



Annual Report 2010 - 2011

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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.
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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. Devised in partnership with the Government of India's then Minister 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 400 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 in their constituency's slums, for which they have since become strong advocates. Shri L K Advani, former leader of the Indian Opposition has also been a recent visitor to Asha. 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, Mr. 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, Asha continues to lead the way as one of the world's foremost urban health and development organisations.

Director's Report

Dear Friends,

This report comes to you at the end of another remarkable year. Together with my team I have had the opportunity to witness some breakthrough developments in education and health, and the chance also to celebrate these with the slum communities with whom we work.



In 2008, just 44 of our children completed their high school final exams. Just three years later I am absolutely delighted to say that 518 of our high school students passed, a phenomenal achievement, especially when one remembers that there was a time when most were not even reaching their last year of primary school. I am also pleased that where there was once such a high level of reluctance to allow girls to think beyond the constraints of housework and marriage, we are now seeing the gender balance redressed. I am so proud of all our students.

In light of this news, I would like to share with you my vision. That is, to see 5,000 of these young people from the slums in higher education over the next 5 years. We have witnessed the aspirations of so many children grow to the point where we already have 500 college students. Even the Indian Home Minister Mr. P Chidambaram, and the Education Minister Mr. Kapil Sibal, have taken great interest in their progress. It is my belief that what began as a programme will gain its own momentum and become a movement amongst Delhi's slum communities.

The most exciting development in health this year has been that our infant mortality rate has been reduced to just 14 per 1000 live births, compared to the national figure of 50 across the whole of India and to 100 when we began our work in 1988. This exemplary figure is a true demonstration of how effectively Asha's community development model continues to improve the life chances of slum dwellers. Our Asha Health programme has emerged as one of the foremost successful urban health models in the world and has been studied by eminent people in the field of public health.

We have been faced with severe financial cuts as a result of the funding reductions experienced by international agencies over the past year. I am, however, determined that we will come out of the unsettling situation we find ourselves in. The determination and resolve of the staff and communities when the need is so great has been immensely heartening. We are still standing because of the unwavering support of our individual supporters, and for that I am truly thankful.

Building on the success of recent Asha conferences, I look forward to attending a number of these being held across the UK in late 2011. There will be opportunity for supporters to think together about innovative ways to help us bridge these gaps and find replacement funding. I hope to meet many of you, and it would be wonderful if you are able to join us at whichever venue is closest to you.

I am so grateful to God always for his provision and guidance. My sincere thanks go to our individual supporters, and those who as a part of their schools, universities, churches and other groups have upheld our cause. We are also indebted to the international governments and agencies who fund our work, and to the Government of India for infrastructure and in-kind support.

As you read this report I hope that you will be touched by the unparalleled transformation that is going on in Delhi's slums, and encouraged even more by the vital role you can play in it.

Dr. Kiran Martin
Founder and Director

Thank You

Asha is privileged to work with some incredibly talented and dedicated supporters. The remarkable successes that we want to share with you from the past year could not have been achieved without your support. To all those who have contributed funds, time and expertise, you are making a huge difference to the lives of individuals residing in Delhi's slums.



Hon Mr. Kapil Sibal, Minister of HRD and IT, Government of India distributes Asha scholarship certificates



Hon Mr. P. Chidambaram, Home Minister of India congratulates Asha first year college students



Rt Hon Sir Anand Satyanand, Governor General of New Zealand presents gifts to Asha students



Hon Mr. Alex Chernov, AO QC, Governor of Victoria, Australia visit an Asha centre



HE Mr. Kenneth Thompson, Ambassador of Ireland to India meets Dr Martin on behalf of the Irish Embassy



Mr. Hajime Hayashi, Chargé d'Affaires, Embassy of Japan signs an agreement with Asha to provide two mobile health vans

With your continued assistance, we are seeing amazing progress in the ability of slum dwellers and their communities to lift themselves out of poverty. With changing attitudes among Delhi's urban poor and investment in education, we believe the next generation will have the power and opportunities to take control of their future.

Thank you for all the work that you do.



Prof. David Hempton of Harvard Divinity School speaks at an Asha event



Friends of Asha (Ireland) celebrates 10 years



Friends of Asha, Scotland supporters celebrate Asha in Glasgow



Friends of Asha (GB) at the Asha South-West Conference, UK



HE Mr. Peter Varghese, Australian High Commissioner to India with Asha college students



HE Ms. Jan Henderson, New Zealand High Commissioner to India visits an Asha area

VISITORS & EVENTS AT ASHA



Dagmar Wladarz from Germany and Francis Thumpasery from SAMC, Harvard meet an Asha Community Health Volunteer



Prof. Geoffrey Metz and Prof. Jim Toouli from Australia and Prof. David Bjorkmann from the USA listen to the work of the child advocacy programme



Employees from F1F9 conduct orientation for Asha slum children interning at the company



Team of visitors from TEAR Fund New Zealand gain an understanding of Asha's work



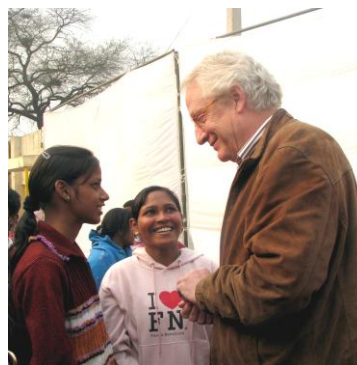
Gert Boven from TEAR Netherlands enjoys a meal during a slum visit



Dr. Greg Armstrong and Dr. Martha Morrow from the Nossal Institute for Global Health, Australia which is studying the Asha urban development model



Members of a team from St. Michael's Church, UK on a slum exposure visit



Jack Van Ham, former Director of ICCO (Netherlands) speaks to Asha college students



Members of team from St. Stephen's Church, UK in the slum centre they renovated



Rt. Rev. Phillip Huggins, Bishop of the Northern & Western Region of Australia interacts with members of an Asha children's group



Dr. Kim Hames, Deputy Premier of Western Australia hears about transformation in the slum



Dr. Kiran Martin delivers the Chancellor's Human Rights Lecture at the University of Melbourne



Visitors from Australian National University speak to an Asha women's group



Hon Mr. Kapil Sibal, India's Education Minister, (and L-R) Prof. Susan Elliott, Deputy Vice Chancellor, University of Melbourne, Hon. Alex Chernov, Dr. Kiran Martin, HE Mr Peter Varghese, and Prof. Dinesh Singh, Vice Chancellor, Delhi University at the launch of a flagship programme between Asha and Australia India Institute



Hon Mr. P Chidambaram, Home Minister of India, (and L-R) Mr. Sandip Ghose, Regional Director, Reserve Bank of India. Mr. K R Kamath, CMD, Punjab National Bank, HE Mr. Peter Varghese, Australian High Commissioner, HE Mr. Bob Hensch, Ambassador of the Netherlands at the Celebration of Learning 2010.

SLUM CONDITIONS



An entire family works sifting dirt looking for scrap metal to sell



Large open drains filled with garbage increase the risk of disease



Self-appointed slum lords wield enormous power over residents



Menial jobs like stripping copper wire earns this woman less than \$1 a day



A collapsed toilet block leaves the slum with an open septic tank



Homes are made of whatever material is available



Desperate poverty forces families into miserable living conditions



Slum residents living a few feet away from a busy railway line



Unpaved slum streets are often nearly impassable



Children work long hours as rag pickers in dangerous conditions instead of attending school



Babies like this suffer from malnutrition, evidenced by a distended stomach



Slum residents queue for hours to collect a few buckets of water from tankers that come weekly

Asha Project Areas



ASHA'S ACTIVITIES: HEALTHCARE

Around one third of inhabitants of the world's cities - nearly one billion people - live in the urban slums. Multiple threats to health abound in slums, from poor sanitation and refuse collection, to pollution and chemical contamination. In India, where education rates among the poor are low and the cost of healthcare is high, slum dwellers have neither the knowledge nor the means to manage health related problems.

In response to the health crisis in the slums, Asha developed a unique healthcare model that works in partnership with the local community to deliver comprehensive health services. As a result of this holistic approach, Asha is one of the rare urban development programmes that has been able to demonstrate significant reductions in mortality rates among newborns and children in urban slums.

The infant mortality rate at Asha has been reduced to only 14. This means that children born in Asha slums are **3.5 times less likely to die in their first year of life than the average baby born in India**, which has a national average of 50 deaths for every 1,000 live births! The greater



A Community Health Volunteer giving medicine to a slum resident

chances of surviving infancy reflect the many developmental improvements that are a result of Asha's activities. These include child nutrition, health services and awareness, female empowerment, water and sanitation, and particularly improved socio-economic status.



Asha medical staff monitor the health of infants through regular clinic check ups

The under-five mortality rate is also a hugely important indicator in child health and overall development as well as a leading indicator of the Millennium Development Goals. This year, **Asha's under-five mortality was only 17.8** per 1,000 births compared to 28.2 at Asha last year, and 112 overall among India's urban poor.

Ensuring that children are immunised against common preventable diseases is a huge part of Asha's child healthcare programme. This year, **95% of children in Asha slums were immunised against 10 preventable diseases** according to WHO recommendations, compared to 54% nationwide. **Only 8.5%** of children under 5 are unhealthy for their age compared to a nationwide average of 80% of slum children who are malnourished.

At Asha, healthcare for children begins even before they are born. Asha Community Health Volunteers and staff identify pregnant women in the slum. As a result of their efforts, in the past year **98% of mothers in Asha slums received antenatal care** and had skilled attendance during labour. Nationally, less than 50% of mothers have skilled care from a hospital or trained midwife during delivery.



Asha doctor carrying out a check up on a young child at the Asha Polyclinic



General Practitioner Dr Chris Paxton, from the UK, takes a medical workshop for Asha staff

Asha has also been fortunate in the past year to have had some doctors from overseas volunteer their time and expertise with us, which has been very helpful for staff and patients.

A MOTHER AND DAUGHTER RESCUED

Jaikaran and Chandrakala live with their two children next to the railway track which runs alongside Mayapuri slum. They have a two year old daughter named Khushboo, who has been underweight and sickly since birth.

The family's resources were stretched incredibly thin as Jaikaran was the only one earning. The family often didn't have enough to eat. The doctors at the local government hospital had given up hope of Khushboo's survival and told the family there was nothing more they could do for her. Chandrakala had also become very thin and weak. Sumitra, the local Asha health volunteer was familiar with the family's predicament. She realised that without assistance, the lives of Chandrakala and Khushboo would be in doubt.



Chandrakala with her daughter Khushboo

She discussed the family's problems in the women's association and sought their help in supporting mother and daughter. The group started providing milk, eggs and fruit every day so that this extra dietary nutrition would combat the malnutrition. Gradually both Chandrakala and Khushboo gained strength and their overall health showed marked improvement. They have almost reached their target weights now and have a better sense of wellbeing, both much more energetic and cheerful than before.

ASHA'S ACTIVITIES: COMMUNITY EMPOWERMENT

It has often been said that when you empower a poor woman in the developing world, you can improve the circumstances of her entire family. Asha's community empowerment programme has successfully shown that strong women among the urban poor can do wonders at spreading awareness in their community and acting as forces for change and development.



Women's Group in Jeevan Nagar meet with their local councillor

Asha identifies Lane Volunteers and Community Health Volunteers from within the slum community and organises them into the Asha women's associations; networks of community women who understand the principles of human rights and are trained to bring about a change in residents' attitudes and the slum environment. **There are currently 64 women's associations in Asha slums, with a total membership of 1,977.**

Each member monitors her own lane for issues like environmental or health problems. The groups' elected office bearers meet with local government authorities to petition for improved slum conditions. In addition to being change-makers of slum environments, in the past year the women's groups have been very active in

counselling high school students to pursue higher education and identifying which slum residents are good candidates for bank loans offered through the Financial Inclusion programme.

Children in the slums often face difficulties in accessing basic facilities like health services, clean water and education. They have no process through which to assert themselves or demand their rights. Worse, they are often subject to exploitation, especially child labour. The Child Advocacy Programme was initiated in Asha slums to give children a voice, help them to take initiative and encourage them to care about making a difference in their own lives and communities.

There are currently **52 Asha children's groups** of boys and girls between the ages of 7-15, with a **total membership of 1,045**. The children learn about health, environmental improvements and serious social issues like child exploitation and gender equality by debating current affairs, arts and crafts, storytelling, role-play and games.



An Asha children's group celebrate the Indian holiday of Diwali by decorating traditional clay lamps and bringing them to the homes of elderly people in the slum



Children's Group from Dr. Ambedkar slum colony conduct a TB awareness campaign

Children regularly put their advocacy training into practice. The children's group in Dr. Ambedkar slum colony conducted a TB awareness campaign, going door-to-door speaking to residents about TB symptoms and treatment. A children's group in Seelampur paid a visit to their local councillor to request pest control be done to prevent the spread of malarial mosquitoes. Their actions resulted in fines by the authorities for local trash collectors not practicing proper disease prevention.

A SCHOOL DROPOUT GETS A SECOND CHANCE: SADDAM'S STORY

15-year-old Saddam lives with his family in Zakhira slum colony. Since losing her husband a few years ago, Saddam's mother has struggled to recover sufficiently from the shock of it to find a job to support the family. In the absence of guidance and support, Saddam stopped going to school and fell in with a bad crowd. He would hang around idly the whole day, not even bothering to wear clean clothes. He did not provide any help to his mother and gave no thought to what he would do in later in life.

An Asha staff member learned about Saddam's situation. Asha made several visits to motivate Saddam to join the children's group and rejoin school. He used to run away when he saw them approaching. At last he reluctantly agreed to become a group member, but he would just sit in a corner at meetings and did not take interest in anything. Though he did not participate in any discussion or activity, the staff and other children continued to motivate him. Gradually the staff began to notice a change in Saddam. He began taking an active role in group activities. There was an improvement in his whole attitude, and he starting to help his mother at home. He expressed his desire to continue his studies but was worried about whether he would be able to get admission to any school in the area given his track record. Observing that his motivation and interest were genuine, Asha staff helped him to get readmitted to the local school.



Saddam outside his school

Saddam enrolled himself for the Computer and English Literacy Programmes at the Asha centre. He also made use of the resource centre library, which has a good collection of books, and started studying hard. His marks have been top of his class for the last few years. Saddam is now known for being well behaved and is the first one to take the initiative in helping others. He is so grateful to Asha for giving him a second chance and believing in his potential.

ASHA'S ACTIVITIES: EDUCATION

In 2008, Asha began the groundbreaking work of enabling large numbers of slum children to access higher education and pursue a future their parents could have never dreamed of. Only a matter of years previously they had been dropping out of school and getting into low-wage low-skill work just so they could contribute to the family income. Three years on, and through our unique Higher Education programme, we have facilitated the enrollment of 400 slum students into Delhi University and other prestigious colleges. **Our vision is to see 5000 slum children enter higher education in the next 5 years.** We have seen firsthand that going to university can be an extremely challenging experience for someone from a deprived background, so we are there every step of the way as they travel the journey.

Support begins when the child is young through counselling their parents on the importance of allowing them to regularly attend school, and encouraging their child to spend their time participating in Asha's Child Advocacy groups. Government schools are often stifling environments in which to learn, but Asha supplements their learning by offering additional learning facilities at the slum resource centres. In the past year **1,185 children have completed computer courses** and **676 children have attended English classes** at Asha, equipping them with essential skills for their future progression.



Dr. Martin with some of the highest achieving slum children



Boys and girls learn how to use Microsoft Office with the help of their teacher at the Asha resource centre

As the child gets older and the pressure of family life weighs more heavily on their shoulders, we motivate them to study hard to meet the demands of the high school curriculum. It is also crucial that Asha staff act as their advocates when their parents express their anxiety that their children instead begin earning or preparing for marriage. We provide career counselling so the child gains an idea of the options open to them once they complete their final exams. Asha compensates for those skills our students lack by holding workshops on exam preparation and stress management, and also purchasing textbooks for them, which are excellent study resources in the absence of good teachers.

Once the child has their exam results, the complex process of college admissions begins, and Asha staff personally counsel each child onto the right course and college for them, accompanying them to each college to ensure they get admitted. Students are granted scholarships by Asha to cover university tuition fees and all other educational expenses, whilst those enrolled in more costly courses at private colleges can access loans from public sector banks through our Financial Inclusion programme. Existing Asha students help prospective students to adjust to the campus environment by acting as their mentors. They take them to their own colleges for exposure visits, answer questions about their courses and encourage them to join clubs and societies



Dr. Martin and Asha staff member Soni counsel two Asha students onto their college courses



Asha slum students outside their college

As well as having the Government of India Home Minister Mr. P. Chidambaram and Education Minister Mr. Kapil Sibal as passionate advocates for their cause, Asha slum students are also beginning to receive support from corporate companies who see their potential in the workplace. F1F9, a leading financial modeling service firm, are piloting an internship programme for our students to help them get on the career ladder. We hope that this success will encourage other companies to follow suit.

The Higher Education programme's success is reflected in our students' academic results, with many excelling at university level. **A number of our students have scored the highest marks in their entire colleges** in their chosen subject, whilst others have won prizes and competitions, thriving in their new learning environment. Many of our students are enrolled in professional colleges studying vocational courses such as medical lab technology, nursing and midwifery, animation and hotel and catering management. This year we saw our **first Asha students graduate**, and some are already earning somewhere between Rs 4000 and 13,000 with jobs in customer care, accountancy and catering.



Asha slum students pose for a photo after a newspaper interview



Diwakar (left) speaks at the Australian High Commission about his hope to pursue an MBA after graduation, and Sneha (right) addresses a gathering of 450 people at the India Habitat Centre as she explains her dream to eventually join the police force



5000 SLUM CHILDREN IN COLLEGE IN THE NEXT 5 YEARS



Visit www.facebook.com/ashasociety1 to watch videos of our impressive college students telling their incredible stories in their own words.

We will keep updating it, so please forward this link to friends and family, no Facebook account required.

OVERCOMING DISABILITY TO PURSUE CREATIVITY

When Shakir was less than a year old, he contracted polio at the same time one of his elder brothers developed a very serious form of tuberculosis. Unable to afford treatment for both children at the same time, his parents decided to prioritise his brother's illness. As a result Shakir was left with a permanent disability, unable to walk long distances or move about easily. He grew up shy and self-conscious, and was bright but reserved at school. He hated the other children teasing him because of his handicap and disliked the strict, uncreative atmosphere of the classroom.

The poor financial position of his family discouraged Shakir from any ambitions he had to study further. His parents were making a meagre living stripping the plastic from discarded metal wires, and his three older brothers were working as manual labourers, so Shakir accepted that he would not be able to progress academically. He was learning a trade as a locksmith when a friend told him about

the Asha Higher Education programme. He approached the Asha staff and they soon identified colleges close to his residence that would be easier for him to travel to. Shortly after gaining admission to one of Delhi University's prestigious colleges to study Political Science, further hardship struck when his father passed away. Shakir has since been compelled to work part-time alongside his studies to support the family, but Asha is helping him with his college tuition fees and other expenses.



Shakir is now studying a Political Science degree

Shakir's favorite part about college life is the encouragement of freedom of thought and expression. He is an enthusiastic participant in seminar discussions and enjoys giving his own opinion. He also enjoys debating issues with his peers in the Asha youth group. After graduation, Shakir would like to join government service.

ASHA'S ACTIVITIES: FINANCIAL INCLUSION

The majority of low-income populations in developing countries do not have any access whatsoever to very basic financial services. It is estimated that 63% of the people in India do not have the benefit of any banking facilities. The urban poor are one of the groups in the country most underserved in this area of public life.

As a result, vast numbers of slum dwellers are unable to take advantage of economic opportunities; unable to build assets that increase their income-earning capacity and quality of life; unable to ensure that their children get a proper education; and unable to manage financially when emergencies arise.

Asha came to see that a lack of access to financial services was a contributing factor to sustaining poverty in the slums over generations. By removing these barriers, Asha has sought to promote fairer and more equal financial systems that include the urban poor.



A slum dweller who took a business loan to expand his shop

Since Asha developed its groundbreaking Financial Inclusion Scheme for the Urban Poor in 2008, in partnership with the Government of India's Ministry of Finance and 9 national banks, tens of thousands of people have opened bank accounts and over **Rs 16,992,560 (\$386,200) has been distributed in low interest loans**. Loans have enabled individuals to start and expand a business,



Slum residents meet with bank officials at Asha to fill out loan applications

renovate their home or invest in their child's education. Incredibly, **56% of the business and housing loans have been granted to women**, many of whom had previously been entirely excluded from any say in their family's finances. And the repayment rate to date has been an **incredible 98%**.

Additionally the Financial Inclusion programme has provided a lifeline to the 55 children who have taken higher education loans to cover a professional course in a private college or university. A total of **Rs 7,491,000 (\$170,250) has been given out in education loans**.

Asha's Financial Inclusion programme also involves equipping slum dwellers with financial literacy to increase their self-confidence in their earning potential and their sense of power over their own lives. One slum dweller said, 'I used to think interest rates were just what I had to pay the local money lender every month; I never dreamed I could collect interest on my own savings.' Financial inclusion is another important component in Asha's mission to empower Delhi's urban poor to be self-sustainable and eventually able to maintain their own community development.



Slum dwellers have taken loans for a variety of income-increasing purposes from expanding small business to home renovation

FINANCIAL INCLUSION HELPS A BORN ENTREPRENEUR

Ramwati is 50 years old and has been living in Zakhira slum colony for the last 35 years. All of her children are grown up and settled elsewhere and she now lives alone in the slum with her husband.

For many years, they have been running their own business, making the straps of flip-flop sandals. They would buy scrap rubber, and cut the straps themselves by hand. Then Ramwati's husband would go to local manufacturers to sell their product.

They had long wanted to expand the business but had no access to capital. Ramwati had been a member of her local women's association since Asha began working in the slum. As a women's group member, she was one of the first in the area to hear about the new Financial Inclusion programme and she eagerly jumped at the chance to open a bank account. That same year she applied for a 3 year loan of 10,000 rupees to expand the business. With the extra material she was able to purchase, she increased production and profit and was able to repay the loan in a single year. This success enabled her to take a second loan of 50,000 rupees. With this investment she hired two extra workers. The second loan was repaid in 6 months. Ramwati is currently on her third loan, again for 50,000 rupees. Where previously she was only able to afford 2 or 3 bags of rubber at a time, these days she orders it by the truckload.

Ramwati and her husband are so grateful to Asha that they have been able to improve their business. They are now able to save and plan for their retirement.

ASHA'S ACTIVITIES: THE ENVIRONMENT

The living conditions of most urban slums in India can only be described as horrific. It is estimated that an average of 750 people depend on one hand pump for water. There is an average of 1 latrine for 125 people. 40% of people still defecate outside in the open or the drains. Some slums



The conditions of a slum that has not benefited from Asha's intervention

are built right on top of dirty drains or garbage dumps. Filthy water floods the houses during monsoon season, and illnesses resulting from an unsanitary environment are extremely common.

But stepping into an Asha slum shows that there can be an alternative to the environment in which the urban poor live. Clean paved streets, unblocked drains, legal electricity meters in every home, functioning water pumps at the end of every street and spotless public toilet complexes are just some of the improvements that have been introduced in Asha slums as a result of grassroots advocacy and empowerment of the community.

The women's groups have been trained as advocates for their community's interests by Asha and now collaborate with government officials. Many are independently handling problems that arise in their community and securing improvements in infrastructure such as waste removal, drainage and regular water supply.

We wanted to share some highlights of the environmental improvement we have seen in Asha slums in the past year. When a sewage overflow crisis threatened homes and the Asha Centre in Mayapuri during the monsoon season, women and children's groups visited the local authorities and convinced them to clear the drains and put in a new pipeline. This collective community response secured the preventative measures that saved the whole area from flooding.



An Asha slum with clean, paved streets and full facilities for the residents

In Tigri, one block has finally succeeded in getting authorities to replace their drains. Their next project is to get a police booth

installed in their area to combat an increase in crime. Asha staff in Chanderpuri have helped local people to apply for electricity meters. All of these measures of improvement are an indication that the seeds of empowerment planted by Asha in Delhi's slums are flowering.

ASHA WOMEN'S GROUP GETS A NEW DRAIN FOR SEELAMPUR SLUM

For the past twenty years the large open sewage drain in Seelampur had been causing problems for the slum residents. Extending for more than a kilometre alongside the slum, at over 5 feet wide and nearly 7 feet deep, the drain was a huge safety hazard in the community. Many people had fallen in and died over the years, with older people and children the most at risk of injury or drowning. In addition the drain was full of sewage and trash, and was only cleaned by government workers once a year. The depth of the drain made it nearly impossible for the local residents to clean themselves.



Members of the women's association next to the partially constructed new drain

The local women's groups and Asha staff had spent the past 15 years trying to address this problem. They had visited every available government department, official and bureaucrat many times. A previous attempt to cover the drain was abandoned because it was too difficult for residents to remove garbage that was halting the water flow. Despite the recurring setbacks the women's association faced in trying to improve the drain, they never allowed themselves to get discouraged. They continued to petition government ministers and representatives until finally last year, the authorities gave the order to entirely remodel the drain.

The new sewer will be much narrower and shallower, making it safer and easier to clean. It will be covered to prevent injury, bad odour and the spread of disease but will have openings at strategic points for garbage removal to avoid clogging. Work is currently progressing on the new drain, which is scheduled to be finished in mid-2011. It is a massive public works project and a sign of investment on the part of the government in developing the slum. This is all thanks to the many years of effort and determination of the women's groups and Asha staff in Seelampur, who never gave up hope that they could make the slum a better place for the residents.

FACTS AND FIGURES

The infant mortality rate in Asha slums is 14 (number of deaths of children under 1 year per 1,000 live births). The national infant mortality rate is extremely high at 50.¹

The under-five mortality rate is 17.8 compared to an Indian average of 66 (number of deaths of children under 5 per 1,000 live births).² The Under-5 Mortality Rate among India's urban poor is 112.³

In India on average, 52% of children are malnourished.² In Asha slums this year, only **8.5%** of children under-five were unhealthy for their age.

95% of children have received WHO-recommended vaccinations against 10 preventable diseases.

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

98% 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 41% of infants had early initiation of breastfeeding.²

267 patients have been cured of TB in the past year - an illness which kills 1,000 people in India every day.

Asha currently cares for **129** elderly people who have nobody else to help them.

In the past year **550** girls and **635** boys completed computer courses.

In the past year, **392** girls and **281** boys learned English in classes held at Asha resource centres.

¹ Home Ministry's Registrar General of India, 2009

² UNICEF, 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

⁴ WHO World Health Statistics 2010

VOLUNTEERS



Volunteer Kate from the UK and Katie from the USA use flashcards to practice English vocabulary with their students



Volunteer Jessica from New Zealand teaches English to children in the slums



Volunteers conduct a self defence class



Volunteer Steph from Australia with her English class



Students from the Methodist College Team, Northern Ireland renovate the Kalkaji resource centre



Rheumatologist Dr Elaine Smith from the UK examines a slum resident suffering from joint pain



Members of the Global Generation Church Team, UK perform a dance for the slum residents at Mayapuri



The Rainey Endowed School Team, Northern Ireland present Asha with funds they have raised as part of their trip



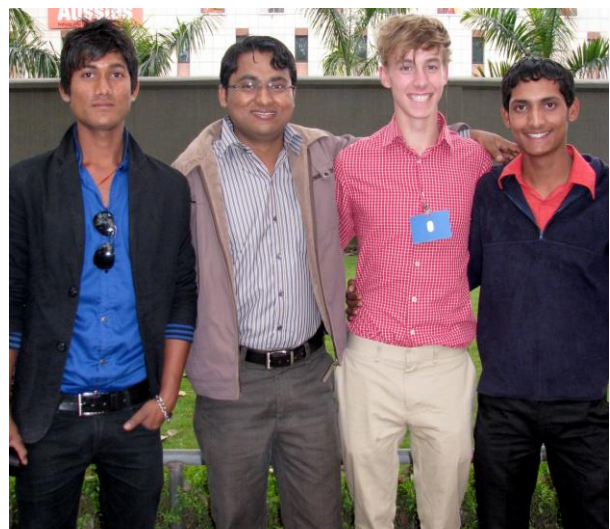
Members of the City Life Church Team, UK conduct a motivational workshop for college students from the slum



Volunteer Sam from the UK heads up the Asha Press Team during an event



Volunteers from Harvard University, USA conduct a college preparation workshop



Volunteer Rory from Northern Ireland, with his English conversation class

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 14 million people, there are now around 4 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 as of now 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?

Only 5% 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 take clinics in the slums and provide trainings 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 **Facebook**, **Twitter** and **You Tube**. Turn to the back page for more info. You can contact us with any specific queries by emailing info@asha-india.org.



INDEPENDENT AUDIT REPORT



R. MEDIRATTA & ASSOCIATES
CHARTERED ACCOUNTANTS

AUDITOR'S REPORT

ASHA COMMUNITY HEALTH &
DEVELOPMENT SOCIETY
EKTA VIHAR, SECTOR-6
R.K. PURAM
NEW DELHI- 110022

Dear Sir,

We have audited the attached Balance Sheet of Asha Community Health and Development Society as at **31st March 2011** and the Income and Expenditure Account for the year ended on that date annexed thereto, and 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 2011.
 - (ii) In the case of Income and Expenditure account of the excess of Income over Expenditure for the period ended on that date.

Thanking you,

Yours faithfully

FOR R. MEDIRATTA & ASSOCIATES
CHARTERED ACCOUNTANT



Rakesh Mediratta
(RAKESH MEDIRATTA)
FCA
PROPRIETOR

PLACE: NEW DELHI

DATE: 27/6/11

ASHA COMMUNITY HEALTH & DEVELOPMENT SOCIETY

CONSOLIDATED BALANCE SHEET AS AT 31.3.2011

LIABILITIES	AMOUNT		ASSETS	AMOUNT	
GENERAL FUND			FIXED ASSETS		
Balance as per last year	105243194.11		(As per Schedule 'A')		97250479.31
Add: Donations Received towards Corpus	24765.00		CURRENT ASSETS.		
Add: Capital Donation(For Assets)	4529309.00		Closing Stock of Medicines & Lab Supplies	172961.18	
Add: Excess of Income over Expenditure for the year	1205632.64	111002900.75	Cash in Hand	287677.00	
RESTRICTED FUND			Cash at Bank		
(As Per Schedule 'E')		38215808.89	In Saving Banks Accounts (As Per Schedule 'B')	6584275.03	
STAFF GRATUITY FUND			In Fixed Deposit Accounts (As Per Schedule 'C')	50270911.02	
Balance as per last year	4622203.32		LOANS & ADVANCES		
Add: Interest From Bank	311345.00	4933548.32	(As per Schedule 'D')	107883.42	57423707.65
CURRENT LIABILITIES					
Security Deposit	519599.00				
Provident Fund	2330.00	521929.00			
		154674186.96			154674186.96

ACCOUNTING POLICIES & PRACTICES AND NOTES ON ACCOUNTS.
(AS PER SCHEDULE 'F')

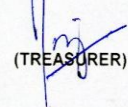
Signed in terms of our report of even date

For B. MEDIRATTA & ASSOCIATES
CHARTERED ACCOUNTANTS


(RAKESH MEDIRATTA)
FCA
PROPRIETOR

For ASHA COMMUNITY HEALTH & DEVELOPMENT SOCIETY


(DIRECTOR)


(TREASURER)

PLACE : NEW DELHI

DATE : 27/6/11



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 & 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).



**Asha Community Health
and Development Society**
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