



Annual Report 2016-2017



HUMANA
PEOPLE TO PEOPLE INDIA



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Mission

The mission of Humana People to People India 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 dehumanising conditions.

Greeting from the Chairperson

Humana People to People India (HPPI) is working towards contributing to the Sustainable Development Goals and the efforts of Central and State Governments to achieve the same. HPPI has been able to almost double its outreach during the year and has benefitted more than 2 million people through 60 development projects and 40 microfinance branches across 10 states.

The programmes and projects implemented by HPPI are holistic in nature, are driven by the community, and focus on creating development together with the vulnerable groups and the most marginalised in the society. Women Empowerment, gender awareness, women's rights and providing equal opportunities for girls are integral focus areas across all our projects.

Our portfolio of projects has grown substantially during this reporting year, and we have been able to scale and develop replicable project models in the areas of Education, Health, Livelihood and Community Development, Environmental Sustainability and Microfinance. Out of the many impressive results during the year, I would like to highlight the following:

1.2 million women have been empowered through various projects and activities through Financial Literacy, Entrepreneurship Training, Skill Training, Functional Literacy and Health Awareness, and more than 60,000 women have got access to microcredit from Humana Microfinance. Across projects, women from both rural and urban marginalised communities now play an active role in their communities and have improved their family economy through income generation and engagement in the financial mainstream facilities.

40,000 children have been impacted through in-school interventions aimed at improving their learning levels. These include students from our after-school programmes for girls, preventing them from dropping out of school and building their confidence, and students at the 'Kadam Centres' for out-of-school children, preparing them for enrolment in formal schools. HPPI is also working with state governments to train primary school teachers – both in-service and pre-service – and has impacted more than 5,000 teachers in 2016-17.

I would like to take this opportunity to say a big Thank You to our more than 60 partners in development – national and international organisations, corporates, private partners and State Governments – for your support and trust in us that enabled us to bring about a change in the lives of over 2 million people.

With accountability and transparency we are committed to further expand and increase the impact of our joint efforts!



Dr. A. Padmavathi
Chairperson



About Humana People to People India

Humana People to People India (HPPI) is a development organisation registered as a not-for-profit company under section 25 of the Companies Act, 1956, since 21st May 1998. It is a non-political, non-religious body that works as part of civil society to strengthen the capacities of underprivileged people and groups to create better lives.



Where We Are Working

Bihar

- Districts
- Arrah
 - Muzaffarpur
 - Nalanda
 - Patna
 - Samastipur
 - Siwan
 - Vaishali

Delhi

- Districts
- Central Delhi
 - East Delhi
 - New Delhi
 - North Delhi
 - North East Delhi
 - Shahdara

Tamil Nadu

- District
- Thoothukudi

Uttarakhand

- Districts
- Nainital
 - Udham Singh Nagar

Haryana

- Districts
- Faridabad
 - Gurugram
 - Hisar
 - Jhajjar
 - Kaithal
 - Karnal
 - Kurukshetra
 - Mahendragarh
 - Mewat
 - Panchkula
 - Panipat
 - Rewari
 - Sirsa
 - Sonipat
 - Yamuna Nagar

Telangana

- District
- Ranga Reddy

Madhya Pradesh

- Districts
- Bhopal
 - Dewas
 - Gwalior
 - Indore
 - Khandwa
 - Shajapur
 - Sheopur
 - Ujjain

Uttar Pradesh

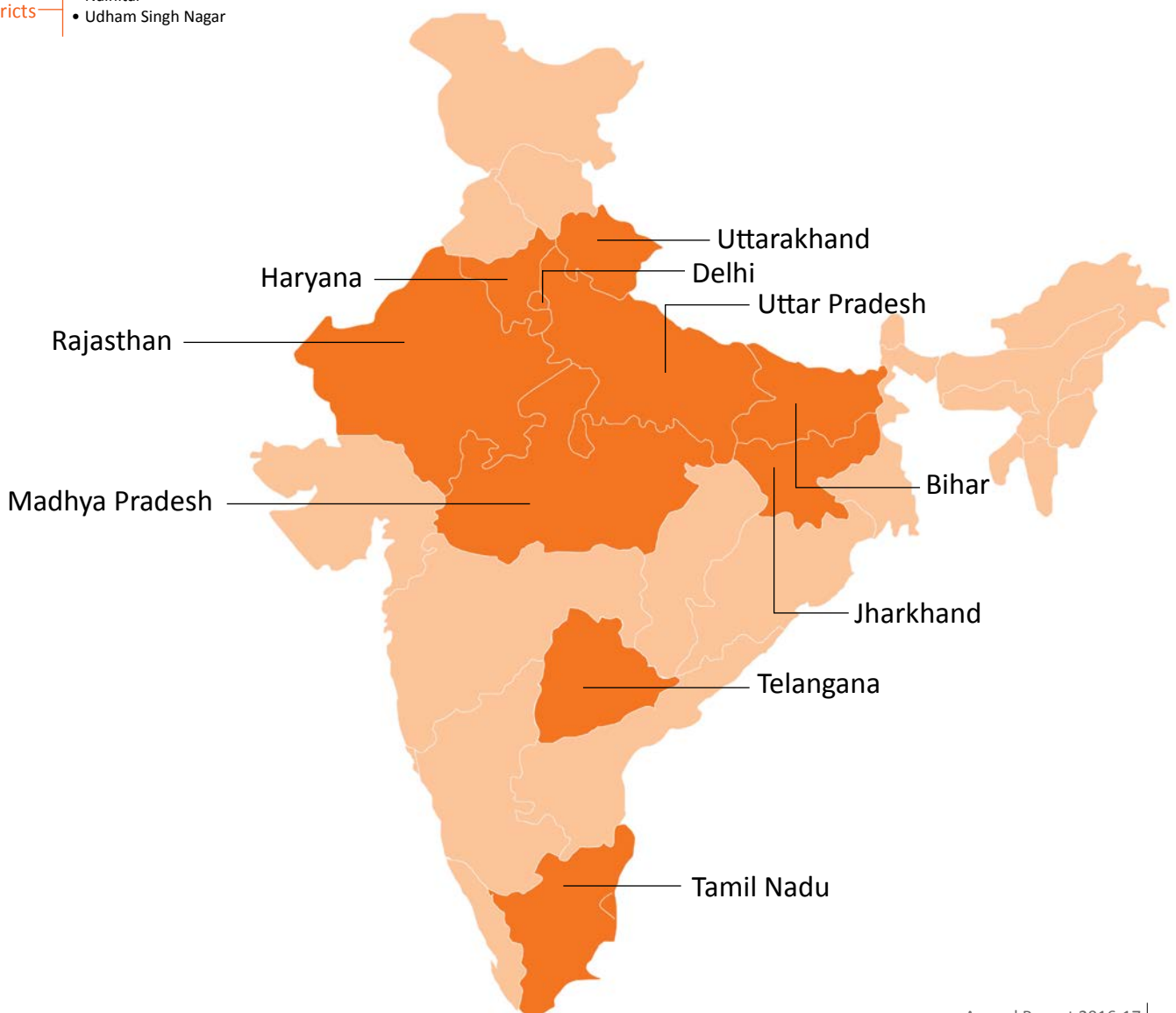
- Districts
- Agra
 - Allahabad
 - Badaun
 - Bareilly
 - Ghaziabad
 - Gorakhpur
 - Hathras
 - Jhansi
 - Lucknow
 - Mathura
 - Meerut
 - Unnao
 - Varanasi

Rajasthan

- Districts
- Alwar
 - Baran
 - Bhilwara
 - Churu
 - Dausa
 - Jaipur
 - Jhalawar
 - Jhunjhunu
 - Jodhpur
 - Kota
 - Sikar
 - Tonk

Jharkhand

- Districts
- East Singhbhum
 - Jamshedpur



Highlights of 2016-17

CSR Implementing Agency of the Year

HPPI was awarded the 'CSR Implementing Agency of the Year' at the 3rd CSR Impact Awards.

CSR Impact Awards was organised as a co-event of India CSR Summit and Exhibition 2016 on 28th September 2016 in Mumbai.

The award accentuates HPPI's development interventions through its three flagship programmes, namely The *Kadam* Step-Up Programme, Urban Community Development Programme and Rural Community Development Programme.



Improving Learning Outcomes in 10,000 Primary School Students in Madhya Pradesh

Improving Primary Education in India requires better capacity building of teachers, as well as introduction of new, more child-centric methods. In 2016, HPPI entered into a partnership with CKS/USAID through the Read Alliance project to improve reading skills in primary school children, through the *Kadam* LEAPe model in three districts of Madhya Pradesh – Ujjain, Dewas and Khandwa. Through training 1,000 in-service teachers, the project aims to improve learning outcomes in 30,600 primary school students in 200 schools across the three districts. During the year 2016-17, 10,258 students benefitted through the programme.

Transforming Education through *digi*-TEACH Multimedia Centres

With support from Oracle, HPPI is working to improve the quality of education in three districts of Madhya Pradesh – Ujjain, Dewas and Khandwa. In collaboration with the Rajya Shiksha Kendra, three *digi*-TEACH labs have been established in partnership with Oracle. Each of these labs includes 10 computers and high-quality multimedia equipment, enabling students and teachers to use computers in the education and to conference with other DIETs over the Internet. The labs have enabled advanced ed-tech resources to be accessible in rural areas, benefiting teachers and children. Several experience-sharing sessions have been conducted between student-teachers, discussing their challenges and visions as future primary school teachers. The labs also encourage active engagement with Oracle employees for experience sharing.



A Unified Effort to Bring Children to School

In July 2016, HPPI signed a contract with Educate a Child to educate 30,000 out-of-school children through the *Kadam* Step-Up Programme and mainstream them into formal primary schools at their age-appropriate levels. The project takes place over three years in Haryana and the NCR region through the establishment of more than 400 *Kadam* Step-Up Centres in rural as well as urban areas.

Haryana Government is providing space and intern-teachers for the Centres as well as printing of the *Kadam* material, and more than 15 national and international partners contribute through CSR and foundations. HPPI aims at scaling up this unique and collectively funded programme for the benefit of out-of-school children all over the country.

Promoting Entrepreneurship among 14,000 Women in Haryana

HPPI partnered with UNDP to implement the Disha project titled 'Creating Employment and Entrepreneurship Opportunities for Women in India', to reach out and enable 14,000 disadvantaged women in Faridabad, Gurugram, Mahendergarh, Mewat and Rewari Districts of Haryana through training, employment and entrepreneurship skills development. It is a partnership project between the India Development Foundation (IDF), United Nations Development Programme (UNDP) and Xynteo, supported by IKEA Foundation. There is a growing interest among women to understand entrepreneurship and start up small enterprises. For a large number of women, entrepreneurship will be the way forward to improve livelihood and economy of their families.



'Seeds for Life' Presentation at the European Seed Association

The results and impact of the project 'Seeds for Life — Action with Farmers in Uttar Pradesh IGP region to enhance food security in the context of climate change' was presented by HPPI at the Annual Meeting of the European Seed Association (ESA) from 9th-11th October 2016 in Rome. The meeting was organised by ESA and the International Treaty on Plant Genetic Resources for Food and Agriculture (FAO).

'Seeds for Life' was successfully implemented by HPPI in partnership with FAO and supported by Bioversity International and the GAIA movement, in two districts of Uttar Pradesh, Unnau and Badaun. The project worked with 2,300 small and marginal farmers to develop and adopt modern methods of rice and wheat intensification as well as promoting drought-resitant traditional seed varieties and establishing seed banks.



Financial Literacy of Rural Poor Women in Rajasthan in Partnership with CRISIL and RGAVP

The CRISIL Foundation-supported project 'Mein Pragati - Financial Capability Building of Poor Women in Rajasthan', which HPPI started implementing in the beginning of 2016, aims at building capacity of 81,000 women through financial literacy. In 2016-17 the project has reached 18,102 women from 1,758 Self Help Groups in 727 villages across three districts, namely Sikar, Dausa and Alwar, with knowledge and skills to manage financial resources. In March 2017, HPPI signed an MoU with Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) to include women organised in SHGs by RGAVP in the programme from the three districts.



Improve the Life Quality of 15,000 Homeless People with Support from Azim Premji Philanthropic Initiative

Homeless citizens have a right to a dignified life. This belief has propelled HPPI to work for and together with homeless citizens in Delhi for the past five years in cooperation with the Delhi Urban Shelter Development Board, other departments of the government of Delhi and several local NGOs. In 2016, Azim Premji Philanthropic Initiatives joined hands with HPPI in this initiative to establish the Homeless Resource and Service Centre in Delhi. The Centre will reach out to 15,000 homeless citizens over a period of the next 3 years. The Resource Centre provides legal advice, health services and awareness, job counselling, linkages to social welfare schemes and support to victims of domestic violence. Sport and cultural events are also organised in shelters for the enjoyment of homeless children, youth and adults.





Education

Background

Humana People to People India through its educational initiatives contributes towards the Sustainable Development Goal 4: *'Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all'*.

HPPI focuses on Teacher Training, Learning Improvement Programmes for primary school children and programmes for socially and marginalised out-of-school children (OOSC). HPPI also organises a pre-school programme for young children, remedial programmes for girls along with adult literacy training.

DMM

The Doctrine of the Modern Method (DMM) is the core methodology of all the educational programmes run by HPPI. DMM focuses on putting the students in the centre of their own learning, by giving them the tools to plan, assess and navigate their own progress. Combining theory and practice, the methodology encourages a close connection to the world outside the school walls, and working directly with what is to be studied.

Educational Initiatives

The Necessary Teacher Training (NeTT) Programme – NeTT is a Teacher Training initiative, working with government DIETs¹/GETTIs² to implement the 2-year Diploma in Education Programme³. Based on the DMM framework, the NeTT Programme aligns with the state curricula, giving the delivery of the same a holistic shape for more hands-on teachers, ready to tackle the realities of primary school education today. The NeTT Programme in 2016-2017 has been implemented in 23 DIETs across 4 states, namely Haryana, Bihar, Uttar Pradesh and Madhya Pradesh.



The *digi-TEACH* platform, winner of the 2016 NASSCOM award under the 'ICT-led innovation in Primary and Secondary Education' category, is an innovative Ed-Tech Courseware Framework designed for training teachers. It consists of reference capsules, student activity guides, along with an integrated progress tracking and feedback system based on the DMM methodology, through which the student-teacher can map his or her progress in a self-navigated manner. *digi-TEACH* can be accessed on computers or through multimedia centres.

Prarambh School for Teacher Education – Prarambh School for Teacher Education, established by the Haryana Government, offers a 4-year innovative integrated Bachelor of Education (B.Ed.) along with a Bachelor in Arts, Science and Commerce depending on the choice of the individual student-teacher. Since its start in 2013 HPPI has provided quality inputs to the programme.



The Kadam LEAPe Programme – LEAPe stands for Learning Enabling Activity Programme (*enhanced*). The programme is designed to improve learning levels in government primary school students through in-service training of teachers. The model is a comprehensive guidance system and training framework focused on fostering child-oriented and student-driven teaching.

The Kadam Step-Up Programme – This programme is specifically designed to provide accelerated learning to out-of-school children, to enable them to enter or re-enter the formal education system. Strategically placed in low-income areas, the *Kadam* Centres offer opportunities for the surrounding out-of-school children to enroll for 6-12 months, to reach age-appropriate learning levels. The programme is based on an innovative progressive step system, allowing the students to build upon their existing capacities, working at their own pace towards what they need to learn. Blended with theme learning and designed to build their social skills and personal capacity, this is not only an initiative for succeeding in school but for developing life skills.



¹DIET – District Institute of Education and Training
²GETTI – Government Elementary Teacher Training Institute
³D.Ed. in Haryana, D.El.Ed. in Madhya Pradesh, BTC in Uttar Pradesh

Other Educational Initiatives

- Academy for Working Children (AWC)** – AWCs work with out-of-school children. The AWC centres help their students develop their academic, personal and social skills needed to enroll in formal schooling. Additionally, the centres conduct computer classes, extra academic support through evening classes and community events such as health camps, sports and cultural events and other activities.
- Girls' Remedial Programme** – This is an afterschool programme for girls. The programme covers activities, subject-specific formal learning and social and creative skills to improve learning levels of girls to give them equal learning opportunities and prevent drop-outs.
- Pre-school children of the Future (PoF)** – PoF Centres offer quality pre-schooling to children from 3-6 years. The PoF programme focuses on a holistic development of the child through a number of activities. It is run in different centres, some being linked to other educational or community projects, and others in cooperation with Anganwadi centres.
- Women Literacy** – Women Literacy is integrated in several of the educational and community development projects to empower women with functional literacy skills.



Key Achievements in 2016-17

NeTT programme Student-teachers under training **4,152**

Kadam Centres Out-of-school children provided with education (including AWC) **14,560**

Kadam – LEAPe Children benefitting from intervention **10,258**
 Teachers trained in Kadam methodology **420**
 Schools covered under LEAPe **62**

Girls' Remedial Programme Girls in remedial tuition classes **8,246**

Pre-school Programme (PoF) Children in Pre-schools **1,303**

Women Literacy Women trained in functional literacy **904**



Stories from the field 1

The Teacher's Role in Promoting Gender Equality

To be able to teach efficiently, above and beyond the subject knowledge, a teacher needs a holistic understanding of the society and the world we live in. As a community leader, a teacher plays a vital role in developing the students into productive and responsible citizens.

For Deepika Dubey, a 1st-year student-teacher at the DIET Dewas, this understanding dawned as a part of her training under the NeTT Programme.

"While preparing a presentation on 'Gender Parity and the Role of Teachers', I learned that in spite of a relatively high degree of education levels in the urban areas, gender-based disparities continue unabated. It was then I realised that as a teacher, I can change this trend and make our societies more conducive for the women," says an excited Deepika.

Having grown up in a rural setting, with its predominantly entrenched beliefs in the subordinate role of women in the society, gender disparity had been an everyday affair for Deepika.

"The NeTT Programme has provided me with the much needed confidence to stand up to the women's rights issue and spread knowledge about the pestering problems faced by women every day in rural societies. It is important that as teachers we spread the awareness about these issues and progressively change the society in a conducive manner," says Deepika.



Kadam: A New Lease of Life

Chandrika Devi's eyes well up as her fingers pass through the hair of her 12-year-old son, Vikas.

"All my hopes rest on him now," she says wiping her misty eyes.

A few years back Chandrika's older son mysteriously disappeared while on his way to their native village in Madhubani District of Bihar. He was never found.

Today, Chandrika and her husband are daily wage labourers in Gurugram, Haryana, and the family of four – including their nine-year-old son, Vishal – is slowly overcoming the tragic shock.

"Both Vishal and I dropped out of school following the incident and lost all interest in studies," says Vikas.

"Most of the days were spent playing and loitering with other kids my age around the construction sites where my parents worked," he recalls.

"One evening a *Kadam* tutor visited our house during a survey on out-of-school children. After enquiring about Vikas and Vishal, they informed us about the Centre running at the nearby Kadipur Community Centre," says Chandrika.

"Initially I was a little anxious about joining the Centre. But with each passing day I noticed that tutors at the Centre introduced new activities and games as methods of teaching subjects like mathematics and English. It was much different and way more interesting from how they taught us in school," says Vikas. Today, after having spent nearly a year at the Centre, Vikas is on his way to be enrolled in a nearby government school in his age-appropriate grade.

Stories from the field 2



Community based Diabetes Detection and Care

Jodhpur, Rajasthan

जिला स्वास्थ्य समिति (एन...
मुख्य चिकित्सा एवं स्वास्थ्य...



Health

Background

Humana People to People India, through its health initiatives, contributes towards the Sustainable Development Goal 3:

‘Ensure healthy lives and well-being for all at all ages’.

HPPI has been active in community health for the last 18 years, reaching out to marginalised and underprivileged communities. With major focus on women and children, HPPI works to link beneficiaries to existing public health facilities and support people to improve their own health and well-being. HPPI regularly collaborates with governmental, non-governmental and corporate partners to venture out in a diversified field of healthcare. HPPI’s major areas of work are tuberculosis, HIV/AIDS, diabetes and general community health.

HPPI’s six key organisational strategies on Health:

1

Rendering correct and scientific health knowledge to the community through outreach

2

Providing basic health services & health screening including referrals to the health system

3

Engaging and educating the community for self-health care

4

Building capacities of the community-level health providers, volunteers and teachers

5

Integrating the ‘health’ component in the development projects for cost-effective outcomes

6

Advocating for better health care for the poor, underprivileged and marginalised people

Health Initiatives

Tuberculosis: Axshya Kendras — HPPI has continued the partnership with the International Union Against Tuberculosis and Lung Disease to implement 'Project Axshya'. More than 400,000 households have been reached with information about TB, and more than 10,500 people with TB symptoms were linked to DMC⁴ for testing. Twenty-two 'Axshya Kendras' (Kiosks) were established within the premises of Chest Clinics, government dispensaries and DOT⁵ centres in Delhi for provision of medicine before and after normal opening hours to help TB patients avoid loss of work hours.

HPPI has been continuing its integrated TB care and control activities through its Community Development Projects in Delhi, Haryana, Rajasthan, Uttar Pradesh, Madhya Pradesh and Bihar. The integrated approach so far detected 3,226 presumptive TB cases between 2013-16, resulting in detection and treatment of 281 cases.



TB presumptive cases detected 10,515

TB presumptive cases tested at Designated Microscopy Centres 6,636

TB patients assisted to initiate medical treatment 705

HIV/AIDS: HOPE Centres — The Hope Centres have been implementing Targeted Intervention (TI), aiming to curb HIV transmission among high-risk groups like Female Sex Workers and migrants. Currently one HOPE project is operational in Delhi.

Total Control of the Epidemic (TCE) — This intervention works to help household members to assess their risk of HIV transmission and mobilise them to go for HIV testing. Currently there are two TCE projects run by HPPI, one in Delhi and another one in Lucknow, Uttar Pradesh, reaching out to 130,000 people annually.

People tested for HIV 38,241 • **Condoms distributed 4,05,774**

People received treatment for STIs 3,009

Pregnant women registered for PPTCT services 7,202

People living with HIV and AIDS assisted to receive ART 105

Diabetes: Community-based Diabetes Detection & Care Project in Jodhpur, Rajasthan — The project has been implemented in the blocks of Bhopalgarh, Osian, Luni, Balesar and Bilara covering a catchment area of around 600,000 people from April 16 to March 17. The project maintains line-listing of all diabetics, including monthly records of blood sugar and other key parameters. Training-wise, the project so far trained 39,905 school students of 156 schools of Jodhpur District, 1,925 ASHA⁶ & AWW⁷, 715 ANM⁸, 263 RMPs⁹, 398 community leaders on diabetes and facilitated formation of 411 nutrition gardens together with the patients in the local community.

People verbally screened for diabetes 1,25,099

People tested for diabetes 14,663 • **Diabetes patients detected 1,306**

⁴ Designated Microscopy Centre

⁵ Directly observed treatment - TB medicine

⁶ ASHA Accredited Social Health Activist (NHM)

⁷ AWW Anganwadi Workers (ICDS, Women & Child Development)

⁸ ANM Auxiliary Nurse Midwife of MoH

⁹ RMP Registered Medical Practitioners



Environmental Sustainability

Background

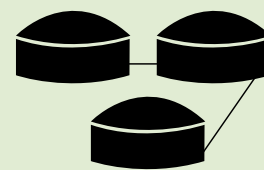
HPPI has been working to improve the quality of life in rural and urban communities through environment and climate change adaptation, namely water and soil conservation, natural resource management, promotion of solar energy, biogas and clean cookstoves, preservation of green cover, and promotion of sustainable farming practices. HPPI believes that ensuring gender equity in environmental sustainability programmes is a means to achieve the objectives set out in Sustainable Development Goals.

The interventions of HPPI contribute to an improved environment mainly through four focal areas, viz., tree planting, solar and biogas technologies as an alternative sustainable energy source, water resource development and management, and promotion of sustainable agriculture.

Achievements



17,011
trees planted



100 biogas
plants constructed

- 3,220 tonnes of CO₂ annual offset through 685 biogas units
- 1,512 ha of land benefitted from water harvesting
- 85,363 m³ of total groundwater recharge
- 90,000 people benefitted directly



601 villages from **6**
states covered under the
programme

Environmental Sustainability Initiatives

Sustainable Green Cover Management (SGCM)

In 2016-17, HPPI continued with the efforts of SGCM in partnership with the stakeholders from various development projects. 3,884 students and citizens from 434 villages and cities in seven states, namely Rajasthan, Delhi, Bihar, Haryana, Telangana, Madhya Pradesh and Uttar Pradesh participated in planting 17,011 trees. Along with plantation, regular upkeep of the saplings through periodic weeding and irrigation was carried out across all locations. The total outreach of the SGCM's environmental awareness activities was 67,469 people. HPPI's Sustainable Green Cover Management Programme across multiple geographies has been instrumental in raising awareness about the most pressing environmental challenges that India faces and the actions required to combat climate change.



Access to Sustainable Energy

Since 2010, HPPI has been striving to make sustainable energy accessible, affordable and available to low-income households by promoting solar energy and biogas technologies. In 2016-17, HPPI constructed 100 biogas plants of 2m³ each using the Deenbandhu Fixed Dome Model for farming households in Rajasthan. Along with providing clean and efficient energy for cooking and illumination to families, the construction of biogas plants created 1,200 man-days of local employment. 3,200 farmers benefitted through technical workshops on use of bio-slurry in agriculture, enabling high-quality and chemical-free crops, with 95 hectares of land under the use of bio-slurry.



In 2016-17, WRDM activities included augmentation of water sources, development of replicable models for groundwater recharge, rainwater harvesting, modern irrigation technologies leading to more crop per drop, groundwater quality assessments, and knowledge building on water conservation. 53,790 liters of rainwater was harvested through rooftop structures, and 136,500 m³ of water was recharged through the dug-well recharge system.

Modern agriculture management techniques for optimum utilisation of groundwater were promoted among farmers post rigorous water quality tests and assessments.

Sustainable Agriculture

HPPI worked with small and marginal farmers from Rajasthan and Uttar Pradesh in 2016-17 on sustainable agricultural practices for soil conservation and improved crop yield. Some of the modern practices included GPS-enabled location-specific data collection, integrated nutrient management, vermicomposting, intercropping and mixed cropping, drip irrigation, shade-net houses, horticulture, among others. 160 hectares of demonstration fields were established in kharif and rabi seasons focused on wheat, mustard, pearl millet, cotton, cluster beans and paddy crops with an average yield improvement of 10.7% across crops. Women farmers opted for 180 nutri-gardens for round-the-year fresh supply of vegetables and strengthening of local food systems.

Water Resource Development and Management

HPPI has been working with rural and urban communities on participatory water management for efficient use of water resources and environmental sustenance.



Livelihood and Community Development

Background

Creating sustainable development is a task that involves all people on the planet. It is the common agenda for all of us to work for the elimination of poverty and creating prosperity for all.

Each Livelihood and Community Development Project is unique and one of a kind, designed to solve locally identified problems and empowering people in the communities during the process.

Common problems among poor people in urban as well as rural areas are: suffering from often preventable diseases due to unhealthy living conditions, lack of hygiene and sanitation, lack of knowledge about rights, lack of connectivity to public services, a high number of out-of-school children and lack of skills needed for employment. On top of that, cultural and traditional barriers often need to be transcended to be able to improve livelihood.

Achievements

- 11 Community Development Projects across 5 states involving 71,000 families and 295,000 people.
- 15,000 homeless people in Delhi provided with access to shelter, safety, health care, and facilitated with linkages to public services.
- 1,2 million women benefitted through 64 projects implemented across 10 states.

Livelihood and Community Development Initiatives

Some of HPPI's Community Development Projects are multi-year interventions, implemented in the same geographical area, aimed at improving the living conditions of urban slum residents or rural communities. These projects always work along several lines of educational activities for children, youth and adults.

In its educational interventions under CDP, HPPI establishes pre-school centres for the young children to support their overall development, the Step-Up Programme for out-of-school children to build their skills to enter formal schools and girls' retention programmes to keep girls from dropping out of school. Adult literacy for women is also often included in these programmes.

Other activities under CDP include health & hygiene and skill training & income-generating activities. The health initiatives create awareness on how to prevent common diseases and improve overall well-being through good nutrition, hygiene and healthy practices, and establish connectivity to local clinics and government schemes. Local participatory cleaning actions are organised, and waste management systems are established in both urban slums and rural areas.

Skill Training includes three to six months' courses in tailoring, beautician, handicraft, computer literacy, spoken English, vegetable production and gardening. Women graduating from these courses are often supported with a start-up kit such as a sewing machine, scissors and other tailoring equipment or a beautician's kit to establish their own small businesses.

Some of HPPI's Community Development Projects are working with specific target groups that include the poorest of the poor and most destitute people such as homeless people, sex workers and women who had been subjected to trafficking, and people affected by HIV/AIDS and TB.

Since 2016, HPPI has been running 13 night shelters in Delhi and has provided night rescue across the North-East, East and Central Districts and provided emergency and health care to people in need.

More than 15,000 people have been provided access to shelter, safety, health care and linkages to public services and education through these projects.

The Magic that is Education

Shehanshah, like many other men inhabiting the Town Park slums – set amidst the factories and high-rises of Dharuhera – is a street magician.

Over the years, however, with the inroads of modernity and alluring social mobility options for the younger generation, street magic has witnessed a continuous decline for takers.

"Times have changed and today's generation seeks socially respectable means of earning livelihood. In fact, it is the aspirations of our children that have brought us to this developing industrial town from rural Ghaziabad," says Sartaj, another magician inhabiting the slums.

These young aspirations received a renewed thrust with the launch of HPPI's *Kadam* Centre near their slum. The Centre is supported by Hero MotoCorp. Today, 15 children, majority of whom had never even held a pencil in their hands – from this shanty settlement attend classes at the Centre regularly.

"I enjoy watching my father perform. But I want to go to school and study to be able to get a good job in a nice office," says nine-year-old Sajina, Sartaj's daughter.

"We all want our children to study and we're very fortunate to have the Centre operating so near to our settlement," says Guddo, Sajina's mother.

"Now I'm confident that our children will help us emerge out of this repeated cycle of poverty and lead a more purposeful life."

But what about the allure of magic?

"In today's world, education is the biggest magic. We're very fortunate that through these Centres our children have access to mainstream education that eluded us," says Sartaj.

Story from
the field



Financial Literacy and Entrepreneurship

The Livelihood and Community Development Initiatives also focus on women empowerment through Financial Literacy and Entrepreneurship training, and support starting up and/or improving income-generating activities.

These projects work with women through skill-based programmes and typically through shorter intensive training periods like 3-month financial literacy training and/or entrepreneurship training – followed up by support to start or improve own income-generating activities or business.

Some of the key projects that were implemented by HPPI in 2016-17 for empowering 37,740 women through financial literacy and entrepreneurship from four states of Rajasthan, Haryana, Madhya Pradesh and Bihar are highlighted here.

In partnership with CRISIL Foundation, HPPI is implementing the innovative 'Mein Pragati' project on financial capability building for economic empowerment of 81,000 women in Rajasthan. In 2016-17, 18,102 women belonging to 1,758 Self Help Groups from 727 villages in Alwar, Dausa and Sikar districts received financial literacy and were linked to appropriate social security schemes like opening bank accounts, health, life and cattle insurance, LPG gas connections, MNREGA job cards, among others. Women were trained on

managing their household economy efficiently and planning for the future through goal-oriented term deposits for meeting their household needs in health, education and livelihoods. The project created a strong pool of Village Volunteers from within the groups of women for peer-to-peer learning and counselling.

In 2016-17, HPPI worked with 12,765 women from five districts of Haryana, empowering them by building their capabilities in entrepreneurship and micro-ventures under the project 'Disha' in partnership with UNDP. The project is empowering women to exercise their choices and challenge discriminatory practices with regards to opportunities in skill development, employment and livelihoods. 245 women started micro-ventures facilitated by the project during this reporting period.

The women empowerment project 'Saksham', being implemented in Bihar since 2012, continued working in 2016-17 with 6,873 women who are victims of commercial sexual exploitation and trafficking in both urban and rural areas of Patna, Siwan and Samastipur Districts. The project facilitates women with credit and business planning to help set up micro-enterprises. The project also helped 2,741 children enroll in school. The project is rebuilding the confidence and livelihood of these women who are organised in 1,128 Joint Liability Groups, accelerating their rehabilitation and preventing second-generation trafficking.





Microfinance

Background

HPPI started its first Microfinance project in 2007 with the objective to provide microcredit/finance to rural poor women in India.

Since its inception, the project has achieved cumulative loan disbursement of more than ₹ 368 crore benefitting approximately 110,000 poor women through 42 Branches in 22 districts — nine districts of Rajasthan, five districts of Uttar Pradesh, five districts of Haryana, two districts of Uttarakhand and one district in Jharkhand. As on 31st March 2017, HPPI Microfinance had 57,000 active borrowers in 1,324 villages in the districts as shown on the next page with a total loan outstanding of ₹ 57 crore.

HPPI Microfinance offers different loan products of improving livelihood of women who are organised either in Self Help Groups (SHGs) or Joint Liability Groups (JLGs). The loan size varies from ₹ 15,000 - ₹ 25,000 and is typically used for improving agriculture production, dairy production, carpet weaving, small handicrafts, petty shops, vegetable vending, etc.

The women who are customers in Microfinance are also often assisted through other non-financial services by HPPI such as livelihood training, financial literacy, plantation of trees, health camps and facilitation of linkages to government schemes.

NBFC-MFI License

For the future, HPPI envisions to operate Microfinance activities through a separate entity of an NBFC-MFI, namely Humana Financial Service Pvt. Ltd., which got approval from RBI on 4th of August 2017.

Results Achieved during the Financial Year 2016-17

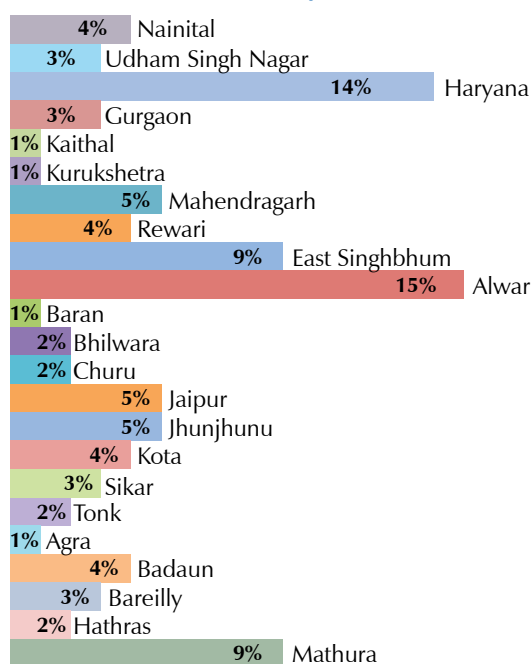
Overall, the Microfinance business grew during the financial year in terms of number of women served with loans. HPPI Microfinance also opened six new Branches in four districts of Rajasthan under a new service provider agreement with Reliance Capital.

While Rajasthan remained the key state of operations (45%), Uttar Pradesh (21%) has overtaken Haryana as the second most important state for the business. The loan portfolio in Uttarakhand and Jharkhand states has remained small during the year.

State	POS In ₹ crore
Haryana	9.2
Jharkhand	5.8
Rajasthan	25.9
Uttar Pradesh	11.9
Uttarakhand	4.2
Grand Total	57.0

Microfinance achieved its geographical diversification target for the loan portfolio and reduced its loan portfolio concentration in Alwar from earlier 27% to now 17% and has maintained 3%-5% distribution across 19 districts, except in Mathura and East Singhbhum (Jamshedpur), where it is 10% in each.

District-wise Portfolio Exposure as on 31st March 2017



Particulars	FY 2011-12	FY 2012-13	FY 2013-14	FY 2014-15	FY 2015-16	FY 2016-17
States covered	2	3	3	3	5	5
Districts covered	3	7	9	11	18	22
Branches	4	6	15	24	36	42
Borrowers	7,760	13,497	27,200	30,310	45,234	57,020
Loan amount disbursed during the year (₹lakh)	1,362.3	1,981.0	4,863.2	7,163.2	10,910.2	9,979.4
O/s portfolio (on b/s) (₹lakh)	607.3	570.3	379.51	366.54	957.61	926.7
O/s portfolio (off b/s) (₹lakh)	0	673.5	2,651.04	4,126.75	6,227.00	4,777.9
Recovery Rate	98.6%	98.2%	99.9%	99.6%	99.7%	89%
Average Loan Size (₹)	10,761	11,320	15,090	21,076	22,919	23,759

Operational and Financial Indicators:

While Humana Microfinance witnessed a steady growth during the first three quarters in terms of both loan portfolio and number of clients, it faced a drastic reduction in the loan portfolio size during the last quarter of the financial year 2016-17.

Post demonetisation, the Branches faced serious issues of recovery during the first three months (November 2016-January 2017) and could not disburse during the first four months (November 2016-February 2017), and hence they could not achieve the planned targets of the year. The loan portfolio size reduced substantially by 26% and the overall loan recovery rate reduced from 99.7% to 89.1%. Post February, there has been substantial recovery in both loan repayment and disbursement targets, however, the key figures during the FY 2016-17 were still lower than those of the previous financial year. During the new financial year (2017-18), disbursement and overdue recovery have been steadily improving, and it is expected that most of the overdue will be recovered by September 2017.

a. Financial Statement Highlights

HPPI Microfinance has shown marginal improvement during the year in terms of profitability and sustainability. As on 31st March 2017, the net surplus was ₹ 1.65 crore. The operating cost increased to 12.5% in 2016-17 from 10.07% in 2015-16 due to higher provisioning. The year ended with a positive Operational Self Sustainability (OSS) of 107%.

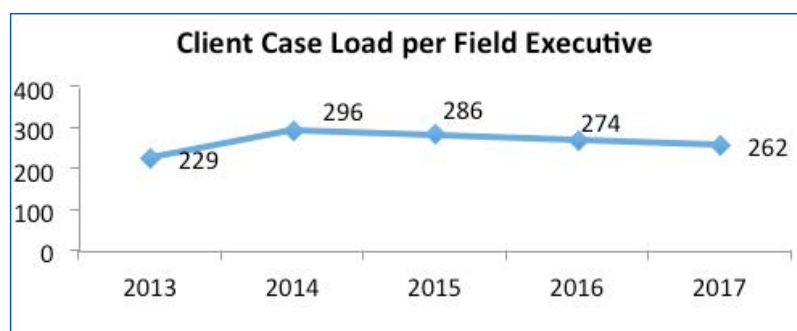
b. Capital Adequacy

HPPI Microfinance has maintained a strong capital adequacy level throughout the financial year. As of FY 2016-17, Tier I capital adequacy of the company has improved from 57.5% in FY 2015-16 to 80.0% during FY 2016-17, whereas Tier I+II capital adequacy was 107.0%.

c. Operational Efficiency

The operational efficiency in terms of client case load per Field Executive has reduced from 274 to 262 during FY 2016-17 as compared to the previous year. The decline is attributed to substantial reduction of the loan portfolio (26%) during the demonetisation period. The month-wise table below reflects the drastic reduction in the loan portfolio from as high as ₹ 84.2 crore in July 2016 to ₹ 57.0 crore in March 2017.

Financial Ratios	
Operational Expense Ratio (OER)	12.52%
Capital Adequacy Ratio (Tier I)	80.00%
Capital Adequacy Ratio (Tier I+II)	107.00%
Financial Cost Ratio	13.12%
Operational Self Sufficiency (OSS)	107%
Net Worth (In Cr)	₹ 8.7

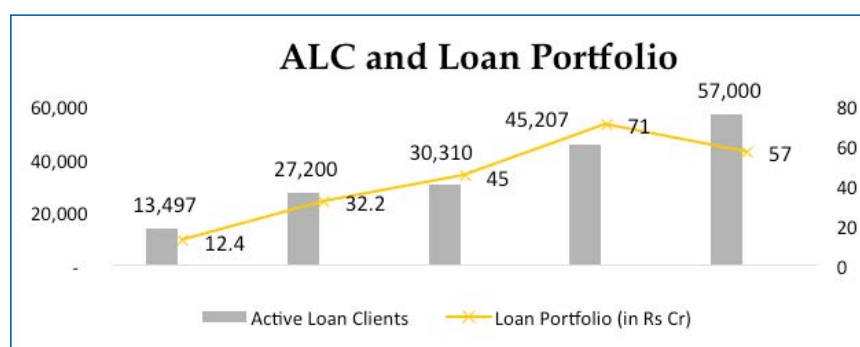


The sharp reduction in the loan portfolio has led to reduced operational efficiency. However, in March 2017 the operational efficiency ratios had improved again.

Month (2016-17)	Loan Portfolio (in ₹ crore)
April	75.98
May	73.15
June	78.49
July	84.24
August	81.81
September	81.60
October	82.32
November	73.76
December	64.01
January	54.66
February	48.82
March	57.04

Humana Microfinance is in the process of consolidation and will be working towards increasing the field staff efficiency by reaching out to a higher number of needy poor women across our current areas of operations.

During the year, the loan portfolio and number of Active Loan Clients (ALC) declined by 26% and grew by 26% respectively, since no new disbursements were made during November 2016-February 2017.



Governance

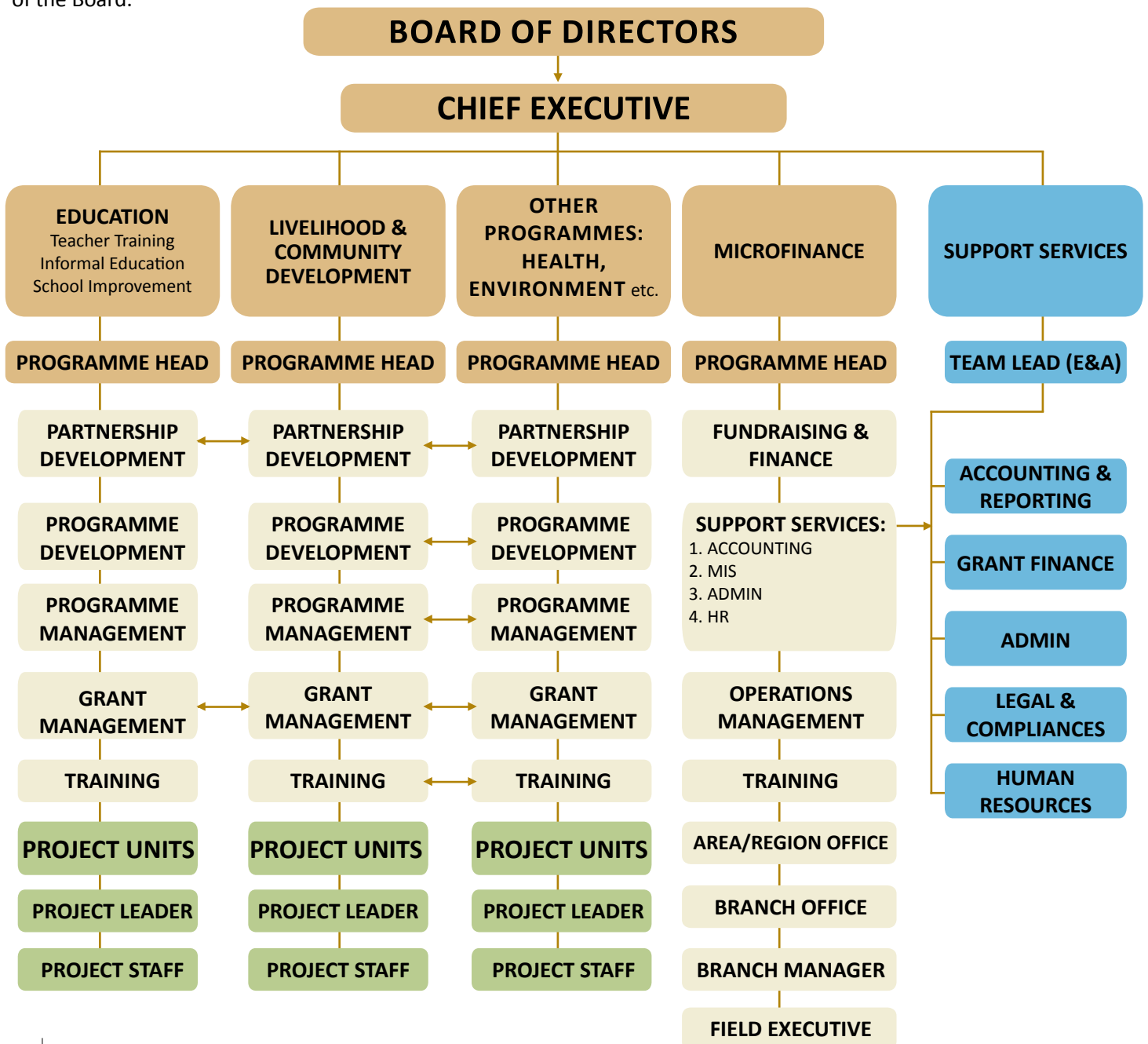
Management

As a development organisation focused on inclusive social progress, HPPI follows a robust system of institutional and operational governance. The overall management of the organisation is done by the Board of Directors. In line with international best practices for good governance, HPPI's Board of Directors consists of a mix of full-time and independent directors.

The Board of Directors forms the keystone of HPPI's operations. They consolidate the organisation's mission into the long-term strategies, uphold organisational values in action and guide organisational operations. Their strategy focuses on areas that are pertinent to stakeholders by social impact through focused interventions. They guide HPPI's teams on a variety of issues, including programme design, fundraising, operational strategies, human resource development and key policies.

Organisational Structure

The Board oversees the operational strategies and implementation, as well as the management of the organisation. The Chief Executive is appointed by the Board and manages the day-to-day affairs of the organisation, formulates organisational policies and drives programme strategies and operations under the overall supervision and guidance of the Board.



The Board of Directors

HPPI has 4 full-time Directors, 1 Non-Executive Director, 1 Independent Director.



Dr. Akula Padmavathi

A founding member and Chairperson of HPPI since 2000, Dr. Akula Padmavathi has three decades of professional experience in the field of social skill & development. With a Doctorate in International Economics (USA), a PhD in Forensic Science and a degree in Law, Dr. Padmavathi accrued extensive knowledge of working in various fields and organisations.



Mr. Sanjeev Bhatt

With over 22 years of experience in the development sector, Mr. Bhatt serves as a director on the Board of Directors since 2001. He was part of initiating the Microfinance Programme in HPPI and has been commemorated with the Indian Achievers Award for Social Service for his outstanding voluntary contributions to social service at the 15th National Seminar on Emerging India.



Mr. Kailash Khandelwal

A veteran in the development sector with 23 years of experience, Mr. Khandelwal joined the Board of Directors in 2012. He leads initiatives in livelihood and community development with core focus on administration, economy overview, capacity building and partnership liaison with government.



Mr. Manoj Kumar Singh

A graduate in Commerce and Masters in Social work, Mr. Singh started his journey with HPPI as a Project Coordinator in 2006. Working as part of the strategic leadership team for Humana Microfinance, his core focus is product development, business performance tracking, and HR. He joined the Board of Directors of HPPI in 2012.



Mr. Ved Prakash Yadav

Mr. Ved Prakash Yadav started his journey with HPPI in 2000. He has vast experience of 17 years in the developmental sector. He was part of initiating the Pre-Service Teacher Training Programme in HPP India, and he was part of planning and managing other educational projects as well. His core focus is on strategising and implementing the Prarambh Programme (4-Year Integrated Teacher Training Programme for B.Ed. along with B.Sc., B.A., B.Com.) He holds dual Master's Degrees, one in Social Work from IASE University and another in Education from IGNOU.



Mr. L K Mahapatra (Nominee Director from SIDBI)






Mr. L K Mahapatra has postgraduated in Commerce from Utkal University, Vani Vihar, Bhubaneswar and is presently posted as Deputy General Manager, Small Industries Development Bank of India, Regional Office, Jaipur, Rajasthan. His core areas of experience during the past 28 years of service include postings in various departments of the Bank such as Indirect Finance Vertical, Internal Audit, Promotional & Development, and HR.

Thank You 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.

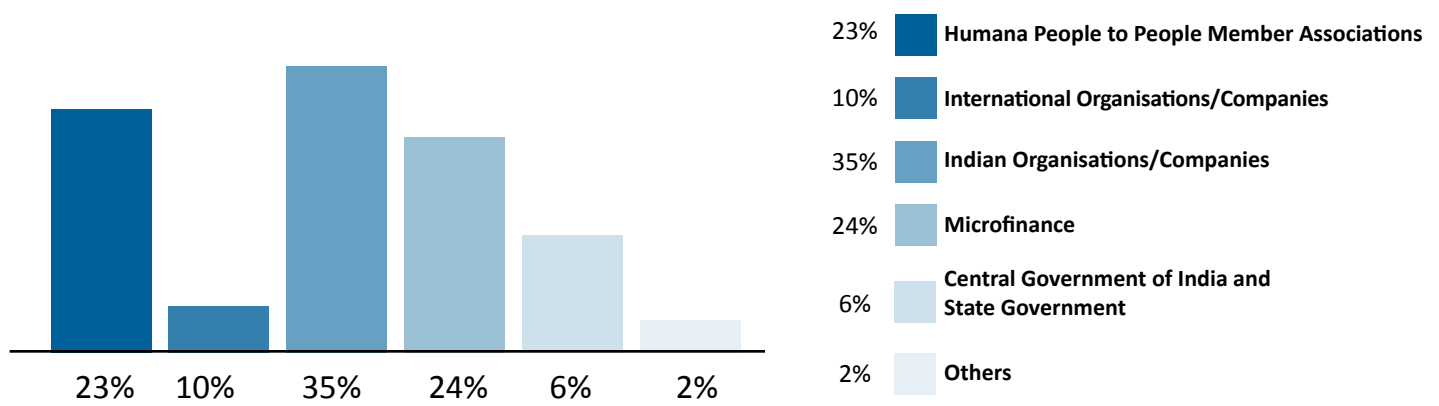
On behalf of the people in the field, who have been part of Humana People to People India's projects, we send our warmest greetings and heartfelt thanks to all our partners, who have supported the projects and contributed in many ways to make the world a better place. We hope for and look forward to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

Partner	Education 	Environment 	Livelihood and Community Development 	Health and Sanitation 	Microfinance 
AIDS Healthcare Foundation				●	
Ananya Finance for Inclusive Growth					●
Ansal Properties & Infrastructure Ltd.			●		
Azim Premji Philanthropic Initiative			●		
Citibank N.A.	●				
Confederation of Indian Industry (CII)		●	●		
CRISIL Limited / CRISIL Foundation			●		
Danisco India Pvt. Ltd.			●		
DAPP-UK (Development Aid from People to People)	●				
Dell Giving	●				
Delhi State AIDS Control Society				●	
Delhi Urban Shelter Improvement Board (DUSIB)			●	●	
Department of Women and Child Development, Govt. of N.C.T. of Delhi/Samajik Suvridha Sangam			●		
Desiccant Rotors International Pvt. Ltd.			●		
Educate A Child / Bharti Foundation	●				
E.I. DuPont India Pvt. Ltd.	●		●		
Eli Lilly and Company (India) Pvt. Ltd.	●				
Fondation Audemars Piguet	●	●			
Fundación Pueblo para Pueblo, Spain	●				
Gasum Oy		●			
Ginni International Ltd.		●			
Hachette Book Publishing India Pvt. Ltd.	●				
Haryana School Shiksha Pariyojana Parishad (HSSPP)	●				
Hero MotoCorp Ltd.	●		●	●	
Humana People to People Baltic, Lithuania			●		
Humana People to People Italy, ONLUS	●	●			
Humana People to People Foundation	●		●	●	
IDBI Bank Ltd.					●
International Union Against Tuberculosis and Lung Disease (The Union)				●	

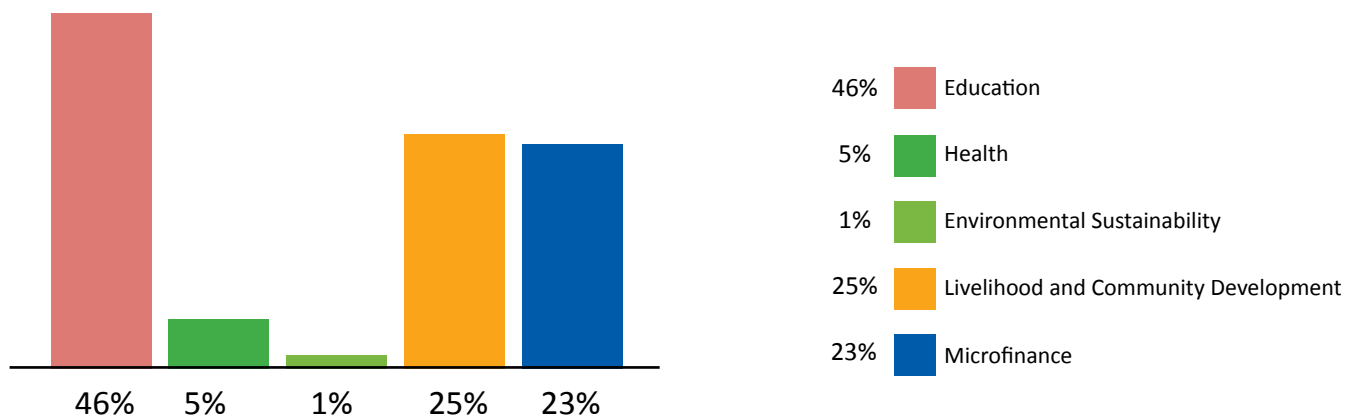
Johnson & Johnson Ltd.			●		
Landsföreningen U-landshjälp från Folk till Folk i Finland r.f.	●	●		●	
Maanaveeya Development and Finance Pvt. Ltd.					●
Microsoft Corporation (India) Pvt. Ltd.	●				
Ministry for Foreign Affairs of Finland		●	●		
Mitsubishi Electric Automotive India Pvt. Ltd.	●				
National Bank for Agriculture and Rural Development (NABARD)			●		
NASSCOM Foundation	●				
Nokia India Sales Pvt. Ltd.	●				
Nunhems India Pvt. Ltd.			●		
ORACLE Giving	●				
Plan India			●		
Planet Aid Inc., USA					
Rajya Shiksha Kendra (State Education Centre), Govt. of Madhya Pradesh	●	●	●	●	
Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)	●		●		
Reliance Capital Ltd.					●
Sanganeria Foundation for Health & Education	●				
Small Industries Development Bank of India (SIDBI)	●		●		●
Solae Company India Pvt. Ltd	●				
State Bank of India					●
Sterlite Copper, a Unit of Vedanta Ltd.	●				
Sympany*	●				
The Department of School Education, Government of Bihar	●				
The Department of School Education, Government of Uttar Pradesh	●				
The GAIA-Movement Trust Living Earth Green World Action		●			
The Haryana State Council for Education, Research and Training	●				
The Marr-Munning Trust	●				
U-landshjelp fra Folk til Folk, Norge	●	●	●	●	
Ultra International Ltd.	●		●	●	
United Way of Delhi	●		●	●	
UEEM, Department of Education, Delhi/SSA	●				
UNDP			●		
USAID/India-CKS READ Alliance	●				
Uttar Pradesh State AIDS Control Society				●	
UPS Jetair Express Private Limited	●				
Verein für Entwicklungszusammenarbeit, Austria	●	●	●		
World Diabetes Foundation				●	
YES Bank Ltd.					●

Financial Statement 2016-2017

Revenue 42.21 crore (₹ 42,21,11,702)



Utilisation



★ The full Financial Statement & Foreign Contribution Reports are available on HPPI's website.

Humana People to People Movement

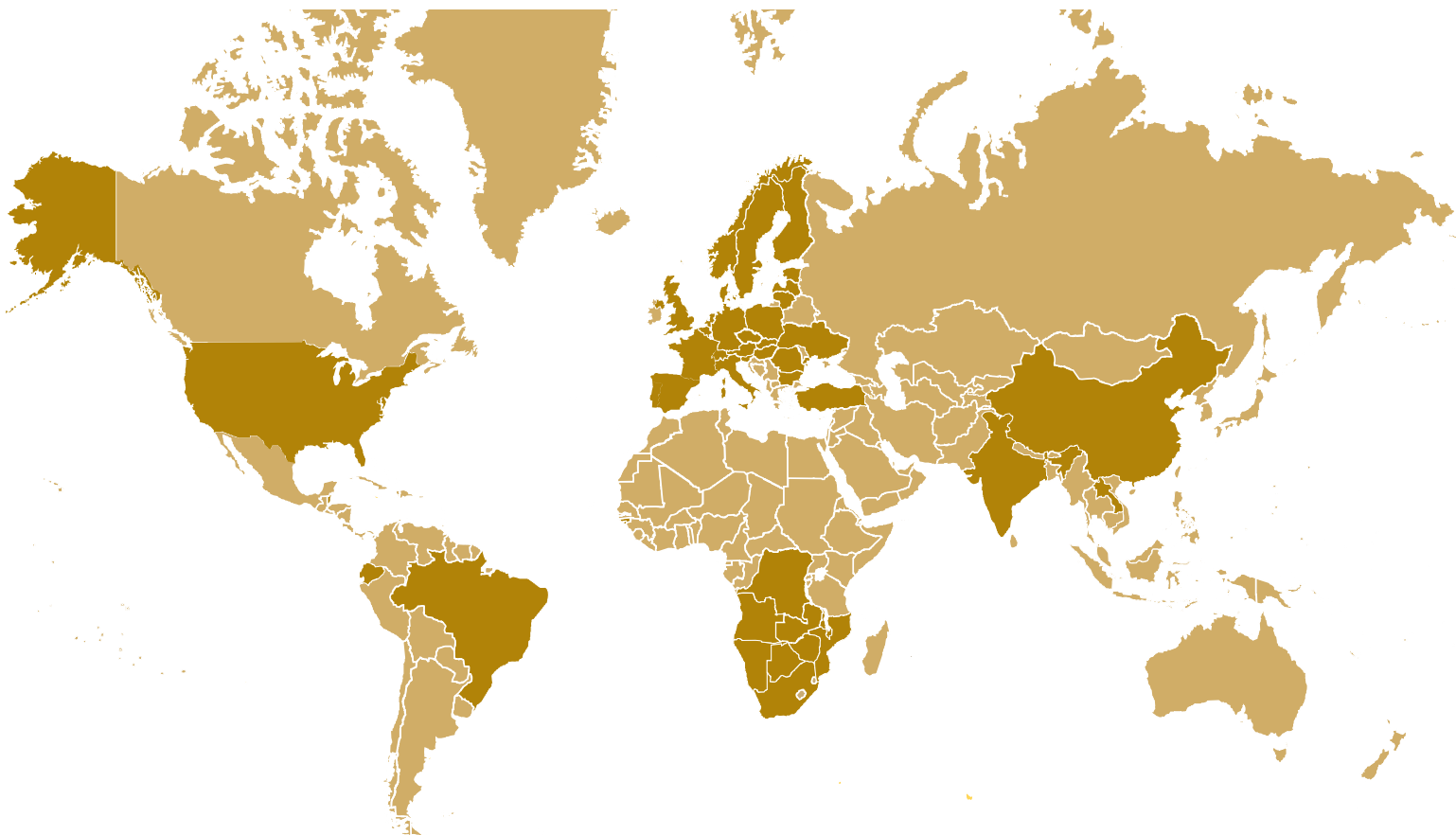
HPPI is a member of the Federation of Associations connected to the International Humana People to People Movement, also known as Humana People to People (HPP). The Federation is registered in Switzerland and has its operational headquarters at Shamva, Zimbabwe. The Federation Humana People to People has 31 member organisations, which are independent associations working in 45 countries on 5 continents. The members are non-profit organisations, focusing on international development and cooperation. Humana People to People organisations have been active for up to 40 years with long-term development projects within Education, Agriculture and Rural Development, Health and the Big Epidemics, Community Development, Climate Change Action and Recycling of Clothes.

Humana People to People organisations in Europe and the United States have established a second-hand clothes collection system. It is an important generator of economic and social development and helps protect the environment by saving valuable resources and reducing unnecessary wastage as well as largely lowering the carbon footprint. The surplus funds obtained from the sale of the used clothes are used for development projects run by Humana People to People members.

Through the Federation, members across countries link to exchange best practices, develop new strategies and proposals as well as engage in capacity building and development. This allows all members to access and develop a common institutional memory, to ensure a high quality of planning and implementation.

HPP members presently operate more than 1,153 development project units reaching out to more than 15 million people on a yearly basis, engaging 200,000 community volunteers and providing employment for 16,000 people.

For more information about the Humana People to People Movement, please visit www.humana.org





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