



Annual Report 2011-2012



Staff Photo

Back Row L-R: Mr Vikrant Rao, Mr MC Jacob, Mr Ajay Chaturvedi, Mr Subodh Masih, Mr Dhirender Kumar Vidyarthi, Mr Jibin Robin, Ms Lily Masih, Mr Sabu K Mathew, Mr KC Sekhar

Front Row L-R: Mr David Masih, Ms Ruchi, Ms Shubhra Sharma, Ms Faith Ross, Ms Ajitha Raj, Ms Soni Sharma, Ms Rama Devi, Ms Thresi Joseph, Ms Vinola Selvinson

Seated from L-R: Ms Rani Kumar, Mr Godfrey Martin, Dr Kiran Martin (Founder and Director), Ms Kiran Gera, Ms Sweeta Jacob

Transforming lives



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Mission Statement

The mission of Asha is to work with the urban poor to bring about long term and sustainable transformation to their quality of life. Through a practical expression of the Christian values of faith, hope and love, we aim to provide holistic community-based healthcare, empowerment, financial inclusion, education and environmental improvements by training, resourcing and encouraging the community to receive and enjoy their basic human rights.

Asha also aims to influence the lives of its international audience by sharing local practice, experience and vision and facilitating partnerships where awareness and association between different cultures can impact and change individuals globally.



Asha's Values

WE BELIEVE THAT:

- All human beings are created in the image of God, and are of equal worth. Therefore the poor have the same inherent dignity, and rights that deserve our protection.
- Every person has a right to affordable healthcare that will allow them the best possible chance of living a productive and fulfilling life.
- Every child has a right to an education that will give them the opportunity to reach their potential, earn a living and grow in self-esteem.
- Shelter, safe water and sanitation should be available to all, regardless of their background or status within society.
- Women have equal rights to those of men, and those rights should be protected by both men and other women.
- Communities working together are capable of achieving great change, and can influence others to also strive for change.
- The poor deserve the chance to improve their financial status and their quality of life, and to break free from the cycle of poverty.

WE ARE COMMITTED TO:

- Working among the poor without discrimination of any kind such as that based on sex, caste, religion, language, race, colour or other status.
- Being at the forefront of the pursuit of justice and peace for the poor, and dealing with the systems that make and keep poor people in poverty.
- Challenging oppressive social structures and responding to injustice through non-violence and active peacemaking.
- Empowering the poor to lead full and meaningful lives, and building vibrant communities through the advance of love, neighbourliness, forgiveness and reconciliation.
- Practising a liberating generosity towards the poor and giving them the opportunities they deserve.
- Demonstrating earnestness in prayer for the needs of the poor and for all our partners.
- Valuing diversity and the skills and gifts of each team member.
- Maintaining excellence in the quality of our programmes.
- Exhibiting good stewardship of limited resources.
- Fostering effective partnerships with the government, funding agencies and other NGOs.
- Becoming a force for liberation and transformation of poor communities.

Our History

Founded in 1988 by Dr Kiran Martin, a paediatrician, Asha has travelled the journey from providing primary healthcare to a single slum, to today serving the interests of 400,000 people in over 50 Delhi slums through our holistic approach to slum development. Our groundbreaking community development programmes in health, education, empowerment, environment improvement and financial inclusion have placed us firmly at the forefront of urban community transformation in the developing world and beyond.

Committed to empowering slum communities to work in partnership with both state and national government, we have seen much progress through developing this relationship. Having already secured the provision of safe water supply and drainage systems for a number of slums, under the leadership of Dr. Martin the 1990s saw Asha collaborate with the Government of Delhi to pioneer a slum housing project which resulted in slum dwellers being awarded their own land titles and permanent brick housing. Through widely praised initiatives such as this, government policy has been greatly influenced to the benefit of hundreds of other slum residents, and Asha has enjoyed fruitful, working relationships with various state government officials at all levels.

The 2000s brought with them the exciting endeavour of facilitating slum dwellers' access to banking services through our highly successful financial inclusion scheme for the urban poor. Conceived in partnership with the Government of India's Ministry of Finance, the launch of this initiative heralded a previously unimaginable increase in slum communities' financial security. The subsequent availability of education loans opened the doors of higher education to our slum children who were beginning to complete their schooling as a result of the interventions of Asha staff. The first initiative of its kind, our Higher Education programme has to date seen almost 600 slum children gain membership at some of the country's most prestigious educational institutions, each year gaining more remarkable results than the last, and topping their well-off peers in academic ability and skills.

In recent years Asha has welcomed prominent political figures, most notably the Hon. Mr. Chidambaram, **India's Home Minister, and the Minister for Education, the Hon. Mr. Kapil Sibal, to witness the transformation, for which they have since become strong advocates.** Shri L K Advani, senior leader of the Indian Opposition has also visited Asha in the past. Numerous overseas visitors have also accompanied Dr. **Martin on slum visits to Asha project areas and enjoyed a similar experience. These have included Australia's Prime Minister, Ms. Julia Gillard, the Governor General of New Zealand, Rt Hon. Sir Anand Satyanand, and the First Lady of Japan, Mrs. Miyuki Hatoyama, as well as Cabinet Ministers from the UK, Ireland, Japan, New Zealand and Australia.** Global support has been garnered for Asha through the establishment of formal and registered Friends of Asha societies in Great Britain, Ireland and the USA through which supporters regularly fundraise and spread news of our work.

As well as collaborating with British, American and Australian authors in documenting our work, Dr. Martin **has also lectured at some of the world's leading universities and presented the Asha model at the US House of Representatives and the British House of Commons.** In 2002, the President of India presented Dr. Martin **with one of India's highest civilian awards, the Padma Shri. As we near our 25 year milestone, the contribution of Asha to the field of urban development continues to gain recognition worldwide.**

Director's Report

Dear friends,

This report comes to you at the end of another memorable and successful year at Asha. Despite our financial challenges as a result of the effects of the global fiscal recession, my team and I were able to observe the advances in our urban **slum communities as a result of Asha's programmes.**

As I write to you, the prospective college students from slums are applying for degree places at Delhi University and professional courses at prestigious private universities across the city. They have come on a long journey already, from growing up in the poorest conditions to studying for long hours in crowded and noisy slum huts to enduring discouragement at even continuing their studies. I was able to meet with most of these final high school students a few months before their crucial government board exams. I personally counseled them not to give up on their dreams and assured them that Asha would be beside them on every step of the way.



This has also been a big year for our higher education students. Asha has already enabled 600 children to access college and university. This year, we took the big step of helping these young people to consider their next move and their future careers. With the cooperation of the Australian High Commission and the New Zealand High Commission, we launched the groundbreaking Asha Mentorship and Asha Internship Programmes. The Mentorship Programme provides the unique opportunity of linking individual students with professionals in Delhi for guidance and support. The Internship Programme has provided a group of students with exceptional opportunities to gain work experience in some extremely high profile companies and diplomatic missions including the Pepsi Corporation and the Canadian High Commission. Both of these programmes offer fantastic chances for these students from slums to advance their job prospects as well as their personal development.

I took the opportunity this year to spend as much time as possible in the slum communities themselves, **visiting with the residents who are the beneficiaries of Asha's work. I had heart to heart conversations with the women's groups, discussing with them the challenges they face in their grassroots community work and their vision for continuing to transform their slums in the future.** These groups, along with the Community Health Volunteers and Asha staff at the slum centres have already been able to achieve so much; from improving the infrastructure of their community, to enrolling children in school, to improving the health of **the slum residents so that Asha's health indicators are well above the average for all of Delhi, these individual community activists have become leading agents of change.** They have also transformed the **community dynamic in Delhi's slums to a place where women hold more power and responsibility and the community as a whole is more united.**

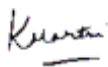
It is amazing that we have been able to maintain this progress in the face of the severe budget restraints we **continue to face. The vast majority of Asha's support now comes from our individual supporters worldwide.** It is you who are keeping our work possible and for this I am eternally grateful. I am also thankful for the incredible resolve of the Asha team and communities who have proved time and again that they can rise to any challenge. All of this gives me hope that we will come through this difficult time even stronger and more resolute to serve the poor.

Next year, Asha will be reaching another milestone in our journey. We will be completing 25 years as an organization! I would sincerely like to invite you, our loyal supporters, to celebrate this important occasion with us. We will be holding a series of events from the 4th February to the 9th of February. It is my great wish to see you there and I hope that many of you will be able to join us on this momentous occasion.

I had the good fortune this year to meet many Asha supporters individually and at events in the UK, Ireland, USA, Australia and New Zealand. It was so heartening to be able to speak to you about what Asha means to you and what ideas you have to help us grow and reach even more people with our message of social justice and equality for the urban poor.

I would like to thank the Hon. P. Chidambaram, India's Home Minister and the Hon. Kapil Sibal, India's Minister for Education for their incredible support of our work, particularly of our Higher Education Programme. I would also like to express my appreciation for the Embassies and High Commissions in New Delhi who have supported Asha programmes. Their assistance and backing have been immensely important this year.

As you read this report I hope that you will be inspired by the important development that is occurring in **Delhi's slums in so many areas. I invite you to become a greater part of this remarkable movement that is transforming lives and communities.** I thank everyone who has put in so much time, effort and resources in helping Asha towards its vision. I am greatly looking forward to the future and I urge you to unite with us, so that together we can continue to make such a difference in the lives of the poor and oppressed and set an example for the world to do the same.



Dr. Kiran Martin
Founder and Director

Visitors, Supporters and Events

After an incredible year, Asha would like to acknowledge our amazing supporters, without whom our work wouldn't be possible. These individuals and organisations have given their resources, experience and efforts into assisting our programmes and it is a credit to their dedication that we continue to see such transformation among Delhi's urban slum communities.



Hon John Key, Prime Minister of New Zealand played an exhibition cricket match with children from Asha slums



Hon P Chidambaram, India's Home Minister met with a group of Asha students and wished them well for their future



Hon Alex Chernov AO QC, Governor of Victoria, Australia with kids from Jeevan Nagar's children's group



Ms Lavina Collins, Deputy Chief of Mission of the Irish Embassy, that supports Asha's holistic slum programme



HE Jan Henderson of the New Zealand High Commission, that supports our Child Empowerment Programme



Prof Simon Evans from the University of Melbourne interacting with the women in Zakhira slum colony



Prof Francis Clooney, from Harvard University visited Asha & was the Presiding Guest at Asha's Celebration of Learning 2011



Prof Ron Waldman and Prof Lynn Freedman from Columbia University visiting Jeevan Nagar slum colony



Mr David Philip, Managing Director, Off Highway Research spent an entire day teaching students from Jeevan Nagar



Mr Robert Johanson, Chairman and Mr Nick Hill from Australia India Institute at an Asha slum



Jane Seymour, wife of Australian Defense Minister and Margaret Varghese, wife of the Australian High Commissioner at Kusumpur slum colony

Those who have raised funds, visited, participated in events, and spread the message of Asha will appreciate knowing the difference they are making among the urban poor. Through the sharing of a common vision of **universal human rights, Asha's values of social justice and dignity have permeated into the slum communities** to such an extent that even we are astounded by the sustainable changes we see around us. Thank you for all your hard work this year!



Dr Martin with Mr Gary Agnew, Chariman, of Asha's partner TEAR Fund New Zealand



Dr Martin addressing the Anglican Diocese Synod Eucharist with the Right Rev Bishop Philip Huggins



Publication of a detailed research study about Asha undertaken with the Nossal Institute for Global Health, University of Melbourne & AII



Students from American Embassy School, meeting with children and women from Kalkaji slum colony



Mr & Mrs Kailash and Gisla Chaudhary, Dr Kiran & Freddy Martin, Mrs Janet Thompson & Congressman Mike Thompson at an Asha fundraiser in Napa Valley



Students from Auckland Grammar School discussing the Asha programme at Kalkaji slum colony



Phil Leighton, Coordinator, Friends of Asha (GB) at an Asha slum



Dr Kiran Martin with Mary Whallon, Member of the Board and Louanne Hempton, Coordinator, ASHA (USA)



Gordon Wright, Coordinator Friends of Asha (Ireland)



Misha Coleman, CEO, Anglican Overseas Aid in Australia, whose partnership with Asha was launched in 2011



Hon Kapil Sibal, India's Education Minister and HE Peter Varghese, Australian High Commissioner, supporters of Asha's Higher Education Programme



Dr Martin with Hon Quentin Bryce AC CVO, Governor General of Australia

Healthcare



Children in slums usually suffer from terrible poverty that contributes to malnutrition

3.16 million people live in slums in Delhi. Trapped in the vicious cycle of poverty, they face the additional risk of ill health from lack of awareness and access to services. The WHO estimates that 1,000 people still die everyday of TB in India. Thousands of children die every year from preventable diseases. Out-of-pocket payments for medical care amount to 98.4% of total health expenditures by households. It is no wonder that the poor are dying from ill health. Not only do they live in dangerous and **deadly conditions but they can't afford to treat illnesses.**

Asha believes that health is a human right for all. The core of our community development programme has been, for 24 years, providing **healthcare services to the urban slums.** Asha's healthcare model is designed to function in partnership with the local slum residents to deliver preventative healthcare services as well as treatment. We also aim to transform the attitudes and awareness of local slum residents regarding health. In this approach, Asha has had great success, as this **year's health statistics indicate.**

The continued focus on the healthcare of pregnant women is one of **Asha's top priorities.** Nearly **100% of expectant mothers in Asha slums** had at least 3 antenatal checks during pregnancy. 98% had skilled attendants during their delivery, either in a hospital or by a trained birth attendant. These services contributed to the fantastic result of having no maternal mortality in Asha slums this year!

One of the results of having healthy mothers during pregnancy is healthier children. Asha emphasizes infant and child health heavily in our slum clinics. In India as a whole, 30% of children are born underweight, but in Asha, this year figure was only 12.7% this year. Asha also makes sure that our children are vaccinated according to WHO recommendations. We achieved fantastic results this year with our immunization programme, with 98% of children being vaccinated against 10 preventable diseases.

The real highlight of our programme this year is in combating child poverty. In India, 52% of children are malnourished. Last year Asha achieved the admirable figure of having only 8.5% of children in our slum areas being underweight, but this year we are thrilled that only 7.32% of children in Asha slums were underweight.

Asha also focuses on general health, particularly treating common diseases in the slums. One of the most deadly illnesses in India is TB. Thanks to **Asha's TB treatment and prevention programme,** the numbers of TB patients has been dropping year on year. This year we had only 115 TB patients compared to 267 last year.

We are also fortunate in that we have had some volunteer doctors from overseas in our slum clinics this year, treating patients and conducting trainings for staff. We are very grateful for their presence.



Asha's medical professionals ensure the best healthcare possible is provided to children from Asha slums



Rheumatologist Dr Louise Dolan examines a patient at the Asha Polyclinic



A CHV conducts a healthcare education session for community members in the slum

A TB Patient recovers her health and life outlook

45 year old Heera Bai from Anna Nagar slum colony had been suffering from fever and cough for a long time. Her husband was also not keeping well and she spent most of her time taking care of him and their four children. She was so busy with this day to day routine that she neglected seeking treatment for her own condition.

However, when her symptoms refused to subside, Heera finally visited the Asha health centre in her slum to get medicine for fever and cough. But soon after, her condition worsened and she became bed-ridden.

Asha CHVs Meena and Kamla from the area became aware of her situation and visited her at her home. After examining Heera, they told her that she had symptoms of tuberculosis and advised her to go immediately to a doctor. But Heera was extremely reluctant because of the stigma attached to TB. Many TB patients face the risk of discrimination in their own communities, even by their friends and neighbours. However, the CHVs told Heera that the circumstance of her health was urgent. The next day they accompanied her to the doctor, where she was indeed diagnosed with TB. The standardized treatment for TB, called DOTS, was started immediately.



Heera Bai with her daughter next to her house

Not long after she started taking the DOTS medicine, Heera developed side-effects which left her unable to keep the medication down. When Meena and Kamla learnt about this, they again took her to the hospital where she was admitted for a few days. Finally realising how serious her condition was, Heera at last started taking an interest in her treatment and her recovery. Despite continued reaction to the medicine, she stuck with her treatment for the entire required period. As a result she was cured of her TB.

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Heera is so grateful to the Asha CHVs who looked out for her even when she was afraid of taking care of herself. Now fully recovered, she is able to look after her family with renewed energy and a positive outlook on life.

Community Empowerment

Asha believes that some of the strongest forces that keep the poor in desperate conditions is their sense of powerlessness and a lack of hope for the future. Our empowerment programmes among women and children, the most vulnerable members of the community, help them to feel that change is possible. This positive shift in attitude is key to the action that leads to transformations in the slum.



A women's group meeting in progress at an Asha centre

wrote a complaint to the police and action has been taken, with all the alcohol shops recently being closed down.

- Also last winter, there was a fire in one of the poorest parts of Mayapuri slum and many houses were burned to the ground. **The women's group raised money for blankets for the residents so they would have something to warm themselves when they rebuilt their homes.**
- **Women's groups in Seelampur, Kusumpur, Trilokpuri and other slum colonies have also been regularly helping out elderly and seriously ill residents by providing them with nutrition support when their families are not able to manage.**
- The team in Mayapuri has got a group of ragpickers admitted to school and is monitoring their process as the children manage work and studies simultaneously.

By using Lane Volunteers and Community Health Volunteers, identified from the slum community itself, Asha encourages the agents of change to emerge organically. We provide training and linkages that help these groups be successful in making a difference to their communities.

Some of the achievements of the women's groups this year:

- There was a big problem in Ambedkar Slum Colony of illegal alcohol being sold. The men would spend all their money on drink and then go **home and create problems. The women's group**



Women from Kanak Durga slum colony meeting with the SHO of their area to discuss problems of the community

The children in slums often suffer more than any other group. They are deprived of their basic rights like education, health and sanitation. As children, they are the most vulnerable to being exploited **and have few positive role models. The Asha children's groups are based on the belief that children should have the power to assert their rights.** The children play a part in developing their communities and simultaneously develop their own personalities and set a good example to their peers and neighbours.

Some of the accomplishments of the children's groups this year:

- Members of children's groups from all Asha slums organised health and education rallies to raise awareness amongst people of the community. The children's group in Jeevan Nagar rallied against drugs and alcoholism.
- The children from Zakhira, Anna Nagar and Coolie Camp organised sanitation drives in their slums.
- During Diwali, the children decorated and sold clay lamps known as diyas to raise money to give the traditional Diwali sweets to the poor elderly folks living in their slums.



Rally on children's rights organised by an Asha Children's group

Asha Women's Group Steps out together

One of the purposes of the female empowerment programme is to create a healthy community that is able to address problems and challenges that the slum faces. One of the ways Asha does this is by strengthening the bonds amongst the women's group themselves. This year Asha has been encouraging the women's group to organize activities independently that would bring the association closer together. These are women who would never talk to their neighbours and rarely left their homes.

One of the ways the women have been growing closer is by having joint lunches, where each member brings a dish and all share communally. This is a big deal for those of separate castes and backgrounds, who would never before have eaten together.

But the Kalkaji women's group went a step further. Out of the monthly collected members' fees, they organized a group trip to Agra to see the Taj Mahal. This was the first time all of the women had ever visited it. They had a fantastic day and marveled at the beauty of India's most famous monument. The trip was a well-earned break for the women, away from their busy and stressful lives at home in the slum. It allowed them to relax and have fun and get to know each other better in a social capacity.



Asha women's group and staff from other slums also went for similar excursions. Above is a group from Mayapuri at Akshardham Temple

Asha wants to encourage such initiatives among the community groups, because it emphasizes that a slum can be like any other community, one in which people take time to enjoy life and get away from the daily grind of poverty. That the women are taking these steps on their own is another sign of the transformation in these communities.

The Environment



An open drain in a typical slum

According to the UN HABITAT, a simple definition of a slum is "a heavily populated urban area characterised by substandard housing and squalor". However this doesn't paint an adequate picture of the shocking conditions experienced by people living in slums. Tiny shacks made out any materials available crowded almost one on top of the other. A complete lack of toilets, leading to raw sewage flowing through the lanes. Garbage everywhere. Long trips and queues for water. Dangerous open electricity cables threaded above the streets. This is the reality of a slum.

But from the beginning of our work, Asha has believed that change to a slum environment is not only necessary but absolutely achievable. Even when it seemed like these communities had been overlooked and abandoned by the rest of the city, Asha encouraged the local people to have hope. And more importantly to exercise their belief in change through action.

By empowering the local women's groups to fight for their right to a clean environment and working infrastructure, Asha made links between the community and the local politicians and officials. We brought the bureaucrats into the slum to see for themselves the conditions and we helped the women to keep on trying until action was taken.

The resulting changes have not only transformed the slums themselves but raised the status of women as agents, with power and a voice that is listened to within the slum and by the government.

Here are some of the environmental achievements this year:

- There was a huge garbage heap in Ambedkar slum next to the Asha resource centre that was an environmental and health hazard. After intense monitoring and awareness **building by the area's women's group, the community members have stopped dumping trash** there and are instead using the portable dust bins installed outside the slum.
- To overcome the problem of inadequate lighting at Zakhira slum colony, the women's group of the slum liaised with authorities to get street lights installed across the slum. They also had the authorities construct drains to prevent flooding during rains and arranged for the unclogging of a problem septic tank. New taps and handpumps were installed throughout the slum.
- There is a huge dustbin in front of the Asha centre in Mayapuri that had not been cleaned for many months and was causing health and environmental problems in the area. To get a solution



Shanti Vihar, a slum that has been transformed after Asha's intervention

to the problem, the women's group wrote an application to the municipal corporation and also visited their office. After a lot of effort, the dustbin and adjoining area was cleaned up. Thanks to the group, it is also being cleaned on a weekly basis.

- There was an old public toilet in Seelampur that had not been cleaned for a long time. The **women's group discussed the problem with the local councilor who then got maintenance work done.** The toilet complex is now being used by the community and the councilor has also sanctioned installation of a tube-well for the complex to avoid shortage in water supply.

The regular improvements to slum areas shows the gradual but steady development in living conditions and wellbeing as a result of community action.

Coolie Camp Organizes Infrastructure for the Community

Coolie Camp is one of the poorest slum areas in South Delhi. Located near a rich shopping district and some of the most exclusive housing real estate in Delhi, it is little more than a large group of dilapidated shacks made of canvas sheets, tin and whatever materials are at hand. When Asha first began working there, health access rates were astonishingly low and few of the children had been immunized or went to school.

One of Asha's first steps in implementing our model in Coolie Camp was to start women and children's groups and empower the community to make improvements to their environment. Most of the residents work as daily labourers, the women as domestic servants in the nearby rich households. Despite their dire poverty however, the groups soon flourished due to the enthusiasm of the members.

One of the biggest problems the households faced was a lack of water. Due to the fact that the slum is located on a hill, pipes had not been installed there by the government. There were no water points at all in the slum. The women took this on as a personal project and petitioned their local bureaucrats relentlessly to tackle the problem. Finally, after repeated efforts, they were recently able to get a tube well installed on the edge of the slum. From this water pipes were extended up into the slum so that there are now multiple water points. The residents are thrilled that they no longer have to walk up to 2 kilometers to fetch water daily.



Women's Group at Coolie camp standing next to the newly installed tube-well



Children from the community playing in their new playground

The children's group has been busy as well. For many years, there was no safe place for the children of Coolie Camp to play; they scrambled around in the rubbish and rocks on the hill for their games. However, with the help of Asha, they have just been successful in getting a small playground built in the slum where they can conduct their games and outdoor activities. The children are so happy with their playground saying 'finally we have a place that belongs to us.'

Financial Inclusion

There are many amenities that we in the developed world or higher society take for granted that are not accessible for the poor. This includes basic financial services. Slum residents, if they have any savings at all, are likely to keep cash hidden in their homes where it is vulnerable to theft or damage. When a member of the urban poor needs money in an emergency or to start a business, renovate a home or purchase a vehicle, they cannot turn to banks, who have no interest in their business. Their only recourse is moneylenders who charge in excess of 10% interest per month, leaving families hopelessly in debt. A lack of access to financial services is one of the forces that traps people in poverty over generations.

Asha's Financial Inclusion Programme was an attempt to combat this injustice; to bring slum households into mainstream society in terms of financial services. Thanks to the path-breaking initiative started four years ago with the Government of India's Ministry of Finance and public sector banks, we have been successful in bringing new opportunities to the urban poor, facilitating them in opening bank accounts and accessing low interest loans.



Manager from Canara Bank distributing bank loans to slum residents in Kusumpur

The financial inclusion programme has made a lot of progress this year. Our key accomplishments were:

- Reaching more remote slum areas like Peeragarhi that previously had not been able to access financial services and helping the people there get bank accounts and loans.
- Seeing many slum residents pay off their first loan and move on to second or third loans, indicating the system of improving their income and businesses is working beyond our expectations.

In the past four years, tens of thousands of people in the slums have opened bank accounts and 29,703,930 rupees (\$533,500) has been distributed in low interest loans. These financial services are also contributing to improving gender equality in the slums, with the majority of loans being granted to women. These women, who previously never had access to finances within their household, now hold a degree of control over their lives and futures, and there is more equality within families. The repayment rate of loans remains astonishingly high at 98%.



Abdul, a loanee from Zakhira, manufactures leather wallets. After two consecutive loans, he has expanded his business enough to hire four people to work under him. He plans to take another loan for more expansion

The financial inclusion programme continues to help children who want to take out education loans to use for a professional course at a private college or university. To date, 8,085,570 rupees (\$145,225) has been given out in educational loans. Thanks to Asha's programme and as a result of their financial opportunities, these children have a future.

One of the main goals of the financial inclusion programme that Asha has been focusing on this year is to improve the relationship between the slum residents and the banks so that they can independently carry out business together in the future without the help of Asha. This makes the programme more sustainable and means that Asha has increased the capacity of the slum communities to manage their own affairs and development.



Shakeela from Savda Ghevra took a loan to build a beautiful new house after her previous slum was demolished by the government



Ramswarup from Saraswati camp has doubled his income after purchasing new equipment for his tailor shop with a business loan

A Printing Press and a way out of Poverty

Manju and her husband Subhash live with their two children in Kalkaji slum colony. Manju has always **been an active member of the women's group in Kalkaji ever since Asha started working there.** Her involvement with an earlier Asha income generation project, earned her enough to buy a screen printing press for her husband who wanted to start his own printing business.

Subhash, who had been working for a low wage in a printing company, started their own business from home using the new machine. After Asha's financial inclusion programme started in 2008, they applied for a small personal loan to purchase extra materials for their business. They repaid their loan and applied for a larger second one, this time in the name of their company, H. K. Printers, which they had by that time registered.

They bought another machine and resources for their press. As they started getting more work, they hired two people in the company to assist them. This year, the couple has rented a small shop outside the slum from which they operate their business.



Manju and Subhash working together in their press

On an average, they make a profit of about 15,000 Rupees a month after paying all the business expenses. They now send their children to an English private school and also have enough left over for extracurricular activities like enrolling their son for hockey coaching. After repaying the present loan they wish to apply for a third loan and expand their business further.

Thanks to the financial inclusion programme they have dramatically improved their income and lifestyle in just a short period of time. **"I could have never hoped for a better start for my business. I always regretted not being able to complete my own schooling but now because of Asha, I will ensure that my children study and get good jobs so that they can move out from this life."** says Subhash.

Education

Children from slums face the harsh reality of being trapped in the same life of poverty as their parents. Without adequate education and skills, they wind up in the same low-paid and often dangerous professions. **There is no way for them to compete in Delhi's competitive job market without education. This is the goal of Asha's groundbreaking Higher Education Programme, started four years ago; to give these children a permanent way out of poverty.**



Few children in slums complete their education, and parents often send them out to work at a young age to supplement the family income

Thus far we have been successful in enrolling nearly 600 slum students in college and university. Our vision is to send 5000 slum children to higher education in the next 5 years. We care about the welfare and future of each and every student and so have developed a system of care and support that provides help to the child at each stage of their journey.

Here are some of the ways Asha supports our slum children through education:

- Encourage enrollment in school and staying in school through high school, with study space and homework clubs at our resource centres in the slums.



School and college student from the slums learn MS Office at the Asha resource centre under our Computer Literacy Programme

- Extra learning tools at the resource centres that provide **students skills they don't get at government schools**. In the past year 738 children have completed computer classes and 684 children have attended English Classes at Asha centres.

- Provide textbooks, time management sessions, sample papers and practice exams for children in their last few years of high school and preparation for exams that are necessary for university.

- Provide career counseling workshops that help that student gain an idea of the options open to them and a clearer concept of the path they would like to take.

- Counsel parents who might be against students entering further studies and answer any worries they might have about the financial burdens and importance of higher education.

- Guide the student through the entire tricky admission process until they get accepted into a good course and college according to their abilities and aspirations.

- Support the poorest students with educational scholarships covering tuition fees and other college expenses.

- Continue to be there for the students as they adjust to the college environment and provide them other opportunities like mentorship and internships.



We encourage children to do well in school and complete their studies through high school so they have a chance at further education



A counselling session for class 12 students on stress management and addressing exam papers



Students from slums experience a whole new environment at Delhi University's various colleges

Asha Mentorship and Internship Programmes Launched in 2012

This year we launched the Asha Mentorship Programme, which is a pioneering initiative matching college students from the slums with professionals in Delhi to provide advice, guidance and leadership as those students prepare to go forward on their career journeys.

The near-600 students that Asha helped make it to university and college are truly impressive. But when they graduate, they will face tough competition in the job market. Many have no professional role models and have never stepped into an office. So we have established the Asha Mentorship Programme and Asha Internship Programme to allow them to do just that.

In our pilot Asha Internship Programme, a range of high profile employers have offered to take on interns over the summer.



Students from Asha slums with their mentors at an orientation meeting for the mentors



Dr Martin Addressing the students and mentors at the launch of the Mentorship Programme

In the groundbreaking Mentorship Programme, around 75 busy professionals have agreed to be mentors. This impressive group comes from all over the world, including India, Australia, Italy, the Netherlands, United Kingdom and United States. They are doctors, engineers, diplomats, lawyers, accountants, journalists and senior business managers. Here's what one Mentor says about the programme:

"Being an Asha mentor has been a great opportunity for both me and the student I work with. I provide him with guidance and the benefit of my experience and through him; I get to see a side of India I cannot discover on my own. It's been rewarding and inspiring, and I encourage others to join" -Leisa Gibson, Development Professional



University students study for their exams at Asha's Seelampur resource centre. The centre is a quieter atmosphere than their homes and enables the students to study together as a group and support each other.



An Asha college student receives her educational scholarship from India's Home Minister, Hon P Chidambaram at Asha's Celebration of Learning 2011

Bharti: Aspiration emerges from adversity

Bharti is a vibrant and bubbly young girl. Her energy is infectious and all who meet her come away with a smile on their face. Bharti's positive attitude is truly inspiring when you come to know her history and the difficulties she has faced to come as far as she has.

Her father doesn't work because of his old age and her mother is a maid earning only around £35/\$55 per month to take care of the whole family. They live in a one room house in Kanak Durga slum colony. Bharti says that her dream is to make enough money to move her family to a better place in Delhi away from the slums. She even has the area all picked out in her mind. She wants a house with a garden and a nice car to go with it. She says that she will work and not rest until she has achieved her goal.



Bharti on her way back from College to her home in Kanak Durga slum colony

Bharti has been associated with Asha from a young age. She was a member of the children's group in Kanak Durga and was a peer educator in her area, spreading awareness among the local people about proper health and hygiene. She also learned English and computers from a young age. Her knowledge of English is really impressive and she is very articulate. Bharti says that the structure that the Asha centre and staff provided her was a positive influence in her life that helped her to make good choices like focusing on her studies.

Thanks to Asha giving her books and sample papers, she was able to score 72% on her high school exams and gain a place in the Political Science (Honours) course in the prestigious Maitreyi College, Delhi University. Due to her family's financial situation, Asha paid all her tuition fees.

But in the past year, Bharti's mother hasn't been well. She has had body pain and swelling in her feet that has sometimes prevented her from working. This additional financial strain in the family has been hard on Bharti. She often didn't have enough money to take the bus to college and had to walk nearly an hour to reach her classes. Asha intervened and got her a bus pass so she can make it to college. She believes she will achieve her aim in life: to get a good job and at last leave the slums.

Asha Project Areas

● Slum Colony

PROJECT AREA



Volunteers and Teams



Elizabeth Peak, volunteer from Australia helps launch the Asha Mentorship Programme



Vic and Sophie Brown, volunteers from the UK, holding an English conversation workshop with the students at Kusumpur slum colony



Students from the Methodist College team, Northern Ireland decorate the Kalkaji resource centre



Anne Lewallen and Arian Rustemi from Boston University School of Public Health completed their practicum at Asha



Dr Elaine Smith, rheumatologist from the UK, examining a patient at the Asha Polyclinic



Members of Ballymena Builders team, Northern Ireland rebuild the Asha centre in Dr Ambedkar slum



Members of team from Melbourne University's Masters of Education Programme teaching English in Kalkaji slum



The Ballymena Academy team from Northern Ireland with Dr Martin and Asha staff



Francis Martin, volunteer from the UK teaching English to students at Tigri slum colony



Dr Adriana Vitzileos, Radiologist from Greece working at the Asha Polyclinic



The team from Davis United Methodist Church, USA at the Tigri centre



Member of the Irish team led by Rev David & his wife Gwen Montgomery conducts an arts and crafts session with the children in Anna Nagar



Asha volunteers from the USA and UK at the Celebration of Learning 2011. The volunteers helped out with the press team.

Facts and Figures

In India on average, 52% of children are malnourished.² In Asha slums this year, only 7.32% of children under-five were unhealthy for their age.

98% of children have received WHO-recommended vaccinations against 10 preventable diseases.

In India, 30% of infants are born at a low birth weight (less than 2500 g).² However, in Asha slums the rate was only 12.7% this year.

98% of pregnant women in Asha slums had skilled attendance during delivery, compared with 47% country-wide.²

99.7% pregnant women had 3 antenatal checks. In India, only 77% of women have at least 1 check.⁴

100% of newborns were breastfed within 6 hours of birth, a method shown to significantly reduce neonatal mortality. In India, only 25% of infants are breastfed early on.²

115 patients have been cured of TB in the past year - an illness which kills 1,000 people in India every day. The number of TB patients in Asha slums has reduced year on year.

In the past year 368 girls and 370 boys completed computer courses.

In the past year, 383 girls and 301 boys learned English in classes held at Asha resource centres.

¹Home Ministry's Registrar General of India, 2009

²UNICEF, 2009

³"THE STATE OF URBAN HEALTH IN DELHI" - Dr. Siddharth Agarwal, Mr. Anuj Srivastava, Dr. Biplove Choudhary and Dr. S. Kaushik for the Ministry of Health and Family Welfare, 2007

⁴WHO World Health Statistics 2010

FAQs

What does 'Asha' mean?

Asha means 'hope' in Hindi. Our many interventions give slum inhabitants hope by showing them that with our help they can transform their lives.

How do people end up living in Delhi's slums?

In a city of over 16 million people, there are now around 3.16 million slum dwellers. The majority of these people have migrated from villages in rural India to look for work and better opportunities. However, when they arrive they find that life in Delhi is very expensive and even if they find work they can't afford a place to live. They end up living in primitive shacks with little shelter and no sanitation, cooking facilities or other basic necessities.

What makes Asha's approach different?

Asha's approach is based very largely on training and empowerment. We enable slum dwellers to take responsibility for improving their living conditions and their health. Their poverty, lack of education and other factors make it difficult for them to do this without support. Asha provides training, encouragement and practical help that allows people to develop the skills and confidence needed to make positive changes to their lives.

How does Asha choose which slum to work in?

Slums are chosen depending on the level of need observed. Asha has selected project areas in the past by visiting slum areas, speaking with community members and identifying their needs. To avoid duplication of effort, we avoid areas where other NGOs are already involved in similar work. As slum transformation takes time, the size of each area is also a factor when targeting new communities as we need to have sufficient funds available for the work.

How are projects evaluated?

Asha sets clear objectives and targets for each project, and both quantitative (measurable, number-based) and qualitative (interview and observation-based) results are used to measure their success. Regular evaluations seek the opinions of community members involved in the project, Asha staff, and sometimes external assessors from funding organisations. In addition, exchange visits allow staff and community volunteers in one slum to learn from the successes and difficulties experienced by those working in other areas.

How is Asha funded?

As the effects of the global recession continue to play out, Asha is increasingly reliant on the assistance of individual supporters, who form the bulk of our funding. We also receive funding support from other friends and partners in India and overseas: these include international governments, NGOs, and trusts and foundations. In addition, we have infrastructure support from the Indian Government.

What proportion of the funds are used for administration?

About 4% of funds are spent on administration, and the remaining money goes towards running our projects. **Asha's financial audit for the past year is included in this report.**

Can I come and volunteer?

We welcome contact from people who are willing to offer their time and skills to help our work. Volunteers can teach English to groups of children in the slums, renovate medical clinics and resource centres or assist with research projects, among other things. Doctors can help with clinics in the slums and provide training for our staff. **Further details can be found on Asha's website.**

How can I learn more?

Please visit us online at www.asha-india.org. You can also learn more about our work at on Facebook, Twitter and YouTube. You can also contact us with any specific queries by emailing info@ashaindia.org.

Independent Audit Report



R. MEDIRATTA & ASSOCIATES
CHARTERED ACCOUNTANTS

**AUDITOR'S REPORT TO THE MEMBERS OF THE GOVERNING BODY OF
ASHA COMMUNITY HEALTH & DEVELOPMENT SOCIETY**

We have audited the attached Balance Sheet of **Asha Community Health and Development Society** as at **31st March 2012** and the Income and Expenditure Account for the year ended on that date annexed thereto, and report that:

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimated made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides reasonable basis for our opinion.

We report that:

- a) We have obtained all the information and explanation which to the best of our Knowledge and belief were necessary for the purpose of our audit.
- b) In our opinion proper books of accounts as required by law have been kept by the Society so far as appears from our examination of the books.
- c) In our opinion and to the best of our information and according to the explanations given to us the said accounts give a true and fair view.
 - (i) In the case of the Balance Sheet of the State of Affairs of the above named Society as at 31st March 2012.
 - (ii) In the case of Income and Expenditure account of the excess of Income over Expenditure for the year ended on that date.

FOR R. MEDIRATTA & ASSOCIATES
CHARTERED ACCOUNTANT



(R. KESH MEDIRATTA)
FCA
PROPRIETOR

PLACE: NEW DELHI

DATE: 02/07/2012

ASHA COMMUNITY HEALTH & DEVELOPMENT SOCIETY

FINANCIALS FOR THE YEAR ENDED 31ST MARCH 2012

S.NO	PARTICULARS	AMOUNT	
A	SOURCES OF FUNDS	(in Rs.)	(in Rs.)
A.1	Capital Fund	113035554	
	Less: Application towards Fixed Assets	96183898	16851656
A.2	Restricted Funds		39296296
A.3	Staff Gratuity Fund		5350859
	Total		61498811
B	APPLICATION OF FUNDS		
B.1	Change in Working Capital		
B.1.1	Current Assets & Loans and Advances		
	Current Assets		
	Closing Stock	84850	
	Cash & Cash Equivalents	59470234	
	Loans And Advances	2398552	
	Total	61953635	
B.1.2	Less:Current Liabilities & Provision		
	Security Deposit(Salary)	454824	61498811
	Total		61498811

FINANCIAL ACTIVITIES FOR THE YEAR 2011-2012

S.NO	PARTICULARS	AMOUNT	
C	REVENUE	(in Rs.)	(in Rs.)
C.1	Income from All Contributions, Donations and Grants	30529873	
C.2	Clinic Receipts	1918706	
C.3	Interest	3651633	36100212
D	EXPENSES		
D.1	Running & Maintenance Of Clinics/Centers	19549410	
D.2	Welfare/Empowerment of Women	1122345	
D.3	Awareness Camps/Seminars/Workshops/Meetings/Conferences	3053921	
D.4	Welfare of Children	6129796	
D.5	Asset Procurement	1252030	
D.6	Administrative Expenses	1181372	
D.7	Other Expenses	142846	
D.8	Depreciation on Assets	2032001	34463721
E	Net Income		1636491

Signed in terms of our report of even date

For R. MEDIRATTA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAKESH MEDIRATTA)

FCA
PROPRIETOR

PLACE : NEW DELHI

DATE : 02/07/2012



For ASHA COMMUNITY HEALTH & DEVELOPMENT SOCIETY

(DIRECTOR)

(TREASURER)

Kalash

[Signature]



THANK YOU TO ALL OUR SUPPORTERS, CAMPAIGNERS, STAFF,
AND VOLUNTEERS FOR YOUR SUPPORT
DURING THE YEAR AND FOR SHARING OUR AMBITIONS FOR
A WORLD OF EQUALITY.

Asha Community Health and Development Society
Ekta Vihar,
R K Puram Sector 6,
New Delhi 110022, India.
Tel. +91-11-26196857 / 26170618
Fax. +91-11-26179844
Email: info@asha-india.org
Website: www.asha-india.org



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Asha Community Health & Development Society is registered under the Societies of Registration Act of 1860. The Registration Number is S/20849 of 1990. Asha is authorised to receive funds under the Foreign Contribution Regulation Act, FCRA Registration Number: 231650841. Contributions to Asha are exempt under Section 80G of the Income Tax Act. Asha is granted Income Tax exemption under Section 10 (23c) (6a).