminate the learnings from ground evaluation of the Adaptation Funds Project and the global opportunities exist for these kind of field based adaptation project



Representing TARA and Adaptation Fund NGO Network at the UNFCCC COP 25 in Spain for strengthening CSO dialogues with the policymakers.

Highlights

Our work on resource flows and SCP diversified to include sectors such as construction materials and plastic waste in the last year.

Under EU REI project we have done research and assessment of the material flows in the construction sectors in two Indian cities – Bhubaneswar and Ahmedabad and conducted two state level workshops involving the state and city level government officials of the Urban development and Housing departments and released two city level reports and one policy brief. This will help them to decide on reduction of virgin material use in the construction sector to address the issues of Sustainable Consumption and Production.

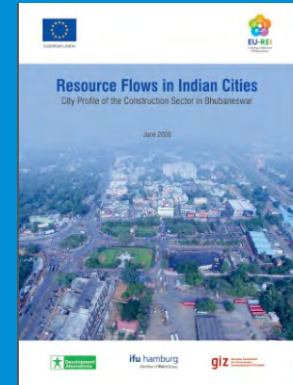
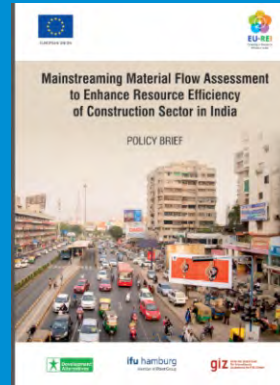
Our engagement with UNEP for the Countermeasures to Marine Plastic Litter has raised awareness on marine/riverine plastic pollution in residents of two large cities along the Ganges. We see scope in intensifying our work in the Plastic Waste Management sector with better opportunities in the coming year.

Our work with the Heinrich Boll Foundation on studying city-level water flows and systems is also reaching the public through awareness campaigns and social media engagement.

Way Forward

Our work in the Climate Change Adaptation and Sustainable Consumption and Production space has facilitated collaboration with different levels of stakeholders, ranging from decision makers and executing bodies, to CSOs and the general public. Our focus is now on training and building capacities of CSOs to access climate finance and to advocate for their needs at the national and global levels.

TARA aims to create visibility and build a robust research-based program in the plastic waste management space too. Creating an even more credible global presence is our priority for the coming year.



Some of our publications on SCP as part of the EU-REI Initiative.

https://www.devalt.org/images/L2_ProjectPdfs/GIZ_Ahmedabad_City_Report_17_Aug.pdf?Oid=298 and

https://www.devalt.org/images/L2_ProjectPdfs/GIZ_Bhubaneswar_City_Report_17_Aug.pdf?Oid=297

Response to COVID-19

Response to COVID-19

TARA and its sister organisations in the Development Alternatives Group met the unprecedented, complex and evolving challenges of the pandemic through swift, rigorous and multi-stakeholder action. Focusing on the most vulnerable, our integrated response was formed for immediate, as well as, long term recovery.

The programmes and operation were shifted online and teams continued to deliver results effectively, and also built new partnerships through virtual communication platforms. In order to address

emerging issues caused due to the pandemic and subsequent lockdown, we prioritised high impact sectors and issues such as providing relief to vulnerable communities, reverse migration, job creation, the resilience of local economies, green recovery, while building on ICT and digital solutions. We are pulling through this challenge and will emerge stronger, more resilient and with enhanced responsibility in our actions, programmes and policies towards people and the planet.



Chalk Lines in the Dust

Circles drawn in the ground to encourage social distancing at a food drive in Uttarkashi



When the Going Gets Tough, the Tough Get Going

Even after shutting his enterprise due to the lockdown, an entrepreneur serves his community through a home-based kiosk in Jhansi



The Shirt that Never Was

A mask by an entrepreneur in Orchha who earlier stitched shirts but has changed his focus to help his community



Glimmer of Hope Among the Chaos

Migrant workers line up to receive meals and food packets as they remain stranded in the lockdown in Delhi



When the Wheels Stopped Turning

Truck drivers queue up to collect meals in NCR, with their trucks parked behind them, amidst the lockdown which has prevented them from reaching their destination

Strategic Shifts

Limited physical interaction inhibited the process for capturing perspectives of the communities and stakeholders. Furthermore, the transference of knowledge also became limited in the initial stages of the lockdown owing to COVID-19. We responded by leveraging digital platforms - we have been able to form partnerships in order to assist transference for

scale and to develop programmes to enhance livelihood outcomes. Toolkits and regular publications were also utilised to share perspectives and experiences. Social Media and regular webinars with international experts enabled us to build synergies and co-create solutions through online mediums.

Providing Relief



Distributing food and essentials to migrant workers

Awareness and Education



Raising awareness on preventive measures

Empowerment and Livelihoods



Empowering individuals and communities

Research and Technology



Researching impacts on rural population



This global crisis has fundamentally reshaped how we work and respond to development issues, and we have stepped up to meet these challenges head-on. The pandemic has exposed a broken system, one that needs collaboration, commitment and conscious effort to build back better - we are creating sustainable solutions that are economically and environmentally beneficial that aimed at empowering the most vulnerable.



With the aim of creating sustainable livelihoods, we have been imparting training in various sectors. Due to COVID-19, training centres had to be shut, but our team took up the challenge head-on. Online mediums were leveraged for regular follow-up, teaching, counselling and registrations of new candidates. Additionally, a unique platform provided by the HCL Foundation, ODK Collect App, also enabled us to track the well-being of trainees and alumni amidst the pandemic.

In collaboration with the National Mission on Himalayan Studies (NMHS) we have been promoting responsible ecotourism in Himachal Pradesh and Uttarakhand. Amidst the COVID-19 pandemic, the physical tours were cancelled, but we showcased the rich heritage and culture by conducting **virtual tours of the villages** - which are a series of videos showcasing fascinating aspects of Himalayan life from a local lens.



To continue on-ground activities and fieldwork to build entrepreneurial attitudes in rural areas, virtual meetings helped in planning and operations during and post lockdown. A **virtual peer-to-peer network** built around information kiosks, a **WhatsApp community chat group** and **udyaME**, a digital platform were adapted to form a network of digital solutions to ease the communication and information gap.

To capture voices from rural areas and we undertook a short study based on a survey conducted across 4 districts in 29 villages in Bundelkhand. The report '**Socio-Economic Impact of COVID-19 in Bundelkhand Villages**' assesses the challenges and the effect of COVID-19 on livelihood and food security, among the inhabitants, and the reverse migrants.



During the lockdown, the transference of resources also became a challenge. It was imperative to ease access to resources by collaborating with a community of system changemakers at the micro-level. Knowledge creation and learning systems faced issues in data collection, however, the **Adaptive Learning System** in place was able to bypass certain uncertainties through centralised data collection and real-time analysis.

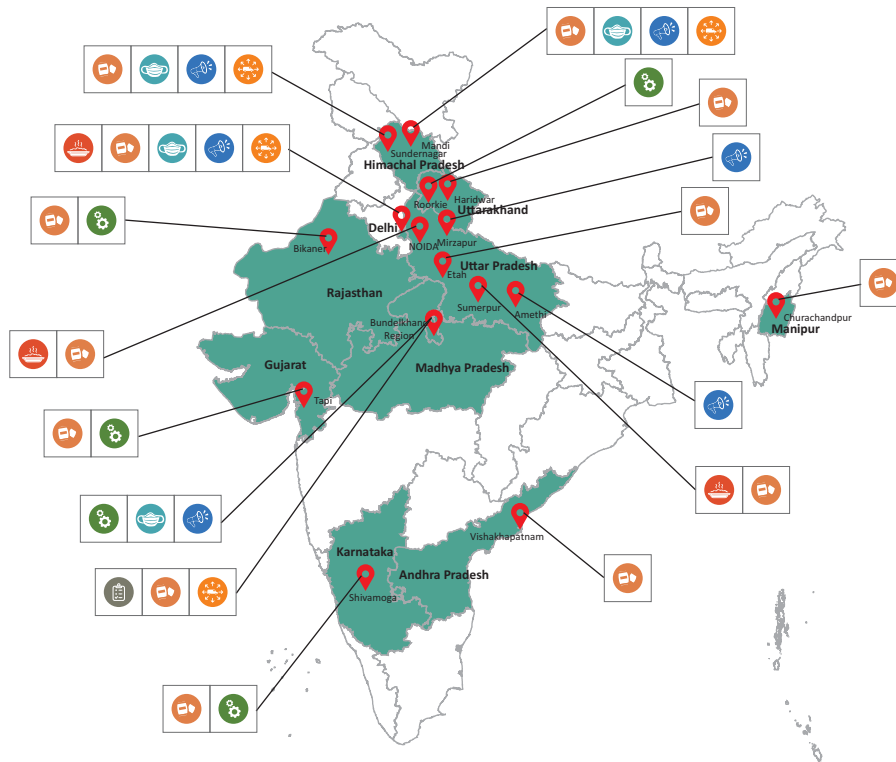
DA has been involved in dialogue with Green Economy Coalition, UNPAGE and Climate Policy Initiative through webinars for **greening the economic recovery package** aimed to reduce the stress on cities as well as create new opportunities for rural livelihoods. Through these discussions, specific sectors of priority were identified such as MSME sector, Water, Sanitation and Hygiene (WASH), biodiversity conservation, energy and agriculture.



Our Outreach

Our COVID-19 integrated response was aimed at critical issues at the time. Applying strategic foresight to new challenges, Development Alternatives and its partners responded by providing immediate relief in terms of food and essentials, distributing masks, sanitisers and PPE kits. We generated awareness on

social distancing through Radio Bundelkhand and imparted training on health and hygiene through online and offline mediums. Our entrepreneurs and clusters worked to create masks in mass quantities and stepped up to provide digital services in a crucial time.



In the last few weeks since the lockdown, Development Alternatives has facilitated the following support to the community across India

- 

Distribution of Cooked Meals
- 

Distribution of Ration Packets
- 

Production of Masks
- 

Distribution of Masks
- 

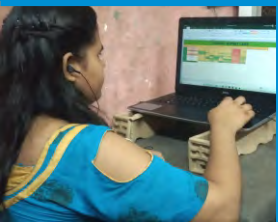
Awareness Generation
- 

Survey to Analyse Impact
- 

Distribution of Essentials



#TogetherWeCan





Distribution of essentials (soaps, hygiene kits, sanitisers, masks and information leaflets) to **9,000+** individuals including migrant workers, truck drivers and people in need during the nation-wide lockdown

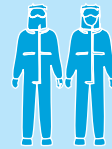


5,000+ individuals were provided meals, and ration was distributed to

19,000+ individuals who were stranded due to the lockdown



180+ individuals community leaders, panchayat leaders, constructions workers, migrant workers, truck drivers, ASHAs and Anganwadi workers from 7 districts were trained in prevention measures against the spread of COVID-19



1,000+ PPE Kits were given for frontline workers like doctors and nurses



50,000+ masks were produced by entrepreneurs during the lockdown to help their communities



Radio Bundelkhand is generating awareness for over

200,000 people in

150 villages of Bundelkhand



A survey has been conducted to study the impact of COVID-19 on

rural population in **29** villages of Bundelkhand

BUSINESS AFFILIATES

Technology and Action for Rural Advancement (TARA) continues to act as the “incubation engine” of the Group. The mandate of TARA, which was set up in 1985, is to test, adapt and productionise the innovations of its sister not-for-profit Development Alternatives, and make them ready for dissemination, primarily through market channels. Over the years, it has incubated several business units and as a promoter, hived off new special purpose vehicles in an attempt to take sustainable development solutions to scale.

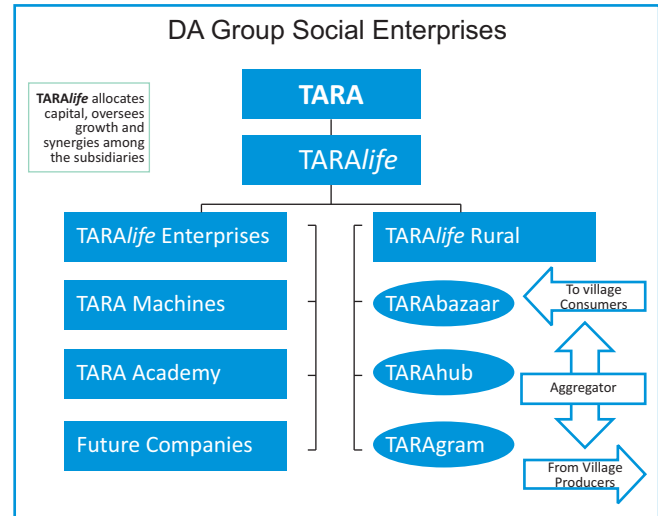
INCUBATEE Business Units

TAR Aurja

As an incubatee business unit, our special purpose vehicle, TAR Aurja, has pioneered the successful establishment and operation of ‘micro grids’ to deliver decentralised solar energy to village households and businesses in a commercially viable manner. It has grown to become a leader among micro grid operators in India, with cutting edge automated customer interface and power management systems providing solar powered electricity to village communities in Uttar Pradesh and Bihar.

TARA’s model of using energy as an accelerator for the economic growth model is unique as it recognises the dual role of people in villages i.e. that of “producers” as well as “consumers”. Our approach focuses on social inclusion, local growth and basic needs fulfilment, will ensure:

- Business viability of mini-grid operations by engaging with the community for building up demand with different stakeholders and use of technology for leak-proof energy and revenue management;
- Greater incomes, creation of new jobs, new enterprises run by women/youth through co-creation of enterprise packages for existing and new entrepreneurs;
- Use of electricity to put money “into people’s pocket”, cash that can be used to pay for not just lighting but improved nutrition, entertainment, healthcare and other needs;
- Customer delight by allowing customization of product offerings via application and platforms to build reliability;



TAR Aurja solar power plant at Parsa, District Saran, Bihar

In close collaboration with Smart Power India, TARAurja operated mini-grids in 18 locations and undertook energy and revenue management services at 32 additional locations for the HCL Foundation under the Smart Power for Rural Development (SPRD) programme. TARAurja cumulatively serviced 3000+ households with a cumulative revenue of INR 145 Lakhs during FY 2019-20. A significant portion of this revenue was generated by catering to the local enterprises with reliable energy for running businesses and ensuring customer delight, which is indicated by the Average Revenue Per User (ARPU) of INR 511 per month. TARA, through its approach of community engagement and load acquisition through microenterprise development has ensured energy utilisation up to 70.35% out of the total 417+ MWh green energy generated during the year.



Dr. Raj Shah, President of The Rockefeller Foundation visiting Dr. Ajeet Kumar's Eye Hospital in rural Bihar, powered by TARAurja

The reliable solar energy provided by TARAurja has substantially enhanced the average energy consumption of rural consumers, a key indicator of social and economic development. The average consumption has gone up from the 14.55 units per month to 16.93 units per month, an increase of 16.35%.



Water Treatment Unit



Pellet Manufacturing



Irrigation Pump



Digital Education = Smart Education



Bridging The Healthcare Gap With Digital Dispensaries



Promoting Energy-efficient Appliances

TARAurja powered Enterprises... Energy and Empowerment for All

Highlights of the Year:

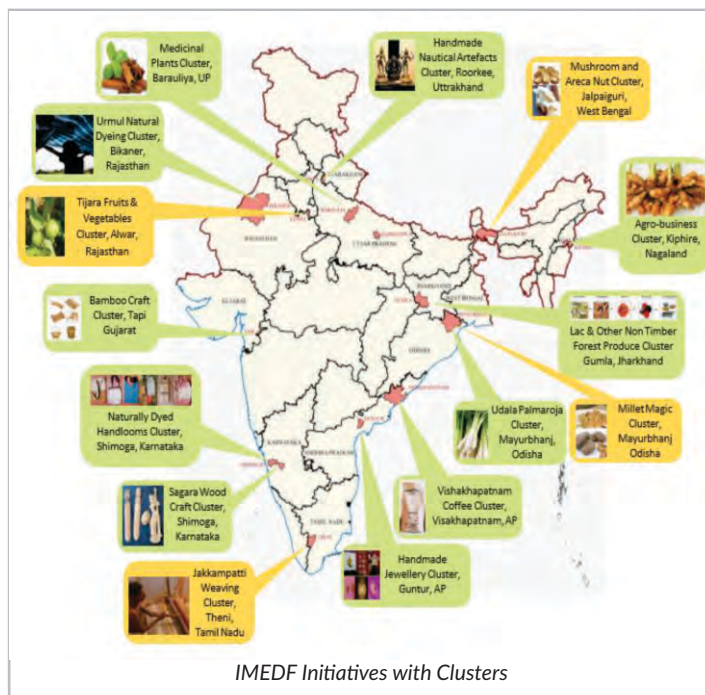
- 26.52 % revenue growth from sale of energy.
- 33 % growth in revenue collections, averaging over 95% in all months.
- Capacity enhancement of the Shivpura, Mathura Bazaar (UP) and Dumarsan (Bihar) solar power plants to 52.5 KWp from 45 KWp.
- A new “gold standard” micro-grid at Parsa (Bihar) made operational from October, 2019.
- Petrol Pump at Mathura Bazar, U.P, successfully powered by a dedicated TARAurja installation.
- Automated Spark Meters installed at 3 Sites of Bihar and 2 Sites in U.P. to allow cloud controlled customer servicing.

Indian Micro Enterprises Development Foundation (IMEDF)

TARA has enhanced its commitment in the area of livelihood security and enterprise development through investment in the Indian Micro Enterprises Development Foundation (IMEDF), a special purpose vehicle set up by the Development Alternatives Group to accelerate impact in the area of green and inclusive economic development.

Capitalizing upon innovation undertaken in the area of entrepreneurship and rural business models for underprivileged groups, IMEDF has positioned itself as a major catalyst in the cluster development arena, acting as a Nodal Agency of the Ministry of MSME, SFURTI scheme.

In the financial year 2019-20, 11 more clusters were added to the IMEDF Portfolio, reaching out to over 12,000 artisans, craftspersons and farmers, more than 6,000 of whom were women. As on 31st March 2020, the IMEDF footprint has extended to 11 States with a SFURTI grant of INR 4,840.67 Lakhs and investments by our partners to the tune of INR 414.38 Lakhs in these clusters.



During the FY 2019-20, a Medicinal Plants Cluster at Barauliya, Amethi, Uttar Pradesh became fully functional and infrastructure development took place at three more locations in anticipation of a launch in the summer of 2020, these being - Nautical Artefacts Cluster, Roorkee, Uttarakhand, Bamboo Cluster, Tapi, Gujarat and Handmade Jewellery Cluster, Mangalagiri, Andhra Pradesh.

High end and environmental friendly technologies in clusters like medicinal and agro based have been used to get optimum outputs and green renewable energy sources like solar energy panels, water recycling and waste water treatment technologies are being encouraged at the clusters.

TARAlife Sustainability Solutions Pvt Ltd ('TARAlife') and its affiliated companies have been set up, over the past decade, to fulfill the objective of rapidly speeding and scaling up the dissemination of TARA incubated technologies and solutions.

TARAbazaar: Delivery IN to the village

Despite growing aspirations, increasing purchasing power and vast unmet needs, the village consumer is still largely underserved today. Remote, ill-connected markets are costly to service and most business models that rely on limited revenue streams cannot generate adequate revenues to cover these costs. TARAbazaar will deliver a wide range of 'quality of life' products and services to village customers, thus reducing customer acquisition and distribution costs.

These products include a variety of basic needs fulfilment products for water purification, lighting and energy, preventive healthcare and clean cooking fuel. The average purchasing power per capita across the target geographies is INR 3,000 (approximately \$ 50) for non-food products. The products represent a mix of daily, weekly or monthly consumables, as well as one-off purchases.

TARAGram: Pick up OUT from the village

TARAGram increases local incomes through marketing of value-added products made in local village production centres using efficient technologies - many of them supplied by TARA Companies - to process local or recycled materials. TARAGram will establish production centres across Uttar Pradesh, Madhya Pradesh and Bihar, to make handmade paper, fabric and textiles out of recycled waste material, products from these paper and textiles, processed foods and traditional medicines, domestic products and other revenue generating activities.

Through this, TARAGram will continue to provide livelihood security for village communities, creating employment and home-based income generation opportunities for women organised in producer groups; as well as productivity enhancement, quality assurance, value addition and aggregation services.





Sufficient revenue/value is always built into the value chain for each stakeholder of the supply chain, making the total delivery system financially sustainable. By fulfilling basic needs and promoting livelihood security, it will build an unmatched brand equity.

TARAhubs: Points of Presence

TARAlife Rural's last-mile connectivity with village customers will be enabled by strategically located “TARA hubs” - mini-malls where sale of incoming products and aggregation of exports will create a commercially viable marketplace.

The primary function of the TARAhub is to provide operating facilities for TARAbazaar, TARAGram, TARA Machines and the TARA Livelihood Academy. Space will also be rented to external partners for financial services, IT and mobile repair services, and retail outlets such as for beauticians, tailors and household appliances. The facility will be powered by a TARA Urja unit, a sister concern under the TARA umbrella, using solar and other renewable energy, ensuring reliable power for the facility and enabling the unit to sell its surplus power off-site to neighbouring clients.

The three pillars of TARAlife's rural presence, the TARAbazaar, TARAGram and TARAhubs are, together, the key supports for the local community to generate a new and vibrant economy.

TARA Machines

TARA Machines and Tech Services Pvt. Ltd. ('TARA Machines') develops and markets innovative green building and waste-to-wealth solutions for micro, small and medium enterprises. The USP of TARA Machines is the capacity to deliver total business solutions to green building material entrepreneurs and recycling enterprises, with strong focus on technical support, material and product testing, training and regular servicing. TARA Machines expects to establish numerous enterprises producing building materials in the next five years.



Promoting resource efficiency and energising possibilities for carbon neutral Bihar by manufacturing Fly Ash Bricks in Patna

TARAhAat

TARAhAat is the leading provider of literacy and numeracy skills for adults, particularly women, in rural India. The primary product of TARAhAat is TARA Akshar+. TARA Akshar+ is an ICT based programme that imparts functional literacy in Hindi and basic arithmetic in just 56 days. After this, Gyan Chaupali is established as a post-literacy programme for six months, which strives to strengthen and build upon what the learners have already learned, and provide access to effective information.

Board of Directors

2019-2020



Dr. Ashok Khosla
Chairman
Development Alternatives Group

Members

Consultant



B. Narayanaswamy

Head-State Initiatives



Achla Savyasaachi
MFIN

Board Member



Amitava Basu
TARA

Board Member



S. S. Venkateswaran
TARA

Advisor



Rakesh Khanna
TARA

CEO



Shrashtant Patara
TARA

Vice President



Zeenat Niazi
Development Alternatives

Vice President



K. Vijaya Lakshmi
Development Alternatives

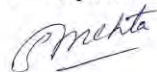
Auditors' Report

Society for Technology and Action for Rural Advancement
Balance Sheet as at 31 March 2020
(All amounts in ₹, unless otherwise stated)

	Schedule	As at 31 March 2020	As at 31 March 2019
Sources of funds			
Funds			
General fund	1	(24,761,292)	(14,784,815)
Non-current liabilities			
Long-term borrowings	2	26,500,000	26,500,000
Long-term provisions	3	1,297,405	1,405,287
Current liabilities			
Unspent grants, net	4	20,579,773	29,853,263
Other current liabilities	5	28,028,336	21,265,802
Short-term provisions	6	4,328,505	1,965,584
		55,972,727	66,205,121
Applications of funds			
Non-current assets			
Property, plant and equipment			
Tangible assets	7	3,011,459	3,446,894
Non-current investments	8	7,135,231	18,072,490
Deferred tax assets (net)	9	14,733,601	9,788,578
Current assets			
Trade receivables	10	8,339,864	2,573,125
Cash and cash equivalents	11	8,589,598	20,251,194
Short-term loans and advances	12	14,162,974	11,756,202
Other current assets	13	-	318,638
		55,972,727	66,205,121
Summary of significant accounting policies and notes to the financial statements	20		

The schedules referred to above form an integral part of the financial statements.

For Walker Chandio & Co LLP
Chartered Accountants
Firm's Registration No.: 001076N/N500013



Sandeep Mehta
Partner
Membership No.: 099410



Place: Mohali, Chandigarh
Date: 13 January 2021

For and on behalf of
Society for Technology and Action for Rural Advancement



Ashok Khosla
Chairman



Shrashtant Patara
Chief Executive Officer



Vinod Nair
GM Finance

Place: New Delhi
Date: 13 January 2021



Society for Technology and Action for Rural Advancement
Income and Expenditure Account for the year ended 31 March 2020
(All amounts in ₹, unless otherwise stated)

	Schedule	Year ended 31 March 2020	Year ended 31 March 2019
Income			
Grant income	3	93,163,493	107,994,644
Sale of goods	14	5,719,086	4,667,896
Technical and other receipts	15	10,800,974	6,109,120
Other income	16	2,143,945	2,788,474
		111,827,498	121,560,134
Expenditure			
Purchase of finished goods		5,188,703	4,430,535
Personnel expenses	17	34,381,121	30,331,221
Finance costs	18	1,932,291	1,862,303
Depreciation	7	457,475	528,156
Grant expenses	4	60,650,410	74,344,239
General and administrative expenses	19	22,812,575	19,723,195
		125,422,575	131,219,649
Deficit before tax and prior period item		(13,595,077)	(9,659,515)
Less: Prior period expense		(2,895,253)	-
Deficit before tax		(16,490,330)	(9,659,515)
Less: Tax expense			
Tax- Earlier years		1,566,830	-
Deferred tax benefit		4,947,023	3,563,155
Deficit for the year transferred to general fund		(9,976,477)	(6,096,360)

Summary of significant accounting policies and notes to the financial statements 20

The schedules referred to above form an integral part of the financial statements

For Walker Chandio & Co LLP
Chartered Accountants
Firm's Registration No.: 001076N/N500013

Sandeep Mehta

Sandeep Mehta
Partner
Membership No.: 099410



For and on behalf of
Society for Technology and Action for Rural Advancement

Ashok Khosla

Ashok Khosla
Chairman

Shrashtant Patara

Shrashtant Patara
Chief Executive Officer

Vinod Nair

Vinod Nair
GM Finance

Place: Mohali, Chandigarh
Date: 13 January 2021

Place: New Delhi
Date: 13 January 2021



Independent Auditor's Report

To the Members of Society for Technology and Action for Rural Advancement

Opinion

1. We have audited the accompanying financial statements of Society for Technology and Action for Rural Advancement (the "Society"), which comprise the Balance Sheet as at 31 March 2020 and the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view in conformity with the accounting principles generally accepted in India, including the Accounting Standards issued by the Institute of Chartered Accountants of India ('ICAI'), of the financial position of the Society as at 31 March 2020 and its financial performance for the year ended on that date.

Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the Code of Ethics issued by ICAI and we have fulfilled our ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management for the Financial Statements

4. The Management is responsible for preparation of these financial statements that give a true and fair view of the state of affairs, results of operations and cash flows of the Society in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI to the extent applicable. This responsibility includes maintenance of adequate accounting records for safeguarding the assets of the fund and for preventing and detecting fraud and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal control, that were operating effectively for ensuring the accuracy and completeness of accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the financial statements, the management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Chartered Accountants

Offices in Bengaluru, Chandigarh, Chennai, Gurugram, Hyderabad, Kochi, Kolkata, Mumbai, New Delhi, Noida and Pune

WALKER CHANDNIOK & CO LLP
WALKER CHANDNIOK & CO LLP is registered with limited liability with identification number AAC-2085 and its registered office at L-41 Connaught Place, New Delhi, 110001, India.

Walker ChandioK & Co LLP

Independent Auditor's Report to the members of Society for Technology and Action for Rural Advancement on the financial statements for the year ended 31 March 2020 (cont'd)

Auditor's Responsibilities for the Audit of the Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
7. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Society has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
 - Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
8. We communicate with the those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other Matter(s)

9. We did not audit the financial statements of branch (Orchha), included in these financial statements. These financial statements of branch (Orchha) reflect total assets of ₹2,339,574 and net assets of ₹(5,499,764) as at 31 March 2020, and total revenue of ₹13,237,575 for the year then ended. These financial statements of branch (Orchha) have been audited by M/s. S.K.A. & Associates, whose audit report have been furnished to us by the management and our audit opinion on the financial statements of the Society for the year then ended to the extent they relate to the financial statements of branch (Orchha) not audited by us as stated in this paragraph is based solely on the audit report of M/s. S.K.A. & Associates. Our opinion is not modified in respect of this matter.



Walker Chandiook & Co LLP

Independent Auditor's Report to the members of Society for Technology and Action for Rural Advancement on the financial statements for the year ended 31 March 2020 (cont'd)

10. Further, the Society has also submitted audited financial statements for the year 31 March 2020 pursuant to the requirements of Section 44AB of the Income Tax Act, 1961, on which we issued an audit report to the board of members of the Society.

For **Walker Chandiook & Co LLP**
Chartered Accountants
Firm's Registration No.: 001076N/N500013



Sandeep Mehta
Partner
Membership No.: 099410
UDIN: 21099410AAAAAC1201



Place: Mohali, Chandigarh
Date: 13 January 2021

The Development Alternatives Group

Development Alternatives (DA)
www.devalt.org



Technology and Action for Rural Advancement (TARA)
www.tara.in



Indian Micro Enterprises Development Foundation (IMEDF)
www.imedf.in



TARAlife Sustainability Solutions Pvt. Ltd.
www.taralife.in



TARA Machines and Tech Services Pvt. Ltd. (TMTS)
www.taramachines.com



TARAhaat Information and Marketing Services Ltd.
www.taraaat.com



TARA Livelihood Academy Pvt. Ltd.



Technology and Action for Rural Advancement

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