



ANNUAL REPORT 2008-2009

A letter from the Director



Dear friends,

Looking back over the past year, it seems natural that Asha is now fully involved in areas such as education and loan schemes. For years, we focused on getting children admitted to school, and it was always gratifying to see the results. Since we have been providing English and computer literacy classes for children and supplementing their education in so many ways, the results have been remarkable.

The career counselling and support for young people in Year 12 (aged 17 and 18) was a natural progression from Asha's work to improve slum children's educational opportunities. Last July, the success of the intervention was evident with the wonderful news that thirty children had secured places in college.

I feel sure that most people fortunate enough to have grown up in a "normal" environment would agree that education is the single most important gift that a child can have. With dedication, books and people who are willing to teach, a child can overcome the obstacles of insufficient shelter, food, money, or even opposition from their parents. We know that in the future, when the success of university-going children is well known, children will no longer encounter the barrier of parental opposition when they wish to learn.

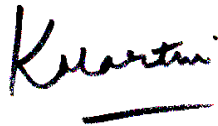
Much as education allows people to break free from poverty, so does the opportunity to make use of skills, ideas, or simply hard work. Hundreds of people in various slum areas are already seeing excellent returns after receiving loans from a scheme developed by Asha, in collaboration with a number of national banks and Ministry of Finance, Government of India. Initially, we were excited to be developing a microcredit scheme, and yet as I write, less than a year since the launch, the term "microcredit" is no longer accurate as the scheme encompasses so much more than traditional schemes. Slum dwellers are able to have direct relationships with banks, have their own bank accounts, and take out much larger loans than those usually made available by microcredit schemes. Steps are being taken towards financial inclusion for all the urban poor of Delhi, as people can now take advantage of financial services with extremely favourable terms. You can read one of many success stories later on in this report; I'm sure you will find it as encouraging as we do.

As always, the exciting new programmes at Asha never reduce the emphasis we place on health. Slum environments and the transient nature of many slum communities mean that we must continually uphold our efforts in health education, immunisation, and healthcare provision. The

results of this tenacity are clearly visible in this year's statistics - there are plenty available in this report.

The work in health and nearly every other area of Asha's work is greatly dependent on our excellent partnerships with community members, and, as always, their support has been invaluable this year. I will never tire of seeing the people, and particularly the women and children, of slum areas blossom and grow in confidence as they gradually learn that their contribution to their community is greatly valued by Asha, and eventually by their fellow residents. Our training programmes will develop along with the community members' skills, and we are looking forward to seeing Asha's work expand and progress as a result.

We consider ourselves fortunate to have been visited by countless volunteers, diplomats, development professionals and others again this year. I am glad that Asha's model is of interest to people outside Delhi, and outside India, and we are extremely grateful for all that people do to help. Once more, the assistance of our trusted partners who run the Friends of Asha groups in Great Britain, the USA and Ireland has been of immense help to us - I am thankful to them and to all our friends for helping us to build on past successes. We look forward to surpassing these achievements and addressing new challenges in the coming year.



Dr Kiran Martin
Founder & Director

We believe...

...that every person has a right to healthcare

... that communities working together are capable of achieving great change

... that women deserve equal status to men, wherever they live

... that every child has the right to an education

... that shelter, safe water and sanitation should be available to all

... that slum dwellers deserve the chance to improve their financial status and their quality of life



Mission Statement

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 is dedicated to improving the lives of slum dwellers in Delhi through programmes covering health, financial inclusion, education, empowerment and environmental improvements. It works in 48 slum colonies in Delhi, serving approximately 350,000 people. Asha's interventions focus on the rights of slum residents, and it works in partnership with them to bring about sustainable poverty reduction and positive change. Asha's holistic approach has been honed over its 21 years of work in slum areas. This experience, coupled with the relationships Asha has developed with the slum communities, the government, health institutions, school authorities and others, has enabled its programmes to expand to address a vast range of issues and needs.

See the back of the report for a map of Asha's project areas.

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A new era of financial inclusion for slum dwellers

Asha's pilot loan programme, developed in collaboration with nine public sector banks and the Ministry of Finance, was an unprecedented success. Loanees are already better off financially or in terms of quality of living, and the default rate was a mere 1% - significantly lower than the usual 5/6% banks experience when lending to middle-class borrowers. April this year saw the extension of the programme to all Asha slums in Delhi, meaning that thousands more slum dwellers will be able to extend their homes, start up or expand businesses, or pay for a better education for their children. The anticipated long-term effect on India's development is outstanding - the Government has pledged to make the scheme available to all the urban poor of Delhi, and later those of India.



Safe from loan sharks - Mehfooz's story

As a child, Mehfooz Ali wanted to be a lawyer. Like so many children who grow up in slums, he never had the chance to realise his ambition as he had to leave school at 14 to contribute to the family income.

He worked as a labourer and had a number of casual jobs before getting a job as a driver for a courier company.

Mehfooz got married and settled down but was still worried about money. His monthly wage of Rs 6500 (around £80 or US\$170) was not enough to look after his family and educate his three children. Mehfooz knew that he could earn much more with his own goods carrier and resorted to contacting local money lenders. They charged 5% interest per month - an exorbitant rate and completely unaffordable for Mehfooz. He was still feeling frustrated and helpless when he heard about Asha's pilot loan scheme for slum dwellers. Asha staff members explained the loan scheme, assessed the amount he could repay and how long it would take, and then helped Mehfooz to fill in an application form. A loan of Rs.212,000 allowed him to buy a goods carrier that he rents out to the same courier company.

The net income after paying for taxes, a driver's salary, fuel and vehicle maintenance is Rs.12000 each month - nearly double his previous income. Now he is no longer disappointed that he could not become a lawyer, and is focused on his future business opportunities - starting with applying for another loan and buying a second goods carrier.

Financial services are now available to the urban poor

Many people are keen to apply for loans and open bank accounts after hearing about Asha's loan scheme. Access to credit, and even bank accounts, is a new area for all of them so Asha staff members have taken the time to show new account holders how to deposit money and how to use their ATM cards. Slum residents are delighted to be able to keep their money secure and to have more financial options.

Ramesh, an Asha programme officer says:

“ The best thing about this scheme is how quickly people have seen the benefits, whether they are able to earn more or improve their homes.. The direct relationship with the banks helps them a lot, and I'm glad to have been part of it. ”



The loan repayment rate is 99% - much better than the 94-95% rate banks report of their other customers



... in healthcare

Again, Asha community volunteers and staff have worked tirelessly to ensure the greatest possible healthcare coverage and awareness.

Although health information is being spread constantly, many slum communities see an influx of new residents on a regular basis, making it important that nobody is missed when it comes to giving health training, vaccinations, and advice. Constant endeavours are made to sustain good relationships with local hospitals, otherwise slum patients can be turned away by their staff. Turn to the back of this report to see just how successful these numerous interventions have been.

Even healthy slum dwellers who have taken advantage of loans will still struggle financially and pose risks to their health if they don't consider spacing and limiting their number of children. Explaining the benefits of contraception, and dispelling myths surrounding various methods and their uses, has a positive effect that is seen fairly soon by individual families, and eventually throughout the slum. Millions of men and women in India continue to face extreme hardship when trying to provide for their children, but in Asha slums the situation is very different.

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

As always, the input of Asha's Community Health Volunteers (CHVs) and other local volunteers is essential. They perform a crucial role and their vigilance helps to identify and refer or treat cases of malnutrition, TB, pneumonia and other diseases, and to decrease maternal and child deaths.

CHVs - providing care when nobody else can help

Guddi in Tigri has helped numerous women to get proper care during pregnancy and childbirth. Recently, she made an impact in the life of Saroj, a fellow Tigri resident. After four years of marriage, Saroj had not fallen pregnant and shared her concerns after Guddi had held a class on reproductive health. Guddi took her to the Asha clinic for treatment, and she later became pregnant. As well as making sure Saroj attended the clinic for regular antenatal checks, Guddi registered her with a local hospital for the delivery. She even accompanied Saroj to the hospital when she was due to give birth as her husband couldn't get back from work in time. Although complications arose and Saroj had to have a caesarean, her baby is healthy. Saroj is extremely grateful to Asha, and to Guddi in particular.

New perspectives on health

This year Asha advanced its healthcare programmes by running special screening clinics for diabetes, hypertension, heart disease, orthopaedic problems, cervical cancer and breast cancer. A special follow-up checked on the status of tuberculosis patients in September. An orthopaedic specialist and a rheumatologist from the UK broadened the knowledge of staff and volunteers by organising various workshops and meetings. In addition to all this, the skills of Asha's Trained Birth Attendants and midwives were enhanced with training on childbirth at home.

The child mortality rate in Asha slums is now 36 out of every 1,000 live births (less than half that of India as a whole: 76)

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

Asha treated over 48,000 patients this year

Asha's intervention catches an HIV case early

HIV and AIDS are not the most prominent health problems in Delhi slums, but the infection is still a case for concern. Slum residents are already at a higher risk of many diseases due to their environment, and so information is a vital factor in controlling the spread of many illnesses. Asha is educating slum communities about HIV and its prevention, and urging all pregnant women and TB patients to be tested for HIV, along with others who may be at risk.

Rehana was six months pregnant but had not had an HIV test, despite advice from CHVs and Asha staff. Eventually, an Asha staff member insisted on bringing Rehana to the Asha Polyclinic for antenatal checks and lab tests. Rehana was diagnosed as HIV positive, and her husband's subsequent test was also positive. The couple were referred to a local hospital for further tests and treatment. Asha staff members were particularly vigilant in their case, visiting the couple to remind them to take their medication and ensuring that Rehana met a doctor from a local hospital and planned to deliver the baby there.



As a result of constant support provided by Asha, both Rehana and her husband are still healthy and taking their medication regularly. Rehana had a normal delivery in the hospital and full investigations were carried out for the baby. The doctors advised Rehana not to breastfeed the baby for a month to avoid passing on the HIV infection, and Rehana realises that the timely support given by Asha has given their baby the chance of a normal life.



... in education and careers

Children in Asha slums now have access to more educational resources than ever before. A whole generation is receiving advice and support, giving them a chance to have a career instead of a poorly-paid job.

From ragpicker to role model

Many children work in Mayapuri, collecting metal and scraps to sell instead of going to school. Only a few months ago, Vinay spent his days picking through the dust and grime of the slum area. Until Vinay's father died three years ago, he had worked as a ragpicker along with his wife, and Vinay's four younger siblings.

Vinay was aware of Asha's presence in the slum as Asha staff and volunteers had approached his mother several times. They had tried to persuade her to send her children to school, but

she ignored their advice. This year, another concerted effort provoked results - after successfully gaining school admittance for many other children, Asha staff members took six of those pupils to Vinay's home. The children gave Vinay's mother many examples of the value of education, and eventually she relented.

Vinay is now a keen student, and every day he passes the area where he used to scavenge for scrap metal as he walks to the Asha resource centre where he thrilled to be taking a computer course. Staff members regularly speak with Vinay to make sure he's still motivated, and he says he's very happy to catch up on lost time. Many other children in Mayapuri are inspired by seeing Vinay turn to education instead of rag-picking, and we're sure his success will pave the way for many more school admissions.

Slum background is no barrier for students

Proving yet again that slum children can be just as bright, able and committed as any other pupils, a number of children have flourished this year under Asha's guidance and encouragement.

Over the last year, Asha has developed a comprehensive programme to ensure that children receive every chance to go on to further education and to choose a career that will suit their skills and abilities. Asha now provides Class 12 students (those between 17-18) with all the textbooks and supplementary books that they need, and holds regular career counselling sessions. All kinds of courses, careers and universities are discussed both in groups and with individuals.

The young people are encouraged to consider their strengths and their interests when looking at their options, and are given plenty of information on colleges, universities and other tertiary education institutions. Asha has set up a mentoring programme, where current college students spend time with Class 12 pupils, tell them what to expect from further education, and accompany them to potential colleges. The programme has already produced excellent results, with thirty children gaining access to college courses last summer, and lots more hoping to follow them.

Children who once would have left school for a menial job at the age of 14 can now continue their education, gain places at universities or on vocational courses and get a job that will enable them to live a life free from poverty and join mainstream society. There are so many success stories already, and we look forward to many more.

There are now 92 computers in Asha slums, and last year 389 girls and 444 boys completed computer courses

Hemant's story - how hard work can bring dreams within reach

We hope that Hemant's story will inspire many pupils who are not planning to enter higher education. He visited the Asha office in full army uniform recently, a quietly-spoken and mature young man of nineteen.

Hemant grew up in Kusumpur Pahadi, the son of a barber who earns around Rs.200 each day. He struggled to do well in his government school, but always dreamt of joining the army. His family tried to discourage him, telling him tales of extreme hardship and difficult entrance requirements.

After attending one of Asha's career counselling sessions, Hemant just asked for information on joining the army - he wasn't interested in any alternatives. Ramesh, an Asha programme officer, accompanied Hemant to the army headquarters to find out when the vacancies would be announced. He then coached Hemant in interview techniques and gave him advice on what to expect in the written exam. When Hemant next visited Asha, Dr Martin made sure he knew that Asha would support him in any way necessary, and built his confidence for the interview.

By this time, Hemant's parents were supportive, although his mother still worried about him going away. Hemant was ecstatic when he heard that he had been successful, and said he loved every minute of the six months of gruelling training, even when he was mentally and physically drained by its demands. Now, after winning two medals for his performance during that time, Hemant has been posted to the Artillery centre in Hyderabad, south India. He says that his success wouldn't have been possible without motivation and encouragement from Asha.

Hemant's salary will start at Rs.14,000 a month (around US\$295 or £180), and he plans to send most of it home to help his family.

In Hemant's own words:

“ I can't believe that it's actually happened - it's a dream come true for me ”



Hemant with proud Asha staff members Pushpa and Rani

Preeti - setting the standard for her whole community

Bright, enthusiastic and a dedicated student, Preeti beams as she talks about her ambition that is now well within reach. Preeti was in the minority amongst slum residents as her parents allowed her to finish school and did not try to discourage her from going to college. However, like so many others, her family could not afford to pay her fees.

Asha staff members were speaking to the young people of Saraswati Camp who were in their last year of school, and they came across Preeti. She wanted to be a teacher, and the staff members advised her of various suitable courses. She decided to do a BA Honours degree in Hindi, and intends to become a teacher in the subject when she graduates.

Previously shy, Preeti happily tells us of the many friends she has made, the contented hours she spends in the university's vast library, and the teachers who turn up regularly and whose lectures are inspiring - a pleasing contrast to her 13 years in a government school!

Preeti is the first person in her community to go to university, as well as the most educated person in her family.

Keen to set an example, Preeti says of her slum:



“ I want all the children here to study - if they do, they will benefit, their children and grandchildren will benefit too, and the whole country can progress ”

... thanks to dedicated community groups. Women’s groups, children’s associations, male volunteers and now youth groups are all working hard to achieve change.



Women’s groups - the backbone of their communities

The women’s groups continued striving to change attitudes and improve environments this year. The women of all slum areas have achieved so much over the last few years that they are held in very high esteem by their fellow slum residents. They have been involved in activities as diverse as helping children to gain admission to schools, motivating them to come for career counselling, encouraging people to have antenatal checks and to vaccinate their children. In addition, they have held many training workshops and public meetings, and have successfully lobbied for new toilet complexes and water supplies.



Above: The women’s group of Ekta Vihar after successfully lobbying for a new pathway in their area

This year, 344 public meetings have been held to raise awareness on health and social issues

No challenge goes unnoticed - meet Lala Deepchand

In the past, Asha has faced some difficulties when trying to involve men in its community development programmes. Men usually bear the greatest responsibility for earning, and feel that they don't have time for volunteering. Lala Deepchand of Tigri used to have the same view, but after attending some Asha training sessions he found that he enjoyed learning about issues relating to health, social problems and environmental concerns. When he started participating in group discussions and his opinion was valued, his whole attitude began to change.

Lala helped Tigri's women's group to lobby for street lights that were absent from their area, making the place very unsafe at night. The group managed to get 11 street lights installed, but then Lala built on that success by approaching the local MLA (Member of Legislative Assembly) who arranged the supply of a further 21 street lights. Lala contributes to his community in as many ways as he can. He helps his fellow residents to gain access to government schemes such as widows' pensions, the Ladli Yojna (a special scheme for the girl child) and pensions for the elderly. He is also involved in spreading information on reproductive health, encouraging other men to adopt family planning methods and supplying them with condoms.

Lala also sets a good example by his hard work and the success he has made of his business; recently Asha helped him to get a bank loan of Rs. 50,000 that he is using to expand his shop. He is happy to see the changes in his community, and glad that he is able to contribute so much.

Asha's youth groups - a strong addition to the community groups who are transforming slums



Last year, Asha staff trained many young people as peer educators. These adolescent volunteers received extensive training and were able to influence and educate their peers in social and health matters relevant to their age group. This year, these efforts expanded with the formation of youth groups, using the same successful model as the women's and children's groups. The group members have already taken action in a number of areas, and their influence in their communities is growing rapidly.

Above: The Kalkaji youth group taking part in a training session

Nearly two thirds of premature deaths and one third of the total disease burden in adults are associated with conditions or behaviours that began in youth, including tobacco use, a lack of physical activity, unprotected sex or exposure to violence. Promoting healthy practices during adolescence, and spreading information that will help to protect this age group, will ensure longer and more productive lives for many.

Children's associations - increasing their activities

This year, children have demonstrated their knowledge of the importance of the environment by growing plants outside their homes. Small improvements like plant pots brighten surroundings for everyone, and each one produces much-needed oxygen in the cramped slums. The children's association members have continued to hold weekly sanitation drives and have advised community members on how to reduce areas of standing water that create breeding grounds for mosquitoes.

The children have also been working hard to encourage other children with their schooling and tackling the problem of school dropouts. Their work forms a strong foundation for Asha's education programme, and the children themselves are particularly keen pupils. They make good use of the books, newspapers and homework clubs at the children's resource centres, and their knowledge of English and computers is coming on well. They adapt well to any new activities, and we can see bright futures for all of them.



Girls in Tigri making the slum environment more pleasant for everyone

359 children have attended English classes - many are still learning and more are starting this year

THANKS TO OUR PARTNERS

As always, we are extremely thankful for the help of our international branches, Friends of Asha (GB), ASHA (USA) and Friends of Asha (Ireland). The tireless work of the coordinators, trustees and members of these groups have made a huge difference to our profile in those countries and to the funds available for our work.

The Ministry of Finance, Government of India and the Ministry of Health & Family Welfare, Government of Delhi as well as other Government bodies have been of enormous help this year, in addition to a number of public sector banks. The Delhi embassies of the New Zealand, Australia, Japan and Britain have all supported our work, and we also grateful to various international funding agencies, including ICCO, The Netherlands, and TEAR Fund New Zealand for being partners in many of our programmes.

Many friends of Asha in a number of countries had made remarkable contributions in terms of time, money and effort on our behalf, notably Chaudhary and Associates, Napa, USA, and the Yuba City Asha supporters committee, USA.

Once again, we have been helped immeasurably by many schools, churches, universities, and of course our valued individual supporters who have given their time, money and skills to support our work.



Left: Staff and students of Methodist College, Belfast, with Mr Freddy Martin and Dr Kiran Martin at the end of a rewarding visit



Right: Students from Harvard University holding a workshop on preparing for university with prospective students



Left: Congressman Mike Thompson, his wife Janet, Dr Kiran Martin and Kailash and Gisela Chaudhary at a Napa Valley fundraiser



Right: (then) Finance Minister Mr P Chidambaram, Chief Minister of Delhi Mrs Sheila Dixhit, a loan beneficiary and Dr Kiran Martin at the launch of the loan scheme



Left: Mr Yuji Himuro and Mr Shinji Kimachi from the Ministry of Finance, Mr Nagashi Machii from the Ministry of Foreign Affairs, Japan, visit Asha with Mr Yukihiro Fukuda with Mr Noritaka Ikeda and Mr Preetam from the Embassy of Japan in India

Right: HE Hon Mr Anand Satyanad, Governor General of New Zealand with his wife Susan, HE Mr Rupert Holborow, High Commissioner of New Zealand to India, Mrs Polly Holborow and others at Ekta Vihar



Left: Many students from Asha slum areas welcomed into the home of Mr Creon Butler, Deputy High Commissioner of Great Britain to India and his wife Mrs Wendy Butler

Right: Mr Rakesh Dhingra and fellow members of Rotary Delhi Southend visiting Asha to donate refrigerators and many different medicines



STATISTICAL INFORMATION

INDICATORS	ASHA SLUMS (%)	INDIA COUNTRY WIDE %
Maternal and Newborn Health Programme		
% of pregnant women who received at least 3 antenatal checks	100	74**
% of pregnant women who received 2 doses of tetanus toxoid	100	
% of pregnant women who had basic laboratory investigations done	91	
% of pregnant women who had obstetric ultrasonography done	86.3	
% of pregnant women who received a birth kit	90.6	
% of pregnant women who underwent HIV testing	86.84	
% of pregnant women who had skilled attendance during delivery	99.15	43**
% of pregnant women delivered without injection oxytocin	100	
% of women who breastfed within 6 hours	100	37**
% of newborns with normal birth weight (>2500 g)	93.35	70**
Child Health Programme		
% of children who received BCG vaccine	100	78**
% of children who received DPT / OPV vaccine	98.25	55**
% of children who received measles vaccine	95	59**
% of children who received MMR vaccine	95.95	
% of children who received Typhoid vaccine	90.96	
% of children who received Hepatitis B vaccine	92.28	
Clinical cases of vaccine preventable diseases detected	0	
% of children who received 2 doses of Vitamin A	95.97	64**
Clinical cases of Vitamin A deficiency detected	0	
% of under-5 children who were healthy for age	89.5	41**
Reproductive Health and Family Welfare Programme		
% of community eligible women trained in reproductive health	74.38	
% of community eligible men trained in reproductive health	23.15	
% of couples using temporary contraception	35.45	48.2 *
% of couples using permanent contraception	27.89	Combined
Average Family Size	4.8	
Adolescent Health and Social Development Programme		
% of Female Adolescents Trained in Adolescent Health	74.4	
% of Male Adolescents Trained in Adolescent Health	69.8	
Tuberculosis Control Programme		
% of tuberculosis patients on regular treatment	96.15	

MORTALITY AND SURVIVAL RATES

	Asha Slums (08-09)	India Countrywide
Maternal Mortality Ratio	Nil	540*
Perinatal Mortality Rate (per 1000 live births)	35.01	--
Neonatal Mortality Rate (per 1000 live births)	16.53	43**
Post-Neonatal Mortality Rate (per 1000 live births)	10.70	17**
Infant Mortality Rate (per 1000 live births)	27.23	57**
Under Five Mortality Rate (per 1000 live births)	35.99	76**
Child Survival Rate	97.27	90.4*

References:

* WHO Statistics (www.who.int/whosis/whostat/EN_WHS08_Table1_Mort.pdf)

** The State of the World's Children (Unicef)

ASHA PROJECT AREAS

- Slum Colony
- Children's Resource Centres

PROJECT AREA

