# Contents

Greetings from the Chairperson 01
Our Mission 01
Where We Have Worked in 2012-13 02
Humana People to People India 03

**EDUCATION** 04
DNS India Teacher Training Programme
Academy for Working Children

**COMMUNITY DEVELOPMENT & FARMERS’ CLUBS** 10

**HEALTH** 15

**MICROFINANCE** 20

**ENVIRONMENT** 24

Thanks to Our Partners in Development 26
Financial Statement 28
The International Federation Humana People to People 29
Greetings from the Chairperson

Dear friends and colleagues, staff and partners, people in the projects,

This year, I am very happy to invite you all to celebrate 15 years of progress and development with Humana People to People India. From a small community development project in 1998 in the village of Kuteena in Alwar, we are proud to have grown to 50 development projects in eight states with more than 350 employees reaching out to one million people.

We want to express our heartfelt gratitude to our partners, volunteers and employees for their energy and effort to have made all this happen, and not least to all the people in the projects, who are part of the developments every day.

As we take stock of the 15 years, look around at the situation today and cast our eyes into the future, we can only say there is still an enormous amount of work to be done. Globalization and economic development have not “lifted” the poor out of poverty, but rather increased the gap between those who have and those who have not; at the same time global warming and climate change is threatening people’s livelihoods and welfare in the coming years. As always, the poor will be affected the most.

To address the negative state of affairs as well as mitigate the worst effect of the global warming and climate change, people need to be empowered, to be more capable and to be better organized and ready to adapt and act. HPPI will therefore focus its effort on fighting together with the poor in all areas of development, with a special effort in the areas of Education, Livelihoods, Environment and Microfinance.

HPPI will strengthen and expand its work in the education sector, especially with teacher training, and work with States to provide quality education to its most vulnerable citizens. HPPI will expand its effort to work with farmers to produce more and better quality products on their land using environmentally sustainable farming methods. The third major thrust is to expand access to finance for poor women through its microfinance project.

This annual report will give you a glimpse of the work that has been done in the past financial year, building on and celebrating 15 years of development.

Enjoy the read.

Dr. A. Padmavathi
Chairperson

Our Mission

Humana People to People India’s mission is to unite with people in India in order to create development in the broadest sense through the implementation of projects that aim at transferring knowledge, skills and capacity to individuals and communities who need assistance to come out of poverty and other dehumanizing conditions.
Where We Have Worked in 2012-13

**UTTAR PRADESH**
- AWC Ghaziabad
- CDP Ghaziabad
- CDP Hardoi
- Farmer’s Club Unnao & Badaun
- Humana Microfinance
- TCE Lucknow – Link Worker Scheme

**HARYANA**
- DNS Morni Hills
- DNS Ferozepur Namak
- DNS Sonipat
- DNS Faridabad
- DNS Mahendragarh
- DNS Sirsa
- DNS Yamuna Nagar
- AWC Gurgaon
- AWC Dhanwapur, Gurgaon

**ODISHA**
- CDP Odisha

**RAJASTHAN**
- AWC Malvia Nagar
- AWC Jagatpura, Jaipur
- AWC Neemrana
- CDP Lakheri
- CDP Khetri
- Farmers’ Club Alwar
- Humana Microfinance
- HOPE Neemrana – Humsafar
- TCE Jodhpur

**HARYANA**
- DNS Morni Hills
- DNS Ferozepur Namak
- DNS Sonipat
- DNS Faridabad
- DNS Mahendragarh
- DNS Sirsa
- DNS Yamuna Nagar
- AWC Gurgaon
- AWC Dhanwapur, Gurgaon

**ODISHA**
- CDP Odisha

*CDP - Community Development Project
*TCE - Total Control of the Epidemic
*AWC - Academy for Working Children

*DNS - DNS India Teacher Training Programme in DIETs
Humana People to People India

Humana People to People India is a development organization registered on the 21st of May 1998 as a not-for-profit company under section 25 of the Companies Act, 1956. It is a non-political, non-religious organization.

Some hard facts of the Indian reality are that one third of the population is living below the international poverty line of US$ 1.5 per day; over 40 per cent of India’s children are malnourished, and in spite of progress, still millions of children are out of school and other millions drop out or never reach upper primary level.

HPPI works as part of civil society to strengthen the capacities for cooperation, for individual and collective action in order to improve man’s conditions of life.
We believe that all people have an equal right to live a dignified life with access to basic needs such as food, health service, education and livelihood.
We believe that poverty can be overcome through coordinated, community-wide approaches that combine education, adult literacy, improved livelihoods, increased productivity, health and sanitation, the empowerment of women and environment protection.

In 2012-13 HPPI has been implementing 50 projects in the states of Rajasthan, Haryana, Uttar Pradesh, Madhya Pradesh, Bihar, Uttarakhand, Odisha and Delhi, reaching out to around one million people.
The projects work within the focus areas of Education through Teacher Training in DIETs (District Institutes of Education and Training) and Academies for Working Children, Community Development & Farmers’ Clubs, Microfinance, Health and Environment.

During the year HPPI has worked in partnership with 60 partners, who include government sectors, private corporations and international funding agencies.

In the following pages you will see examples of Humana People to People India’s work and the results that have been achieved in the past year together with the people in the project communities and schools.
Background

Learning is a life-long process. You learn through your experiences, through observations and through studies. The time we have in school can only uncover a tiny part of all the knowledge gathered through the generations of mankind. School is like exploring the tip of the iceberg, while the main body of knowledge lies untouched, out of sight.

School should, therefore, be a place where you learn to learn. A place that opens up your mind to the wonders of the world, to the joy and benefit of working together with fellow men and the necessity to take a stand based on your own collection and analysis of information. School should teach you how to learn, how to construct your own knowledge, how to think for yourself, how to use your new-found knowledge to the benefit of common good, and how to create change.

The National Curriculum Framework 2005 is where the Government of India has made the foundation for a great change in what to learn and how to learn within the educational system, and the Right to Education Act is the tool of the Government to ensure that there is a physical framework wherein the NCF can take place.

Education is very near to our hearts because each child deserves a development to its full potential, and because the future lies in the hands of the next generation.

Humana People to People India is implementing two educational concepts, the Academies for Working Children and the DNS India Teacher Training Programme.
THE DNS INDIA TEACHER TRAINING PROGRAMME

Setting the Scene

The DNS India Teacher Training Programme aims at forming teachers who can live up to the National Curriculum Framework 2005 and be part of the change that the primary school students so sorely need.

DNS is a Danish term for “The Necessary Teacher Training College”, operational in Denmark since 1972; today, 31 DNS Teacher Training Colleges are working in six African countries.

In India, the DNS Programme was started and implemented in three DIETs in Chhattisgarh from 2009-12, and on the basis of the experiences in Chhattisgarh, the Department of School Education in Haryana entered into agreement with Humana People to People India for the start of the DNS Programme in Haryana. In October 2011, the Programme was launched in two GETTIs (Government Elementary Teacher Training Institutes) and in October 2012, it was extended to further five DIETs (District Institutes of Education and Training) in Haryana. In early 2013, the DNS Programme was also launched in five DIETs in Madhya Pradesh.

The aspiration of the DNS India Teacher Training Programme is to train a new kind of teacher, who will teach with passion and dedication, who will place students at the centre of the learning process, and who has confidence in the student’s capacity to discover and generate knowledge.

The programme incorporates the state curriculum, and the students acquire the Diploma of Education. The two-year training is organized in 22 monthly periods with a headline each to give direction and focus to the studies and activities in that particular period; this means that the training is programme-based rather than only curriculum-based.

The primary methodology is called the Doctrine of the Modern Method, DMM, which aims at making learning and teaching a creative and constructive process, in which the student becomes the main navigator of her own learning and gets comfortable with many different tools to acquire knowledge. The components of DMM are Studies, Courses and Experiences, which are produced by a group of DMM Professionals and installed in the School’s Digital Library. When computers are scarce, the tasks and reading material are also printed in DMM booklets for the periods.

The students belong to and work in Core Groups and have regular Common Meetings with all students and teachers.
Activities

The big step forward of the year has been starting up the DNS India Teacher Training Programme in 10 more DIETs in cooperation with the Departments of School Education in Haryana and Madhya Pradesh, and in partnership with Michael & Susan Dell Foundation.

Teaching Practice and Saturday’s Pedagogical Sessions

A special feature of the DNS training is the comprehensive teaching practice. Around 10 to 15 primary schools in the vicinity of each DIET were selected as practice schools where the DNS students work with the primary school teachers and teach the children three days a week in most weeks.

The students prepare the teaching practice in their Core Groups, and through their common experiences, they develop new methods of teaching and learn how to support and learn from the existing primary school teachers in organizing a good learning environment and involving the parents in school issues.

Regularly, the primary school teachers from the practice schools have been invited for Saturday’s Pedagogical Sessions (SPS), at the DIETs or at some of the primary schools, with the purpose of bringing the primary school teachers, the DIET students and staff and people from the community together to engage in structured discussions about pedagogical issues and develop innovative solutions.

The students have organized these sessions, preparing models and exhibitions, speeches, Q&A sessions, dramas, poems, songs and dances.

Special months

Some of the 22 monthly programme periods are different, without the three days teaching practice, but concentrated on special subjects or activities. Examples are “Charter Subjects” and “National Period”.

“Charter Subjects” is inspired by Humana People to People’s Charter. The headline for this period is to understand the teacher as a multi-skilled person, who is engaged in society with an intention to improve it. To this end the students choose a particular area to study and act within: either as Health Care Expert, Women’s Advocate, Entrepreneur or Community Leader. The students made investigations in their community and organized different outreach activities based on their discoveries.

The “National Period” is about learning through travel, getting close to the things you want to learn more about. Only the second-year students in the two GETTIIs had this period on their programme. To travel for a longer time is not a usual thing to do in the normal GETTI/DIET schedule, so it took special efforts to bring it off. After preparations, 24 students travelled to Rajasthan and Delhi to make investigations on trade, slums, industry, education, farmers and environment. They interacted with lots of people and concluded by making two booklets.

The travels became a very successful first beginning of this important feature of the DNS Programme.
Main Achievements

- From the many diversified activities of the DNS Programme, the students have become significantly self-driven, energetic and cooperative; they have learnt to plan and carry through their studies and other actions. The interaction with the community has made them focused on social issues.
- The variety of tools and teaching methods developed by the DNS students during their teaching practice has inspired the primary school teachers and benefitted the children.
- The students have acquired basic knowledge of the operation of computers.
- The results of the semester exams held at all 7 GETTIs and DIETs in Haryana turned out to be very good.
- A fruitful cooperation between the HPPI teachers and the DIET staff is being built up into renewed and functioning teacher councils.
- The students and teachers have been greatly involved in improving the facilities at the DIETs – cleaning, painting, gardening, repairing, decorating.

Activities Results 2012-13

<table>
<thead>
<tr>
<th>Activities</th>
<th>Results 2012-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students enrolled in the DNS Programme</td>
<td>1,820</td>
</tr>
<tr>
<td>Primary schools for Teaching Practice</td>
<td>129</td>
</tr>
<tr>
<td>Primary school children benefitting from the Teaching Practice</td>
<td>20,000</td>
</tr>
<tr>
<td>Primary school teachers involved</td>
<td>780</td>
</tr>
<tr>
<td>Saturday’s Pedagogical Sessions organized</td>
<td>45</td>
</tr>
<tr>
<td>DIET infrastructure improved by students and teachers</td>
<td>12</td>
</tr>
</tbody>
</table>

The Way Forward

The way forward will be to expand the DNS Programme to more states to increase the quantity and enhance the quality of many more modern and dedicated teachers. HPPI expects to start the programme in 10 more DIETs in Uttar Pradesh and Bihar in the calendar year 2013.
ACADEMY FOR WORKING CHILDREN

Setting the Scene

The “Right of Children to Free and Compulsory Education Act” came into force in 2010, making education a fundamental right for all children between 6 and 14. The Central and State Governments have achieved some good results for an increased enrolment of children, but in spite of this, many children living in villages and slums yet have to be reached.

The first Academy for Working Children was started by HPPI in 2005 in Behror, Alwar District in Rajasthan. Today, three Academies are working in Rajasthan, two in Jaipur and one in the growing industrial town Neemrana, and three more in Greater Delhi, two in the fast-developing suburb Gurgaon and one in the industrial area of Ghaziabad.

The objective of the project is to make basic education accessible for street and working children who have not been able to attend formal schools. The focus is on children from migrant families coming from local villages and from other Indian states. As the parents need their children’s help to earn a living, most of the children never get started in the school. Even if they do try to get admission, the children face problems due to lack of legal documents, poor personal sanitation and poor clothing.

The education in the AWCs aims to make the children active learners, with confidence and zest for life, able to make courageous plans for their future.

The children in the AWCs are between 6 and 14 years of age. They study with a group of children of the same academic level, and after two or three years they can choose to pass a test for enrolment in a formal school. Two of the six Academies for Working Children have been approved as private schools, which makes it possible to provide the children with the formal tests after grade 7 and 8.

Along with the main purpose, the projects also support the community by creating a platform for youths and women to access vocational trainings that can boost social, economic and educational growth. Meetings and awareness camps are also organized in the slums associated with the project to improve the living standards of the community.

Activities

Mobilizing the community

Mobilizing the community on the importance of education forms an integral part of the project. The AWCs have taken help from the Slum Development Meetings and a continuous number of interactions with people in the slums in order to identify the children out of school and motivate them and their parents to let them come and study at AWC.

Regular parent-teacher meetings were held to update the parents about their children’s progress and to discuss social issues like health, education, sanitation, human rights and gender equality at the same time.

The training

The education in the AWC follows the innovative Multi Grade Multi Level concept, a task-based learning, which allows the child to progress at her own pace, along with following the government school curriculum. The students learn in a friendly environment in group studies, participating in sports and various cultural events, reading hours and art programmes.

Every month the Academies have a Theme Week, and on Saturdays a Common Meeting is held on the progress of the week.

Acquainting youths with computers

The three AWCs in Rajasthan have been recognized as authorized centres to implement a programme under Rajasthan Knowledge Corporation Ltd., a Public-Private Partnership that aims at providing a standardized computer education that will be obligatory for all the state employees to pass. In addition, HPPI also runs basic computer courses.

Community events

The AWCs have organized community events such as competitions, presentations, drama, cleaning drives and discussions on various social issues. These events build a favourable rapport with the community and mobilize to enrol more children in the Academies.
Main Achievements

• Fine academic achievements by students after going into mainstream education.
• Students performing well in large cultural events, showing a holistic development.
• Parents have more awareness about the importance of continuing school.
• Most of the youths trained in computer and communication skills have been able to help their families to increase their earnings by getting jobs.
• Special days dedicated to health have emphasized personal and household hygiene practices and behaviour changes.

Activities | Results 2012-13
---|---
Children enrolled in AWCs | 1,138
Children continued in formal schools | 216
Youths finalized 3 months of computer course (RKCL certificate) | 784
Youths finalized 3 months of basic computer course | 226
Mothers participated in vocational trainings | 82
Mothers participated in literacy training | 109
Kids’ Clubs | 5

The Way Forward

Over the next decade HPPI sees it as an important task together with the Departments of Education in the states to get those children who are still not in school trained up to the level where they can join regular primary schools. HPPI will be part of solving this task through setting up more centres in line with the Academies for Working Children.
Community Development & Farmers’ Clubs

Background

Poverty in India is a major issue. Rural Indians depend on unpredictable agriculture incomes, while urban Indians rely on jobs that are usually scarce. More than one third of India’s fast-growing population of more than one billion still lives below the poverty line, with large parts of the entire rural and urban population living their lives in poor and dehumanizing circumstances.

Humana People to People India’s Community Development projects are about fighting together with some of these poor people, developing the skills, knowledge and experiences of people as individuals and in groups, thus enabling them to undertake initiatives of their own to combat social, economic, political and environmental problems in their communities, and enabling them to fully participate in a truly democratic process.

Setting the Scene

Humana People to People India’s approach to the Community Development Projects is holistic and includes many different activities, depending on specific needs and possibilities.

The activities include education and training; be it literacy courses for women, skills training for youths, training of farmers for improved farming practices, campaigns and actions to secure that all children are enrolled in school, and supporting teachers to improve education.

Another focus is health including HIV/AIDS, garden farming for better nutrition, conducting health camps, operating clinics, training Self Help Groups in health and hygiene, and securing access to public health services for all. Safe drinking water and proper sanitation have always been high on the agenda.
A third focus area is income-generation, covering farm-based as well as non-farm-based activities to improve livelihood. Many projects include activities for environmental protection, where projects in drought-prone areas have special focus on improving availability of water through various water conservation practices.

Women’s Self Help Groups and Farmers’ Clubs make up the organizational structure of the project activities. It is through belongingness to these groups that the members build collective strength. In these groups people set up goals for desirable achievements, problems are faced and solutions are found, and activities and actions carried out in order to improve livelihood for the individual, for the families, and for the communities as a whole.

Activities

In the financial year 2012-13 Humana People to People India has been implementing 15 Development Projects and two Farmer’s Club Projects in eight states; 14 of the projects take place in rural areas and three projects in urban areas.

An important achievement has been the start-up of two Farmer’s Club Projects with focus on improving livelihood through farm-based activities and animal husbandry – one in Alwar District, Rajasthan, the other in Badaun and Unnao Districts in Uttar Pradesh. These projects work with small and marginal farmers to improve food security through increase in productivity and crop diversity in mustard, wheat and rice, and by promoting cultivation of vegetables for own consumption and for sale.

Getting access to credit and governmental schemes for agriculture, horticulture and animal husbandry have helped the farmers to improve their work with better tools, equipment and material at subsidized rates.

Two new Urban Community Projects were started, in one of Delhi’s poorest and most densely populated areas, and in Gurgaon, reaching out to migrant workers and their families living in slum areas. The projects organize literacy courses and skills training for women and youth, and support Self Help Groups to build an income. Furthermore, health camps are conducted frequently, and people get support in legal matters, for example assistance to get personal ID proof, which help them to access public services and to get their children enrolled in school. The urban projects also organize cleaning actions to improve the surroundings.
Main Achievements

In 2012-13 the rural Community Development Projects have been working with more than 1000 Women’s Self Helps Groups with 13,000 members, and 388 Farmers’ Clubs with more than 6,000 members. Many important results have been achieved.

Working with farmers and Women’s Self Help Groups

In Badaun and Unnao Districts of Uttar Pradesh 300 farmers have learned how to improve their production by applying SRI, “System of Rice Intensification”. In 60 per cent of the demonstration fields farmers had achieved 22-25 per cent increased yield, while at the same time applying 30-35 per cent less water and 40-50 per cent less chemical fertilizers than usual.

In partnership with FAO through the Benefit-sharing Fund of the International Treaty on Plant Genetic Resources for Food and Agriculture and technical support from Bioversity International the project has established varietal trials of rice and wheat, from which the farmers have selected 20 suitable rice and wheat varieties for continued field trials and seed multiplication. Having access to a larger number of good rice and wheat varieties will help the farmers to secure their grain production and, through establishment of seed banks, to achieve ongoing access to good, locally produced seeds.

200 women have participated in actions to promote better nutrition by planting Moringa seedlings and participating in nutrition & cooking workshops where they have learnt how to use Moringa leaves and other nutritious ingredients in their cooking.

The activities have been widely supported by local scientists from the KVK (Krishi Vigyan Kendra/Farmers’ Science Centres).

In Alwar District, Rajasthan, the farmers established demonstration plots, where new methods were tried out with good results in wheat and mustard fields. Likewise, training on use of organic manure and pesticides including vermi-compost along with reduction in use of chemicals has been an important part of the farmers’ training, which has helped them to achieve better soil health.

The project also organized animal health camps where cows, buffalos and goats got treatment for various diseases, which resulted in a 5-10 per cent increase in milk production. After the first year of the project the average income among 1,600 women was raised by 15 per cent. 80 out of 150 Self Help Groups got bank accounts and have applied for loans from the banks.

In CDP Karahal, Sheopur District in Madhya Pradesh, the project has made a major breakthrough by mobilizing women to engage in milk production in an organized way. 340 women have been linked with the Milk Cooperatives in Sheopur and the neighbouring district, Shivpuri, which has helped them to increase their earnings, and 165 more women have started cattle rearing for milk production. Through organized milk production women entrepreneurs have added ₹4,000-5,000 to their annual income on sale of milk.
Other good examples from the rural projects are increased access among the farmers to government schemes, such as support to the establishment of irrigation systems, fertilizer subsidies, crop insurance, seeds and seedlings for tree planting.

**Other important achievements within Community Development & Farmers’ Clubs**

Apart from working with farmers and Women’s Self Help Groups, the projects have also emphasized on skills training, access to safe drinking water, good sanitation and health services.

In Karahal more than 4,200 people got access to safe drinking water through construction and installation of 24 drinking water storage tanks, and more than 5,400 people got access to safe drinking water through repair of 31 hand pumps and renovation of other drinking water sources. Separate drinking water facilities were arranged for domestic animals.

In CDP Panipat a clinic has been providing health services to more than 100-120 patients weekly, and since November 2012 this service was increased by three more clinics, now benefiting 400-500 patients weekly. 183 women and girls were trained in cutting & tailoring, which has helped around 15 per cent of them to earn a monthly income of ₹3,000 and above. To improve sanitation in the villages, 160 toilets were constructed within the residential premises. More than 8,000 trees were planted in the villages together with youths, children and Self Help Group members.

In CDP Lakheri 130 farmers have been trained to apply improved cultivation methods, and as members of Farmers’ Clubs many got access to agriculture equipment and tools at subsidized rates. Girls’ learning centres were established in two villages for 55 out-of-school girls at the age of 12-18 years, for basic school education including cutting & tailoring courses. Construction of 93 toilets helped to improve the sanitary conditions, and water availability was improved by establishing farm ponds in three villages and rainwater harvesting units at five local schools.

In Nalanda, Bihar, the Community Development Project has provided computer training to 150 youths, boys and girls, and 180 women and girls got training in cutting & tailoring.

In many of the project villages throughout the states, active members from the Self Help Groups and the Farmers’ Clubs have formed Village Action Groups and have started to take up various issues pertaining to the development of the village in consultation with the Gram Panchayats (Village Councils). Water user groups in Hardoi, and Village Action Groups in CDP Nalanda and CDP Karahal are now looking after the operation and maintenance of their water sources. Some groups have also taken up construction and maintenance of roads in the villages.

In the Urban Community Development Projects the structure is also based on group formation, often with the point of departure in a literacy or skills training programme, or a common interest in learning.
about health, legal rights or burning issues for how to improve life in the big cities.

The CDP Delhi North organized sessions to spread awareness on various legal issues and provide legal counselling to the needy. Counselling sessions were conducted on different issues pertaining to women’s rights, domestic violence, etc. The sessions covered 900 individuals from the local community. Skills training like beauty culture and cutting & tailoring have provided new opportunities to 85 women and girls. Every month nutrition & cooking workshops are arranged for women, with hands-on education on cooking techniques for healthy food.

In November 2012, the project, also called Gender Resource Centre, had the honour of receiving Sheila Dikshit, Chief Minister of Delhi, as a guest, attended by Dr. A. Padmavathi, Chairperson of HPPI.

In CDP Delhi East, which is caring for homeless citizens, the project assisted 678 persons in getting ADHAR cards (bio-metrics cards) and 639 persons in getting voter’s cards. The project has also assisted 80 children in getting enrolled in government schools, and hundreds of people have been taken to night shelters and hospitals during the night rescue operations conducted in the months of November, December and January.

**The Way Forward**

Humana People to People India will continue to build capacity in small and marginal farmers, in Women’s Self Help Groups and in youth. We will make major efforts to scale up the mentioned projects and activities, to enable farmers to produce their own seeds and improve their production, to enable Self Help Groups to start up an income, and to boost the job preparedness of young people.
India with a population of 1.2 billion, according to the last census in 2011, spends only 3.4 per cent of its annual budget for health care. The country is still behind in achieving the targets of the Millennium Development Goals.

The decline in Maternal Mortality Rate from 1990 to 2009 is 51 per cent; India will reach a MMR of 139/100,000 live births by 2015 against the MDG target of 109. The Infant Mortality Rate declined by 30 per cent in the last 20 years, but is likely to be 45/1000 live births against the MDG target of 27/1000 by 2015. Currently 42-43 per cent of children below 6 years are affected by malnutrition in the country. As far as communicable diseases are concerned, an estimated number of 2.5 million people in India are living with HIV & AIDS, three million people are affected by TB with two million new TB cases annually, and more than one million people are affected by malaria every year. Moreover, the country is facing newer challenges in non-communicable diseases like diabetes, heart diseases, cancers and strokes, which account for more than 50 per cent mortality of the country. Diabetes is a growing concern with an estimated 50-60 million people affected.

Recently, initiatives like National Rural Health Mission and external funding supports from various sources have improved the service utilization pattern, but that is still not adequate. The prevailing issues like poverty, illiteracy and unequal distribution of healthcare resources are constantly affecting the access to essential healthcare services, especially in poor and marginalized people. Improper sanitary condition and lack of clean drinking water are other major contributing factors of persisting poor health across the country.
Setting the Scene

Humana People to People India has been working in India’s health sector for the last 15 years to create better health conditions for the poor, marginalized and underprivileged with the following objectives:

1) To improve access to essential health services and education in poor and marginalized groups (Community Health)
2) To prevent transmission of HIV among high-risk groups (communicable diseases)
3) To reduce adverse health impacts of non-communicable diseases like diabetes (non-communicable diseases)

HPPI’s key approaches to necessary healthcare:
- Delivery of essential services through health camps and clinics
- Referral services to government health centres and hospitals
- Capacity building of community health workers, volunteers and teachers
- Community outreach activities through IEC (Information Education Communication) and BBC (Behaviour Change Communication)
- Community mobilization through Self-Help Groups (SHG), Farmers’ Clubs, Youth Clubs and other community groups
- Advocacy with the health system for betterment of services for poor
Activities

1) Community Health

Humana People to People India’s community health interventions range from providing general healthcare services to Mother & Child Healthcare and Water & Sanitation.

General Healthcare: HPPI provided general healthcare to poor and underprivileged people free of cost in selected areas of Nalanda (Bihar), Panipat (Haryana), Karahal (Madhya Pradesh) as part of its existing Community Development Projects. The services included general health check-up including eye & dental check-up, and were provided mostly through periodic health camps and regular health clinics. Doctors and nurses visited the targeted villages and slums to provide health check-up, basic treatment of minor illnesses, and health-education focusing on personal hygiene, sanitation, nutrition, children’s care and reproductive health. Complicated cases, Sexually Transmitted Infections, TB suspects, malaria cases were referred to public hospitals and subsequently followed up.

Mother & Child Care: HPPI provided ante-natal and post-natal services, family planning care, and children’s care that essentially constitutes support to immunization and nutrition. The children of the Academies for Working Children were provided treatment through health camps. In many places HPPI involved women’s SHGs in spreading door-to-door awareness on Mother & Child health and helped to constitute local adolescent boys’ and girls’ groups to address local health issues through those groups. HPPI actively participated in the capacity building of the community health workers like ASHA (Accredited Social Health Activist) and Anganwadi Workers including sensitization of the members of local Village Health & Sanitation Committees to make them accountable for addressing the local health issues.

Water & Sanitation: HPPI conducted a number of activities together with local village development committees to improve the general sanitary condition and ensure clean drinking water for the villagers. Those activities were introduction of water testing and water filters, installation of hand and rope pumps, rainwater harvesting, establishing large water tanks, construction of toilets, repair of drainage systems, involving local people for garbage disposal and Behaviour Change Communication to eliminate habits like open air defecation.

2) HIV & AIDS

HPPI has adopted two key strategies to prevent HIV transmission in high-risk population groups.
HOPE Centres: The HOPE Centres of HPPI have adopted the Targeted Intervention approach of the National AIDS Control Programme. Targeted Interventions are aimed to reduce the risk of HIV transmission through a set of interventions among the sex workers and their clients, migrants, Injecting Drug Users and Men who have Sex with Men/Transgender. Delhi, Haryana, Rajasthan are the states where HPPI has been implementing four HOPE projects among HIV high-risk groups like sex workers, migrants and truckers.

Total Control of the Epidemic (TCE): In this approach, every household of the operational area is visited by a group of motivated field officers who teach people of the household to assess their own risk, motivate them for HIV testing and help them to develop their plan for HIV prevention. Delhi, Bihar and Uttar Pradesh are sites where six TCE projects of HPPI are implemented among HIV high-risk groups and women and children infected and affected by HIV & AIDS.

HPPI activities through HOPE Centres and TCE projects
• HIV & AIDS and Sexually Transmitted Infections (STI) training of community outreach workers, peers, volunteers
• Counseling of high-risk community through one-to-one and one-to-group contacts
• Mass community events
• Sensitization of key community stakeholders
• STI/RTI (Reproductive Tract Infection) services
• Condom promotion and free condom distribution
• HIV counseling and testing
• Referral services to public health facilities and linking with welfare schemes, livelihood opportunities, socio-legal protection

3) Diabetes prevention and control
HPPI has initiated a community-based Diabetes control and prevention project in Jodhpur with the funding assistance of Bristol-Myers Squibb from January 2013. The project is implemented following the TCE strategy and model with the following key activities:
• Door-to-door diabetes education and community-level awareness campaigns
• Behaviour Change Communication to modify life-style
• Facilitating diabetes testing and home-based care of diabetics
Main Achievements

For all Community Health and HIV & AIDS projects in 2012-13
- Substantial increase in community engagement in Health & HIV projects
- Increase in community awareness and knowledge on HIV & AIDS and STIs
- Consistent condom use by Female Sex Workers of HOPE Delhi has gone up to 92 per cent
- Improved health-seeking behavior resulting in increase in HIV testing and STI treatment
- Healthy working relationship with Government health systems established

Activities Results 2012-13

<table>
<thead>
<tr>
<th>Activities</th>
<th>Results 2012-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>People received treatment in CDPs (Kara-hal, Panipat, Nalanda)</td>
<td>13,141</td>
</tr>
<tr>
<td>Health camps organized (CDPs and AWCs)</td>
<td>243</td>
</tr>
<tr>
<td>People trained in health, HIV &amp; AIDS in AWCs</td>
<td>848</td>
</tr>
<tr>
<td>Adolescent girls trained in Life Skills in CDPs</td>
<td>230</td>
</tr>
</tbody>
</table>

HIV & AIDS projects

<table>
<thead>
<tr>
<th>Activities</th>
<th>Results 2012-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target groups reached</td>
<td>2,36,635</td>
</tr>
<tr>
<td>HIV tests done</td>
<td>21,961</td>
</tr>
<tr>
<td>Free condoms distributed</td>
<td>7,94,024</td>
</tr>
<tr>
<td>People with STI received treatment</td>
<td>3,935</td>
</tr>
<tr>
<td>Women referred for PPTCT (Prevention of Parent to Child Transmission) service</td>
<td>2,960</td>
</tr>
<tr>
<td>Women registered for PPTCT service</td>
<td>92</td>
</tr>
<tr>
<td>People living with HIV &amp; AIDS assisted to receive ART</td>
<td>58</td>
</tr>
</tbody>
</table>

The Way Forward

Apart from expanding the scope of health projects and giving more emphasis on nutrition, sanitation and safe water, the way forward will be to involve teachers of HPPI’s educational projects in health-related activities and to increase the health components in all the Community Development Projects.
Background

Poverty in India remains endemic, especially in the rural areas, despite significant strides being made in economic progress. The poor in many rural areas have yet to get access to formal financial credit through the banking system. In order to engage in gainful economic activity, these poor are thus forced to depend on exorbitant informal sources like village moneylenders. These in turn charge sky-high interest rates, leading to a spiralling increase in their indebtedness. The cycle of poverty thus goes on.

Microfinance, or the system of formal institutional credit to the viable, but non-bankable poor, has proven to be an effective tool in financial inclusion and women’s empowerment. The system, which delivers financial credit to poor women through the Joint Liability Group/ Self-Help Group system, has proven to be a major catalyst in achieving the goals of financial inclusion of the marginalized communities, by providing unsecured loans to women for engaging in income-generating opportunities.

Setting the Scene

Humana Microfinance over the years

Microfinance was started by HPPI in Bansur block of Alwar, Rajasthan, in 2007 as a project in partnership of ₹1 crore with Rashtriya Mahila Kosh. From this small beginning, the microfinance effort has grown into a separate division, covering 13,410 women through seven branches in Rajasthan and Uttar Pradesh. Between 2007 and 2013, a total of ₹66 crore has been disbursed for income-generating purposes, including animal husbandry and small trade.

Steady progress has been made in the process—many more partners have joined us, and the status of the initiative has also grown from an experimental project to a professionally run division with dynamic goals for the future. Our clients have also shown their support by staying with us over the years. We are privileged to have played a small part in their socio-economic progress, and salute the spirit and efforts of these women, who are pillars of their families and society.
Activities

The fiscal year 2012-13 has been very eventful for Humana Microfinance. The year has seen major achievements and a significant transformation in the operational framework.

Breakthroughs
Humana Microfinance achieved two major breakthroughs in this fiscal year. The first one was the sanction of ₹2 crore subordinated debt by SIDBI through the India Microfinance Equity Fund (IMEF), which enabled strengthening of the capital of Humana Microfinance. The second one was the signing of a Banking Correspondence agreement with Yes Bank Limited, under which Humana Microfinance would disburse and manage microcredit loans to women in Rajasthan as an agent of Yes Bank with an open limit. This arrangement was a historic one for Humana Microfinance, as it opened an avenue of finance in these challenging times and paved the way for a scale of expansion hitherto not possible. The funds on tap allowed us to meet the requirements of all our members, add new members to the Groups, and also extend the outreach to new areas. A total of ₹8 crore was disbursed through this arrangement in the fiscal year. Humana Microfinance also received corpus grant support worth ₹1.6 crore from its international partners.

Building up the Base
Growth in the microfinance operations has raised increasing demands on the team to work more effectively and efficiently. Significant work has been done during the year in operational management, credit and risk control and information management.

The increased operational scale and opening of three new branches increased the demand for both quality and quantity of employees. 31 Field Executives were recruited, and five deserving employees were promoted to Branch Managers and Area Managers.

Operational efficiency was also improved by enhanced training programmes, and strengthening the support processes like Finance & Accounting and IT/MIS (Management Information Systems). Personnel management was also strengthened through induction of an HR Manager.

Credit & Risk Management systems were also strengthened significantly. A position of a Credit Officer was created at the Branch level to strengthen the member screening process. The internal audit team was strengthened to secure a robust system with comprehensive adherence to policies. The Accounting, MIS and Administration teams, which were hitherto located in Alwar, were relocated to New Delhi, and a centralized Accounting & MIS system was set up to strengthen financial monitoring and to secure daily reporting. Humana Microfinance also signed up with High Mark, a reputed microfinance credit bureau under a new policy to participate in credit bureau services through member data sharing.

<table>
<thead>
<tr>
<th>Funds raised during FY 2012-13</th>
<th>In Rs (Crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIDBI</td>
<td>2.0</td>
</tr>
<tr>
<td>YES Bank</td>
<td>8.0</td>
</tr>
<tr>
<td>U-landshjelp fra Folk til Folk i Norge</td>
<td>1.3</td>
</tr>
<tr>
<td>Planet Aid Inc., USA</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>11.6</strong></td>
</tr>
</tbody>
</table>
Main Achievements

Our outreach increased by 72.8 per cent from 7,760 in 2011-12 to 13,410 in 2012-13, with the portfolio outstanding increasing by 103.60 per cent from ₹6.07 crore to ₹12.37 crore during the same period. This fiscal year also marked the opening of three new branches in Ajeetgarh and Raigarh in Rajasthan and Bisauli in Uttar Pradesh – our first new branches since 2010, and marked the resumption of a rejuvenated effort to reach more marginalized women.

![Growth in Active Clients & Loan Portfolio 2012-13](image)

![Sector-wise Active Loan Clients as of 31st of March 2013](image)

The results of income statement for the FY 2012-13 were encouraging. We covered all our expenses and posted strong margins yielding Operational Self Sustainability at 121 per cent. Our net worth also increased to ₹5.03 crore from ₹3.29 crore from the previous FY. The Capital Adequacy Ratio...
including Tier II Capital stood at 113 per cent while Tier I Capital was at 78 per cent. Humana Microfinance also received an mFR4 grade in the Grading Report from CRISIL in 2013, reflecting our strength in operational and financial systems. The Report also recognizes our efforts to raise the bar in operational quality by investing in systems and processes for HR, MIS and Operations Management.

Under Code of Conduct Audit conducted by M-CRIL we received a good 78 per cent score, also reflecting our belief in an ethical, compliant and client-friendly working environment. The Audit report also reflected our encouraging working environment and lauded our efforts to develop the effective client complaint redressal mechanism processes at all the levels.

The Way Forward

The progressive developments in the current fiscal year are expected to carry forward. The ripples created by the Andhra Pradesh crisis seem to be finally subsiding, and avenues of finance for Microfinance seem to be reviving. The MoU with Yes Bank is expected to facilitate increase of outreach in Rajasthan, Uttar Pradesh and Haryana, enabling more poor women to access financial credit. Humana Microfinance is in negotiation with major banks for credit lines through traditional means like term loans and also innovative models like banking correspondence.

We plan to increase the scale of partnership with our existing partners (SIDBI, RMK, Yes Bank and IGS), as well as forge new partnerships. We also plan to reach more women without access to financial credit in rural areas in Uttar Pradesh, Haryana and Bihar, as well as in Rajasthan.

We also plan to carry forward the momentum of the financial literacy campaign with initiation of controlled implementation of innovative credit-plus activities like livelihood training and linkage facilitation, women’s health training, financial literacy training, etc.

Humana Microfinance plans to reach 50,000 rural women in the coming fiscal year, and set upon a new trajectory of growth and social impact in the coming years.
HPPI works with farmers and communities to develop sound practices that can help avoid further depletion of natural resources, and at the same time improve quality of life.

Environment

Setting the Scene

The Natural Resources, land, water, plants and animals are key factors of livelihood for 90 per cent of the families to whom our projects reach out, as most of the families live from cultivation of grains and vegetables, and from keeping livestock. Yet, poor farmers are most often unaware of the dangerous consequences, at a long-term perspective, of their farming practices. Typically, depletion of nutrients in the soil due to excessive use of chemical fertilizers and pesticides, sinking groundwater levels due to over-use of irrigation water, and pesticide-laden farm produce are negative results, affecting farmers as well as consumers.

Humana People to People India works with farmers and communities to develop sound practices that can help avoid further depletion of natural resources, and at the same time improve quality of life.

Activities

Examples from some of the projects:
The Green Action Project in Neemrana is working together with small and marginal farmers on developing routines for water-economic irrigation practices, water conservation, and soil improvement. Among the most important achievements were the results of Integrated Nutrient Management, which was applied by 135 farmers in demonstration fields, where improved cultivation methods including reduced water usage were promoted. In average the farmers had reduced the chemical fertilizers by 50 per cent, and by adding 16 kg of micronutrients per hectare they had achieved 15-20 per cent increased yield. It also resulted in improved water usage efficiency of 14 per cent in the two major crops, mustard and wheat.

The “Green Action Dausa” project, implemented from January 2010 to December 2012, established 200 family-sized biogas plants, each of 2 m³ capacity, which benefit the families in multiple
ways. Indoor air quality has improved significantly, as
the highly polluting firewood and animal dung cakes
have been substituted with biogas, resulting in fewer
cases of respiratory problems and eye ailments; also the
women’s work load has been reduced, since they have
been released from the tasks of firewood collection and
transportation. The farmers have been trained to use
the bio-slurry (bi-product of the cow dung fermentation
process) as farm manure, which has given excellent
results in form of better yields. High demands to perfect
construction of the biogas plants and training of the
users on correct handling have helped to secure well
functioning biogas plants, which can easily be replicated
and established in millions of rural homes as a brilliant
example of a CO$_2$-neutral fuel. Inspired by this example,
seven biogas plants were established in Community
Development Project Hisar, and other projects have
included it in their plans for 2013-14.

The project “Climate Adaptation Pilot Project with
Farmers in Mallawan Block – Hardoi District, Uttar
Pradesh” was implemented from October 2010 to June
2012. The objective was to improve water efficiency
of canal irrigation, adopt sustainable practices of water
usage, and to adopt simple and affordable improved
cultivation practices that would allow farmers to increase
their yields while at the same time decreasing water usage
for irrigation. Most of the farmers had water pumps of
excessive capacity, pumping too much water and using
too much fuel. By adjusting such pumps with pipes of
a smaller diameter and giving a good maintenance, the
pumps performed more efficiently. The farmers avoided
over-pumping and saved money on fuel. Additionally,
the farmers were trained on System of Rice Intensification
(SRI), and were able to save 30-35 per cent water on rice
cultivation and at the same time achieve higher yields. The farmers formed water management groups to secure
organized sharing of water resources.

Other activities were installation of solar charging stations
in Sheopur District and solar mini-grids in Hardoi and
Unnao Districts, which have contributed to promotion
of renewable energy; collection and recycling of mobile
phones in Haryana has contributed to safe management
of toxic waste, and education on global warming and
climate change has been part of farmers’ workshops and
training throughout the year.

The Way Forward
The way forward will be to intensify the defensive mea-
sures against global warming and climate change, which
is on the march and hitting the poor more than anyone
else.
Thanks to Our Partners in Development

“Partnership in Development” builds on the understanding that progress and development must be created “From People to People”. The driving force will always be the people involved, but they need partners on the ground, who can provide financial resources and technical support to make the development happen.

Humana People to People India collaborates with many partners in development who have an interest in promoting progress within communities in the areas of economic livelihoods, health, environment and education.

Through partnerships, important development tasks can be achieved, relevant to attain the UN Millennium Development Goals.

On behalf of the people in the field, who have been part of Humana People to People India’s projects, we send our warmest greetings and heartfelt thanks to all our partners, who have supported the projects and contributed in many ways to make the world a better place. We hope for and look forward to our continued cooperation in the years to come.

ACC Limited
Bioversity International
EPI (Engineering Projects (India) Limited)
FAO (The Food and Agriculture Organization of the United Nations)
Fondation Audemars Piguet
The GAIA-Movement Trust Living Earth Green World Action
Give2Asia
Government of Delhi, Mission Convergence and SOSVA (Society for Service to Voluntary Agencies)
Government of Delhi, Mission Convergence and St. Stephen’s Hospital
Humana People to People Baltic, Lithuania
Humana People to People Italy, O.N.L.U.S.
Indian Oil Corporation Ltd.
Johnson & Johnson Ltd.
JSL Limited
LetzDream Foundation
NABARD (National Bank for Agriculture and Rural Development)
Planet Aid Inc., USA
Plan India
U-landshjälp från Folk till Folk i Finland r.f.
U-landshjelp fra Folk til Folk, Norge
United Way of Delhi
UPS Foundation (United Parcel Service)
**EDUCATION**

- DAPP-UK (Development Aid from People to People)
- Dell Giving
- Fundación Pueblo a Pueblo, Spain
- Humana People to People Baltic, Lithuania
- HUMANA People to People Deutschland e.V.
- Humana People to People Italy, O.N.L.U.S.
- Michael & Susan Dell Foundation
- Mitsubishi Electric Automotive India Pvt. Ltd.
- Nokia India Pvt. Ltd.
- Planet Aid Inc., UK
- Planet Aid Inc., USA
- Rajya Shiksha Kendra (State Education Centre), Madhya Pradesh
- Sanganeria Foundation for Health & Education
- SCERT (State Council for Education, Research and Training), Haryana
- U-landshjälp från Folk till Folk i Finland r.f.
- U-landshjelp fra Folk til Folk, Norge
- Ultra International Ltd.
- Verein für Entwicklungszusammenarbeit, Austria

**HEALTH**

- AIDS Health Care Foundation
- Bihar State AIDS Control Society
- Bristol-Myers Squibb
- Delhi State AIDS Control Society
- Haryana State AIDS Control Society
- HLFPPT (Hindustan Latex Family Planning Promotion Trust)
- Humana People to People Baltic, Lithuania
- Planet Aid Inc., UK
- Planet Aid Inc., USA
- Plan India
- TCI Foundation (Transport Corporation of India)
- U-landshjelp fra Folk til Folk, Norge
- Uttar Pradesh State AIDS Control Society

**MICROFINANCE**

- Friends of WWB (Women’s World Banking), India
- Indian Bank
- Indian Grameen Services
- NABARD (National Bank for Agriculture and Rural Development)
- Planet Aid Inc., USA
- Rashtriya Mahila Kosh
- Den Selvejende Institution Fællesseje
- SIDBI (Small Industries Development Bank of India)
- U-landshjelp fra Folk til Folk, Norge
- YES BANK

**ENVIRONMENT**

- CII (The Confederation of Indian Industry)
- E.I. DuPont India Ltd.
- Minda NexGenTech Limited
- Ministry for Foreign Affairs of Finland
- Ministry of New and Renewable Energy, Govt. of India
- Nokia India Pvt. Ltd.
- SABMiller INDIA
- TERI (The Energy and Resources Institute)
- U-landshjälp från Folk till Folk i Finland r.f.
- U-landshjelp fra Folk til Folk, Norge
- Verein für Entwicklungszusammenarbeit, Austria
- WWF-India (World Wide Fund for Nature)
**Humana People to People India**

Revenue 20.1 Crore (₹20,15,65,051)

- Central Government of India and State Governments: 27%
- Microfinance: 6%
- Indian Organizations/Companies: 17%
- International Organizations/Companies: 40%
- Others: 2%

**How the funds have been used:**

- Environment: 5%
- Community Development & Farmers’ Clubs: 34%
- DNS India Teacher Training: 23%
- Health: 21%
- Education of Children: 10%
- Microfinance: 7%
Humana People to People India is a member of the Federation of Associations connected to the International Humana People to People Movement, which is also known as Humana People to People (HPP). The Federation is registered in Switzerland and has its international headquarters in Shamva, Zimbabwe.

HPP grew out of the anti-apartheid movement in Europe and Southern Africa in the 1970s and has continued its development work rooted in a commitment to fight alongside the poor in a collective process that supports people to make changes, improve their lives and solve their problems.

HPP is an international membership organization, which at present comprises 32 independent national associations working in 43 countries on five continents. The members are non-profit organizations, working in the field of international development and cooperation. HPP members presently operate more than 550 developmental projects reaching out to more than 13 million people on a yearly basis, engaging 200,000 community volunteers and providing employment for 10,000 people. HPP organizations have been active for up to 35 years with long-term development projects within Education, Agriculture and Rural Development, Health and the Big Epidemics, Community Development, Environment and Recycling of Clothes.

The basic philosophy is to create a stream of funds, useful commodities and know-how from people who have to people in other parts of the world who have not: hence the name “From People to People”. Annually, about 14 million people in Europe and North America donate their used clothing to the second-hand clothes sales and distribution system, in this way supporting development as well as reducing the CO2 emission by recycling clothes that would otherwise have been destroyed. The surplus funds obtained from the sale of the used clothes are used for development projects run by HPP members.

Furthermore, HPP organizations also mobilize funding for development projects from transnational institutions, governments, foundations, UN agencies and private donors in Europe, North America, Asia and Africa. The partnerships are based on genuine, shared interests in creating development together with the people through one or more of the HPP concepts.

From HPP’s Headquarters in Zimbabwe the member associations have the benefits of various inputs, actions and technical support, and key staffs meet there for training and exchange of experiences, ideas and plans for the future.
Humana People to People India is a member of the International Federation Humana People to People. The Federation comprises 32 independent national associations working in 43 countries on five continents.