



Creating Partnerships with the Needy



**You must be the change**  
you wish to see in the world.

Mahatma Gandhi

We don't follow change...  
**We create it.**



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## INTRODUCTION



**CREATING PARTNERSHIPS WITH THE NEEDY**

## VISION 2016

Our flagship project “VISION 2016” has just completed its 10-year time span. It was an ambitious plan to bring about transformation on the social landscape of the country. The plan envisaged the establishment of multifarious institutions across the country, with a strong human resource of committed volunteers and recognized community leaders.

It served the purpose of humanity and the Almighty as well. It was dedicated to going beyond charity by enabling the people to the optimum levels. Its true north lied in making a society having peace, prosperity and justice for all. It called for a society with justice for the maximum of the masses at large. It aimed at enabling the have-nots to access the resources for a total change in their lives and hence promotes the country to step into a new world. It helped people meet their social and spiritual needs by their own efforts. It strived to build trust and relationship with the needy people whose prosperity and security are ever at stake. The program intervened the needs of the day when one-thirds of country's population is hard to meet the basic amenities

for its servility. It was all about total upliftment of the Indian society with a view to vertical mobility of every individual and group of people.

Up thrust areas of the program were Education, Healthcare, Micro Finance, Civil Rights and Women Empowerment. Target beneficiaries were defined by outcome of the Sachar Committee Report, i.e. Indian minorities. But focus goes to minorities residing in northern half of the country i.e. from Assam to Gujarat.

## HUMAN WELFARE TRUST

### WHO WE ARE & WHAT WE DO

Established by a group of eminent community leaders, Human Welfare Trust (HWT) has become one of India's leading non-governmental organizations dedicated to carrying out humanitarian and development programs to fight poverty and people's sufferings by working in partnership with vulnerable communities regardless of faith, caste, gender or political beliefs.

Human Welfare Trust is striving for a fairer world. Our mission is to help the poor and those

in need to live sustainable, self-reliant lives within safe and caring communities. Our work is guided and shaped by the core values of accountability, humanitarianism, neutrality and impartiality, inclusiveness, integrity and co-operation, all of which are also integral to our faith.

The HWT acts as an umbrella body with several distinguished and experienced community leaders on its board of trustees. It has over 200 local partners spread over 20 states, implementing 4774 projects. The number of beneficiaries so far is well above 9 million.

HWT, along with its partners, is primarily focusing on following fronts:

- Education
- Healthcare
- Micro Finance & Poverty Alleviation
- Disaster Management
- Civil Rights Protection
- Drinking Water
- Orphan Care
- Women Empowerment, and
- Community Development

# CORE PARTNERS IMPLEMENTING VISION 2026 PROJECTS



**Human Welfare Foundation**

## HUMAN WELFARE FOUNDATION

Human Welfare Foundation is a national level humanitarian aid organization. It is a premier partner in Vision 2016 Project and working as its umbrella body. HWF has a history of successful interventions in the field of Social Welfare and Community Development.

## SAHULAT MICRO FINANCE SOCIETY

SAHULAT specializes in the economic development of under privileged and weaker sections of the society. It facilitates and supports livelihood opportunities and micro enterprise development for poverty alleviation through provision of Interest Free Micro Finance.



## SOCIETY FOR BRIGHT FUTURE

SBF is a national level disaster management organisation. It specializes in Emergency Relief & Rehabilitation and has responded to all natural and man-made disasters in recent past. It is building a national level volunteer core of emergency response personnel capacity to respond effectively to emergencies.

## MEDICAL SERVICE SOCIETY

Medical Service Society is established to work in the field of Healthcare with an emphasis on professional and ethical practices. MSS works with various partners during natural and man-made calamities to cater to the emergency medical needs of victims of the disasters.



# CORE VALUES

## COMPASSION

A person cannot be compassionate unless he/she is sensitive to others' needs and condition.

## EMPOWERMENT

To empower people in order to unleash their potential.

## JUSTICE

Each person has the right to live and be treated with dignity. Justice is achieved by considering the rights of others and the respect they deserve, regardless of ethnic background.

## ACCOUNTABILITY

We hold ourselves accountable for our actions. We hold our project implementation partners accountable for their actions.

## VISION

Hand-in-hand we go to serve the deserving. Through various community service projects and with the support of our caring and generous donors, the Human Welfare Trust (HWT) is engaged in helping people with little or no resources. With the high spirit and dedication of its volunteers, HWT strives to alleviate human sufferings and also to help them achieve real improvement in the quality of their lives.

## MISSION

Our mission is to serve the poor and deprived sections of the society by providing them with the basic amenities like education, healthcare, food and shelter that equip individuals to become an equal partner in the progress of the nation and by helping the sufferers of calamities to move towards a world free from hunger, ignorance, deprivation and exploitation.

We aim at reaching the grassroots with distinct preference for the depressed and the disadvantaged sections, enabling them to attain all that a common citizen cherishes.



TOGETHER WITH MORE THAN

**200**

PARTNERS WE REACHED OVER

**90,000,000**

BENEFICIARIES THROUGH

**4,774**

PROJECTS







## CONTEXT

India is now the sixth largest economy in the world on current GDP basis and the third largest economy in the world (in PPP terms) after the US and China, overtaking Japan in 2011. It is also a middle income country, and its GDP per capita in 2014 at normal exchange rate and PPP is \$1627 and \$5855, respectively. However, despite its middle income country status, its lagging development indicators put India in an unenviable situation. **Table 1** reveals that, at almost 70%, India has the second largest proportion of population living below \$2 a day (second only to Bangladesh). What is even more disconcerting, is that over a 16-year period (from 1994 to 2010) -the post liberalisation period where the economy has grown by leaps and bounds –this proportion has dropped only by about 12 percentage points.

This post-liberalisation period has also seen inequality emerge in a number of dimensions. Today, 53 billionaires in India own as much wealth as the bottom 50% of the population. Extreme inequality corrupts politics, hinders economic growth and stifles social mobility.

Crucially, the rapid rise of extreme economic inequality is standing in the way of eliminating

**TABLE 1: INCOME POVERTY AND INEQUALITY IN INDIA**

Country	Proportion of Population Living below \$2 a Day at 2005 PPP\$ (%)		Income or Consumption Share [%]					
	Earlier Year	Latest Year	Earlier Year			Latest Year		
			Lowest Quintile	Highest Quintile	Ratio of Highest to Lowest Quintile	Lowest Quintile	Highest Quintile	Ratio of Highest to Lowest Quintile
Bangladesh	93 (1992)	76.5 (2010)	9.6	37.3	3.9 (1992)	8.9	41.4	4.7 (2010)
<b>India</b>	<b>81.7 (1994)</b>	<b>68.8 (2010)</b>	<b>9.1</b>	<b>40.1</b>	<b>4.4 (1994)</b>	<b>8.5</b>	<b>42.8</b>	<b>5.0 (2010)</b>
India (Rural)	85.1 (1994)	73.5 (2010)	9.6	38.4	4.0 (1994)	9.4	39.7	4.2 (2010)
India (Urban)	72.1 (1994)	57.6 (2010)	8	42.8	5.3 (1994)	7	46.8	6.7 (2010)
Nepal	89 (1996)	57.3 (2010)	7.9	43.5	5.5 (1996)	8.3	41.5	5.0 (2010)
Sri Lanka	49.5 (1991)	23.9 (2010)	8.7	41.5	4.8 (1991)	7.7	44.6	5.8 (2010)

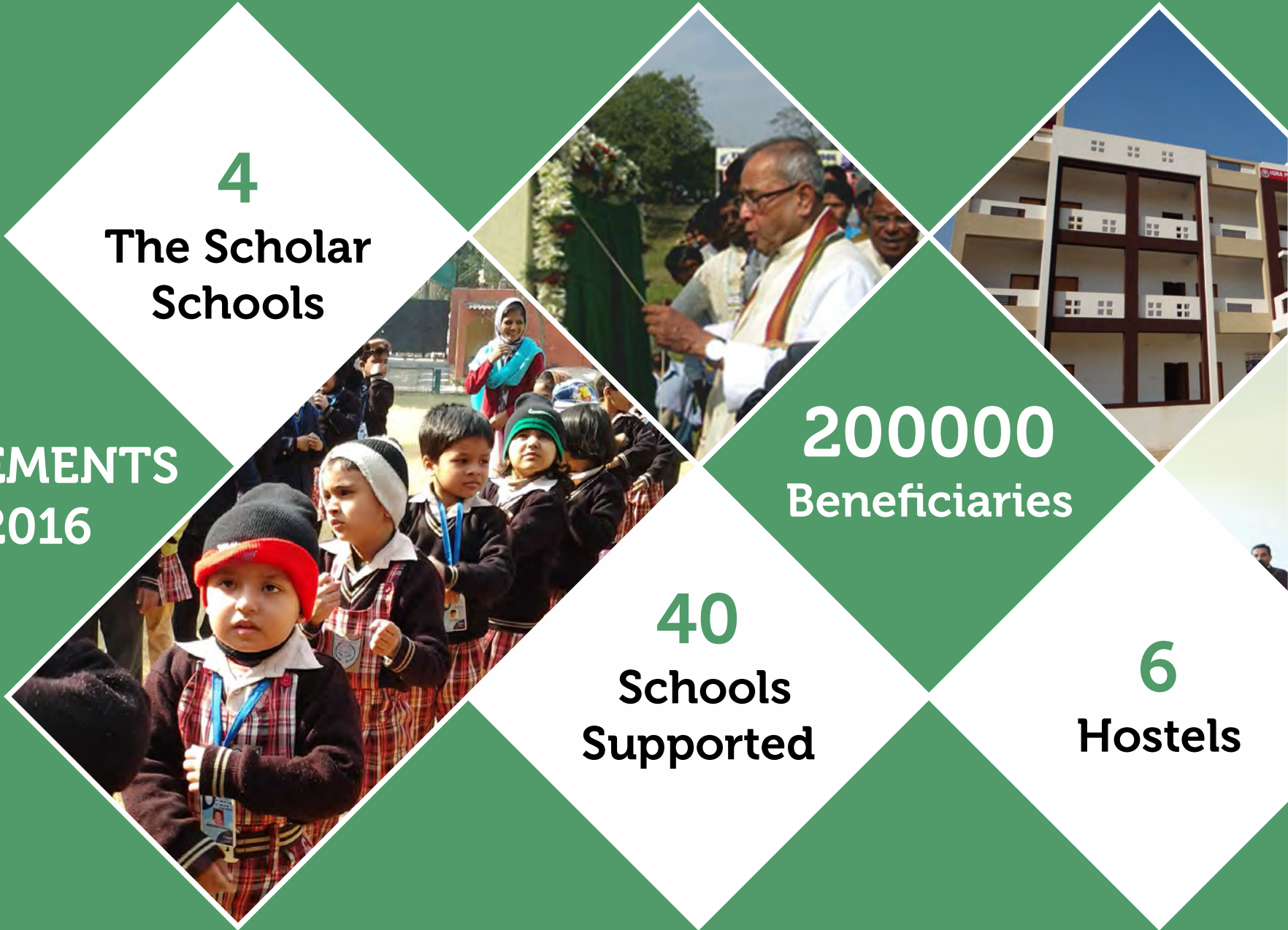
Source: Framework of Inclusive Growth Indicators 2014, Asian Development Bank, 2014

poverty. Today, hundreds of millions of people are living without access to clean drinking water and without enough food to feed their families. We can only improve life for the majority if we tackle the extreme concentration of wealth and power in few hands. If India stops inequality from rising, it could

end extreme poverty for 90 million people by 2019. If it goes further and reduces inequality by 36%, it could lift a further 83 million people out of poverty and virtually eliminate extreme poverty. ●

**KEY  
ACHIEVEMENTS  
VISION 2016**

**4  
The Scholar  
Schools**



**200000  
Beneficiaries**

**40  
Schools  
Supported**

**6  
Hostels**

**5518**  
**Scholarships**  
Under Graduate  
&  
Post Graduate

**9115**  
**Awards for**  
Academic Excellence

**40000**  
**NMTSE**  
National Minority Talent  
Search Examination

**32469**  
**School Bags**



## HEALTHCARE

**1** Multi- Specialty Hospital

**7** Medical Centres

**3** Diagnostic Centres

**1807** Medical Camps

**10** Mobile Medical units

**10** Ambulances

More than a

**Million** BENEFICIARIES



## LIVELIHOOD

**4** Vocational Training Centres

**916** Cycle Rickshaw & Vegetable Carts

**147** Sewing Machines

## MICRO FINANCE

**13** Al-Khair Cooperative Credit Society Ltd.

**8** Seva Mutually Aided Cooperative Credit Society Ltd.

**4** Khidmant Mutually Aided Credit Cooperative Society Ltd.

**7** Sanghamam Multistate Cooperative Credit Society Ltd.

**4** Rahat Cooperative Credit Society

**7** Bait-un-Nas'r Cooperative Credit Society Ltd.

**2** Al-Khair Baitulmaal Nagri Sakhari Patsanstha

**1** Unity Urban Credit Cooperative Society

**46** SOCIETIES

**35000** MEMBERS

## EMERGENCY RESPONSE

Quick response to devastating Floods in Kosi, Uttrakhand, Assam, UP and Kashmir

**OVER 100,000** Victims of natural calamities in Chennai, Kashmir, Nepal, Bihar and Delhi benefited from our Disaster Relief Programs.

## COMMUNITY DEVELOPMENT

**210817** Ramadan Food Packets

**893930** Charity Food (Udhiya Project)

**139615** Blankets & Quilts

**1877** Water Wells & Hand Pumps

**1753** Low Cost Houses

**5590** Marriages

**15** Model Villages

**OVER 6.5 MILLION** BENEFICIARIES

## ORPHAN CARE

**4** Orphanages

**10000** Orphan Scholarships

**15000** BENEFICIARIES





## WAY FORWARD - VISION 2026



In 2005 Human Welfare Trust embarked upon a highly consultative process that lasted almost one year to assess how to bring a sustainable change in the socio-economic status of the Muslims and other deprived communities of India. Under its flagship project, **Vision 2016**, it was decided to focus on the poorest and most marginalised social groups living in the poorest of India's states with the objective of closing the gaps between the two Indias. The last ten years we have focused on the North and North-East states of India where extreme poverty largely resides today. But the goals that we adopted under Vision 2016 plan are far from accomplished. Even back then it was envisaged that the first ten years program

period will be a time slice of a much longer period - 20 years? 30 years? and even more - that will be needed to accomplish the goals of the program.

This plan (**Vision 2026**) therefore continues along the path laid out in the first plan but with some important modifications. Based on the learnings from the first program, we are also modifying our approach by aiming to engage with a wider cross-section of the public so as to build a larger supporter and donor base. And we will also be aiming to build many more types of partnerships so that we can leverage our work and become more beneficial collectively in order to achieve the very ambitious goals and targets that we have set out for ourselves for the coming ten years. Through the Vision 2026 program, we aim to create a just and harmonious society where everybody shares and cares for the poor, unprivileged and exploited people and make our society a better place to live in.

### OBJECTIVES OF VISION 2026

1. To strive for a holistic and sustainable development work among the poor, marginalized, downtrodden, illiterate, vulnerable and the exploited ones, irrespective of their caste, creed, language, sex or religion.
2. To bring about a positive socio-economic change in the lives of Indian Muslims and other deprived communities and to uplift their status at par with the national average in thematic areas of human development.
3. To enable them to contribute towards nation building in all spheres of life.
4. To strive for making India a just and compassionate nation in which all people will have the opportunity to achieve their optimum potential. ●

# STRATEGY:

## An inclusive change

A report by National Council for Applied Economic Research (NCAER) has brought to light some astonishing figures, according to which three out of ten Urban Muslims are poor i.e. officially come below the poverty line living on a monthly income of Rs 550 and less. The rural Muslims are more troubled as they are further down the scale. One in five rural Muslims comes below poverty line. The condition of Dalits and Adivasis are equally vulnerable.

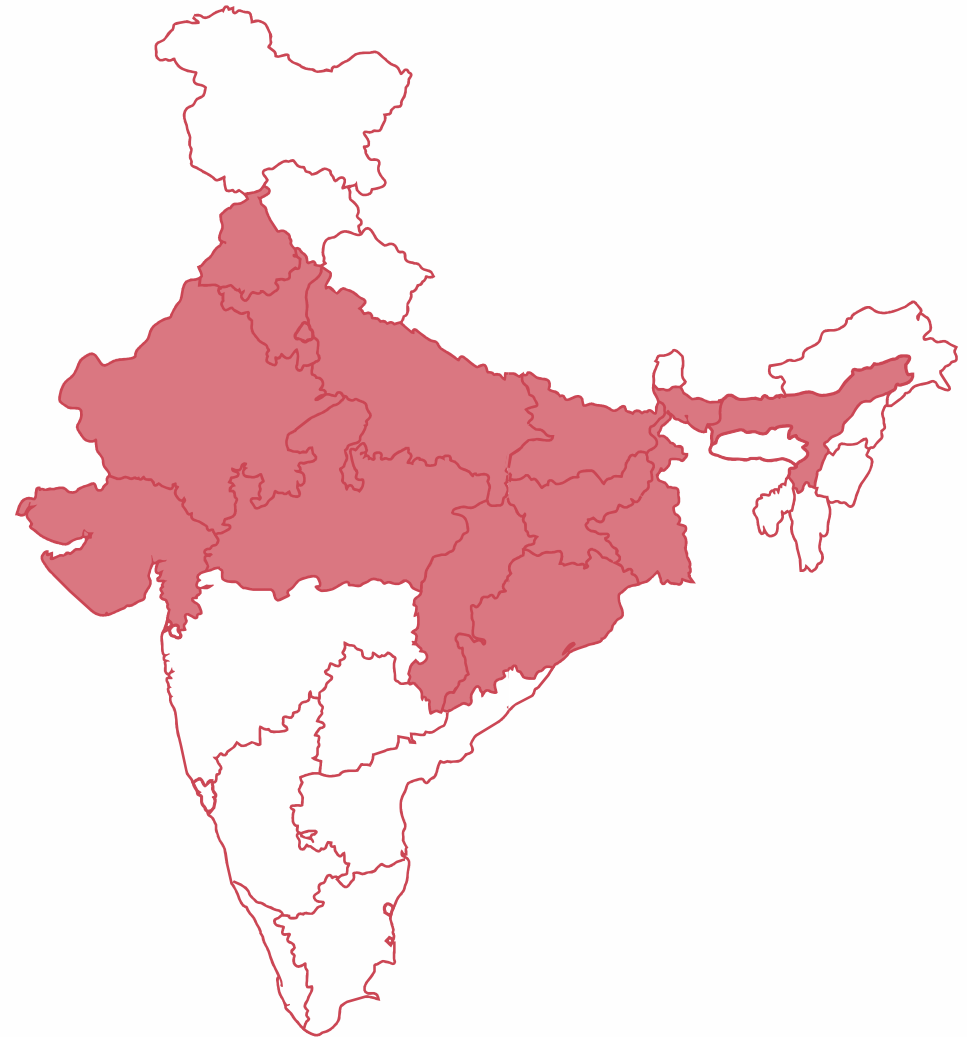
### METHODOLOGY

- Focused targeted social change with clear, measurable goals.
- Inclusive & participatory approach
- Sustainable module of change
- Leverage available resources

According to the Kundu Committee report, Muslims continue to be left out of both government jobs and the urbanisation wave. Moreover, the basic advantages of a better sex ratio and higher birth weight have been wasted due to a lack of health facilities in areas dominated by Muslims and a high school drop-out rate.

In this backdrop, Human Welfare Trust has devised a strategy of Inclusive and sustainable change. This strategy aims to consolidate and build upon the work

initiated in the first phase of the plan Vision 2016. Our approach will be guided by the objective of reducing inequality and vulnerability by closing the gaps between “the haves” and “the have-nots” based on geography, class, caste, religion and gender. Our interventions will be guided by the broader purpose we have committed ourselves to in our strategy.





**“Acquire knowledge, and learn tranquility and dignity.”**

## Education

Development is a central imperative in today's globalized world. But achieving sustainable all-round development for society requires certain fundamental pillars in place. Education is one such pillar without which any future growth is inconceivable. To imagine growth with large parts of the country bounded in illiteracy is just impossible. More so, in today's information based society, where education is the key to a whole world of opportunities. Not only that, a whole host of issues in fields of healthcare, economic opportunity, women empowerment and community building can be traced to a lack of proper education.

In spite of remarkable achievements in the field of education, India's position is extremely poor as compared with other Third World countries. Per-capita expenditure on education in India is one of the lowest in the world and is going down in real terms. High school enrollment rates are marred by equally high drop-out rates. Almost half of

the Indian population is still illiterate; India harbors the largest mass of illiterate population in the world. Even the minimal infrastructure, such as proper classrooms, desks, drinking water facility and toilets, is missing in a large number of schools.

Given the evident benefits of an education, why do so many children fail to get one? Cost is one of the more obvious reasons why children do not get access to education, given that some families must meet their essential needs – food and shelter – first. Parents may need their children to work to supplement household income, do household chores or care for sick family members.

Conversely, many children who do attend school receive an inadequate education because of poorly trained or underpaid teachers, overcrowded classrooms and a lack of basic tools such as textbooks, blackboard, even chalk, pencil and paper.

### Operational Ethos:

Education provides the key for a better future, helping people to increase their skills, fulfil their potential and pursue their goals. But millions of children across India are denied even basic education. We aim to provide impoverished communities with access to education or training, which offers them a way out of poverty. By working directly with local communities, we ensure that our educational projects are relevant to their needs.

We believe that access to education is not just a basic human right, but a key factor in reducing child labor and poverty. In HWT, we strive to bring the un-enrolled children back to school seats, we build and reconstruct schools and educational facilities and ensure to create a healthy teaching environment.





I will never leave my  
School and I will work Hard  
to become a Doctor.

Mohammad Saad  
Student, The Scholar School



200,000

Around 200,000 **adults and children** benefitted  
from HWT's **education projects throughout India.**

# Investing in Future (Target 2026)

Support to  
Special Schools

**INR 20 Million**

10 Schools  
5,000 Beneficiaries



Up-gradation of  
Community Schools

**INR 100 Million**

100 Schools  
50,000 Beneficiaries



Support to Existing  
The Scholar Schools

**INR 40 Million**

4 Schools  
5,000 Beneficiaries



Establishing  
Pre-Primary Schools

**INR 90 Million**

30 Schools  
15,000 Beneficiaries

Support to Existing  
Community/  
Govt. Schools

**INR 50 Million**

25 Schools  
12,000 Beneficiaries



Building NEW  
The Scholar Schools

**INR 500 Million**

10 Schools  
10,000 Beneficiaries

# Expected Beneficiaries of Education Projects = 1 Million



National Talent Identification and Development Centre

**INR 60 Million**

1 Centre  
10,000 Beneficiaries



Establishing Social Activists Training & Research Academy

**INR 75 Million**

1 Academy  
5,000 Beneficiaries

Higher Studies Merit Scholarships

**INR 30 Million**

50 Students/Year  
500 Beneficiaries



Skill Development & Training Institute

**INR 30 Million**

1 Institute  
3,000 Beneficiaries

Scholarship for Meritorious Girls

**INR 25 Million**

500 Scholarships/year  
5,000 Beneficiaries



Support to Civil Services Aspirants

**INR 30 Million**

100 aspirants/year  
1,000 Beneficiaries



**“Whoever saves a life, it is as if (s)he saved the whole of humanity.”**

QURAN 5:32

## Healthcare

Healthcare and adequate nutrition are basic human necessities which everyone should have access to. Unfortunately, for many they are merely unaffordable luxuries. One of the banes of modern medicine is the exorbitant cost of remedy that has rendered medical services in many parts of the world inaccessible to the poor. The consequences of this situation are dire indeed as easily preventable and treatable diseases are causing death and unnecessary long term suffering to millions.

Universal access to education and healthcare are fundamental necessities for any society to progress. No nation has achieved a developed status without fulfilling these two basic requirements. Without good health, the survival and economic self-sufficiency of individuals and their communities are in jeopardy. This is because apart from the straightforward thesis that links healthcare to the well-being

of citizens, it also enhances the productive capacity of its population thereby enhancing economic growth.


India's healthcare infrastructure is largely inadequate to serve its vast population. To begin with, the total number of hospitals and healthcare professionals, public and private included, fall short of addressing the total demand for healthcare services, despite being large in numbers. According to the latest KPMG report, around 80 per cent of all doctors and 75 per cent of dispensaries serve 28 per cent of the country's population.

Dismal healthcare expenditure has aggravated the inadequacy of our healthcare infrastructure. India accounts for over 17 per cent of the world's population while spending less than 1 per cent of the world's total health expenditure. Our total healthcare expenditure stands at 4.1 per cent of GDP, which is among the lowest in the world.

### Operational Ethos:

Responding to this need, Human Welfare Trust (HWT) implements a wide array of health and nutrition projects, providing basic and supplementary medical services for populations in dire need. HWT is committed to the provision of quality healthcare and nutritious food to those who are most in need. Our Health & Medical programmes aim to provide primary healthcare facilities for those who are deprived of this basic necessity.

HWT also conducts training for doctors, provides hospital medical equipment and develop health awareness programme. Our other projects include organizing medical camps, blood donation camps, donating medicines and providing low cost mobile and clinic-based healthcare facilities for the rural poor.



Over  
**1,000,000**

More than **1 million people**  
benefited from our  
**healthcare and**  
**nutrition programmes.**

# Healthier and Happier (Target 2026)

Multi-specialty  
Hospitals

**INR 500 Million**

5 Hospitals  
500,000 Beneficiaries



Drug Banks  
Low cost Pharmacy

**INR 05 Million**

10 Pharmacies  
100,000 Beneficiaries

Mobile Medical Vans &  
Primary Healthcare Centres

**INR 200 Million**

100 PHCs/Mobile Vans  
1,500,000 Beneficiaries

Medical Awareness Camps,  
De-addiction campaigns  
and Medical camps

**INR 05 Million**

100 Camps  
40,000 Beneficiaries

Healthcare Support through  
Aanganwadis

**INR 50 Million**

500 Aanganwadis  
50,000 Beneficiaries

Diagnostic Centres

**INR 50 Million**

10 Diagnostic Centres  
50,000 Beneficiaries

# Expected Beneficiaries of Healthcare Projects = 3 Million

Rural/Slum Clean  
Drinking Water Project

**INR 100 Million**

100 Plants  
100,000 Beneficiaries



Rural/Slum Children  
Vaccination Project

**INR 10 Million**

10,000 Children/year  
100,000 Beneficiaries

Rural Girls  
Sanitary Napkins Project

**INR 10 Million**

10,000 Girls/year  
100,000 Beneficiaries

Community  
Health Insurance Project

**INR 50 Million**

5000/year  
50,000 Beneficiaries

Medical Service Society  
Doctors & Para-Medics

**INR 15 Million**

Branches in 15 states  
100,000 indirect Beneficiaries

Household &  
Public Toilets

**INR 05 Million**

500 Toilets  
10,000 Beneficiaries



“Prophet Muhammad (PBUH) Said,  
Verily, Allah the Most High loves when one of you  
undertakes something, (s)he does it with perfection  
according to their capacity. ”

## Interest-Free Micro Finance and Poverty Alleviation

India is the fastest growing large economy in the world today. Despite this, one in every five Indians is poor.

Muslims, the largest minority who make up 14.2% of India's 1.25-billion population, come out pretty much at the bottom of most socio-economic indices, even a decade after a high-level government probe into their historical disadvantages led to policy actions. Almost a quarter of India's 370,000 beggars are Muslims, newly released data from the 2011 Census show, reinforcing that the community still lags on most counts despite the country's rapid economic growth.

The roots of poverty in India run the deepest among the members of scheduled castes and tribes in the country's rural areas. In 2005, these groups accounted for 80 per cent of poor rural people, although their share in the total rural population is much smaller.

### Sahulat Micro Finance Society

was established under Vision 2016 program as a specialized organisation to focus on the economic development of underprivileged and weaker people.

Sahulat facilitates and supports livelihood opportunities and micro enterprise development for poverty alleviation through provision of Interest Free Micro finance.

### Interest-Free Micro finance

Interest free micro finance is an effective tool to fight against poverty. Sahulat's Interest Free micro finance Program through its affiliated credit cooperative societies focuses on efforts that empower communities to lift themselves out of poverty.

Projects include interest-free loan schemes and developing small businesses, such as vegetable and dairy production. Our target beneficiaries are the most vulnerable

members of a community, like women and the elderly.

### Operational Ethos:

One of Vision 2016's major objectives is to implement sustainable living by reducing dependence on interest based credit services. To achieve this object, Sahulat is committed to come up with innovative interest free tools which can help in poverty alleviation and promote sustainable living.

This involves education initiatives, use of economic incentives and the development of new and appropriate technologies. These are important to ensure families are able to maintain stable incomes and be provided an opportunity to make a change in their lives.





Vision 2016 has enabled me to pay for my childrens' education fees and build a house.

Najma Khatoon  
Sahulat Beneficiary



37,163

37,163 families were supported through Vision 2016's Interest-Free Micro Finance programme.



“ To appropriately respond to an emergency requires a very clear mind, to coolly analyze what the observations are and how to fix it. ”

Buzz Aldrin

## Responding to Emergencies

HWT responds to three basic types of emergencies – each type determines the nature and scale of our support. They are:

**Sudden-Onset Emergency:** earthquakes, floods, landslides, tsunamis, cyclones and industrial accidents.

**Slow-Onset Emergency:** drought and epidemics, etc.

**Complex Emergency:** communal conflicts and dislocations.

In the wake of a disaster, whether of natural causes or man-made, it is essential that help and relief aid arrive as quickly as possible. This is important to ensure that survivors do not endure prolonged suffering and also to prevent outbreak of diseases due to unmanaged contamination. HWT leverages the skills, resources, networks and local NGO partners for effective and efficient assistance in delivering humanitarian aid during disasters.

HWT believes in the rights of all individuals to receive aid in an emergency, based on need. However, women and children face disproportionate risks in emergencies, such as forcible displacement and human rights violations, so emergency responses often are planned to meet their immediate needs.

In emergencies, children are particularly vulnerable to being separated from their families, exploited sexually and made victims of gender-based violence, such as rape. Groups particularly at risk during an emergency include: disabled children, gender-based violence survivors, adolescents, out-of-school youth, unaccompanied minors and orphans.

### Operational Ethos:

HWT's operational ethos is based on a holistic humanitarian and development assistance cycle of Relief, Recovery, and Rebuild (RRR) response. At onset of disaster,

HWT works to provide immediate emergency assistance (Relief), then rehabilitate broken lives (Recovery), and eventually invest in long term development (Rebuild) of the community.

**Society for Bright Future (SBF)**, a national level disaster management organisation, was formed as part of Vision 2016 program. SBF specializes in Emergency Relief and Rehabilitation and has quickly responded to all natural and man-made disasters in recent past.

The Emergency and Relief program of SBF includes providing survival items like food, water, clothes, shelter and medical care during emergencies. Also involves training in preparing for and coping with disasters. The Rehabilitation program includes the handicapped assistance program, reconstruction of residential and commercial properties of the affected population and employment assistance, etc.



Over  
**100,000**

**Victims** of natural calamities in Assam, Kashmir  
Chennai, Nepal, Bihar, U.P., Uttrakhand and Delhi, etc.,  
benefited from our **Disaster Relief Programs**.



“ True peace is not merely the absence of tension; it is the presence of justice.”

Martin Luther King, Jr

## Civil Rights Protection

In its report on human rights in India during 2010, Human Rights Watch stated India had "significant human rights problems". They identified lack of accountability for security forces and impunity for abusive policing including "police brutality, extrajudicial killings, and torture" as major problems.

A large number of under-trial people are waiting for justice in Indian prisons. Poor people are vulnerable to all kinds of exploitation including legal exploitation. Many people are in jails just because they can not afford a few hundred rupees for bail. Legal help is among the prime needs of many poor people in India.

Along with advocates, social activists and grassroots para-legal social workers dedicated to using the legal system to protect and advance the civil and human rights in India, we try to address these problems in order to alleviate the sufferings of the victims of police brutality. During the

past years, we have been working to defend the rights of the underprivileged sections of the society and to provide legal aid assistance, protection and rehabilitation to the survivors of intolerance and all sorts of discrimination and oppression.

We are committed to the protection of society from violation of human rights, Illegal detentions, custodial deaths, fake encounters, false cases on the behest of political exigencies, unprovoked firing on demonstrators, criminal negligence of officials and public servants at the time of natural and manmade calamities and consumer frauds by local manufacturers and service providers and Multinational Companies.

### Operational Ethos:

Through our robust network of social activists and grassroots para-legal social workers, we are committed to make our country a better place to live in where all citizens will enjoy their rights.

Following are some of the very basic but important interventions which we have undertaken in this regard:

- Helping Citizens get ration card and similar services, which become difficult for a poor person due to lack of knowledge about the process of getting one.
- Helping retired government employee in getting their pensions.
- Helping people in benefiting from the government aid schemes.



**4,500**

4,500 families benefited from Vision 2016's  
**Civil Rights Protection programme.**



“Prophet Muhammad (PBUH) Said,  
**The best charity is giving water to drink.**”

## Water & Sanitation

Water is a basic human necessity and a vital natural resource for all aspects of life. Today, more than a billion people lack access to safe drinking water. “Unfortunately, access to clean water is a right that has been denied to many of the poorest people in the world.” People’s lives are deeply affected from water poverty and its devastating consequences when they have no access to clean water, sanitation and hygiene awareness.

According to the report issued by the World Health Organisation (WHO) and UNICEF, India is home to 97 million people without an access to improved water supplies. Over all, there are still 780 million people without access to an improved drinking water source.

The health burden of poor water quality is enormous. It is estimated that around 37.7 million Indians are affected by waterborne diseases annually, 1.5 million children are estimated to die of diarrhoea alone and 73

million working days are lost due to waterborne disease each year. The resulting economic burden is estimated at \$600 million a year.

If we look at the present scenario, we are leading towards crisis. About 85 % of rural population in India is solely depended on ground water, which is depleting at a fast rate. In the urban areas though about 60% of the population is depended on surface water sources, the availability and quality are questionable. In addition to this, the contamination of rivers and wells in rural areas is an increasing problem caused in part by the rapid depletion of the ground water table.

Human Welfare Trust recognizes the critical importance of the issue and focuses on the most affected areas to tackle water poverty, by providing people with sources of clean water, constructing toilets, restoring sanitation facilities and educating

communities about the best hygiene practices. Human Welfare Trust believes that everyone should be able to access clean water and that this access underpins all other aspects of development.

### Operational Ethos:

HWT's water and sanitation programmes incorporate building infrastructure, improving sanitation and developing hygiene awareness.

## TARGET 2026

- 5000 Hand Pumps
- 2000 Water Wells
- 100 Water Filtration Plants
- 500 Public toilets



**375,400**

**1877 water wells and hand pumps** were constructed which benefited **375,400 people** across 11 states.



“ Prophet Muhammad (PBUH) Said,  
**The one who cares for an orphan  
and myself will be together in Paradise.**”

## Orphan Care

Orphaned children are among the most vulnerable in society. They are often left in the care of elderly relatives who do not have the ability to support them and often consequently receive no education and are driven into work at a very early age missing out on a real childhood and education. This obviously affects them for the rest of their lives and they are not able to develop into respectable members of society.

Our Orphan Care Programme is designed to address the needs of the orphans and improve their lives in a way that respects and preserves the customs and traditions of the communities in which they reside. Through Orphan Care Program we not only assist orphans and needy children, but also benefits the communities in which they live.

Our scheme runs in northern and eastern states of India and we sponsor children of all faiths, gender, ages and abilities. Our local partners keep an eye on the progress of

these children and make sure that they are getting the best possible care.

### Operational Ethos:

Our Orphan Care programme is dedicated to providing quality assistance for orphans regardless of their religion, creed or gender. It also strives to ensure orphans receive the basic necessities of life - providing them with food, clean water, regular medical check-ups and education.

**TARGET 2026**

**10,000 Orphans**  
**4 New Orphanages**





Every month  
your scholarship  
helps one unordinary  
child continue with  
her dreams.



**15,000**

15,000 **orphans** and needy children  
sponsored under Vision 2016.



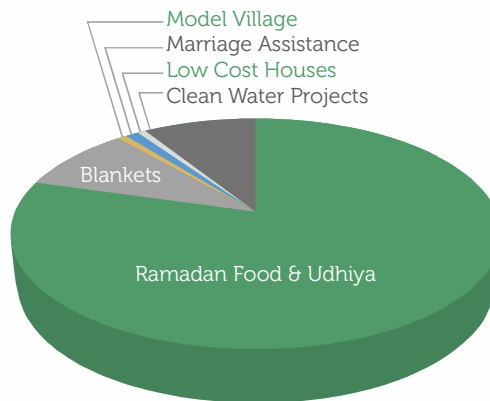
## Community Development

No man can live alone. We always need our family, friends and the community around us, in good times and bad. Unfortunately, we often forget that community needs our help too.

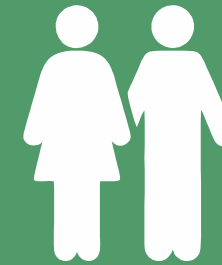
Small acts of kindness can go a long way to bring a smile on another's face. It costs little, yet does a lot. That is the reason why Human Welfare Trust, through Vision 2026 program, is engaged in helping the poor and destitute. HWT is one of the leading humanitarian set-ups of the country, which cater to various needs of the underprivileged.

### Operational Ethos:

To improve the quality of lives of those living in poverty and social exclusion, HWT is implementing a wide array of community development projects such as Housing and Shelter for poor and victims of disaster, Ramadan Food packets, Charity Food (Udhiya Project), Winter Relief Project, Marriage Assistance and Grameen Dosti (Model Village) Project.



TOTAL BENEFICIARIES  
**64,66,360**



## Marriage Assistance

Many poor parents cannot afford to get their daughters married with dignity and pride. Most of the orphan girls find it difficult to get married due to the loss of their parents. Getting married is a distant dream for a large number of girls belonging to the lower and middle class of the Indian society due to the social evils like DOWRY.

HWT realises the gravity of the situation and difficulty many poor families are in and provides marriage assistance funds to deserving families.

### Operational Ethos:

HWT is committed to provide the orphan and needy youth with the necessary assistance in getting married with dignity. We are committed to make the institution of marriage easy for all sections of the society.

TOTAL BENEFICIARIES  
**11,180**



## Winter Relief

Millions of homeless in national capital and rest of India battle hard, every year, to overcome the "nightmares" of winter times. Winter is a "test of survival" for homeless in India. With dipping temperatures, in north India, and no warm clothes to protect them from the chill, hundreds of homeless die every winter in India.

However, with the help of generous and concerned people like you, we try to change this every year.

### Operational Ethos:

To help protect the homeless/needy people from the killing weather in winters, we are committed to provide blankets to as many as we can. Together, we will provide comfort to our fellow citizens who unfortunately, have fallen through society's racks.

BENEFICIARIES

**5,58,460**



## Ramadan Food and Udhiya

Vision 2016's Ramadan Food and Udhiya programme has been instrumental in getting Food Aid to vulnerable people in poverty ridden areas throughout the country in the blessed month of fasting and the sacred festival. Among the programmes implemented during Ramadan, Iftar gatherings, distribution of Iftar Kits and Zakat-ul-Fitr see beneficiaries receive either ready cooked food or packet of food items that can feed their family for at least one month.

We ensure that those who receive Udhiya food aid are among the most vulnerable in their communities, which include widows, orphans, the elderly, internally displaced persons, refugees and the poor.

TOTAL BENEFICIARIES

**55,23,735**



## Gramin Dosti - Model Village Project

68.9% of India's population lives in rural areas. Though this number is expected to fall in the coming years, it is still estimated that more than half of our population would be rural even in 2050. Despite there being several initiatives by governments at all levels, the level of improvement has not kept pace with the rising aspirations. On most development parameters, there is still a significant gap between rural and urban India.

One reason for the failure of rural development schemes has been the lack of a holistic focus on the village as a unit. Separate flagship schemes targeting different sectors such as health (NRHM), education (SSA) and livelihood (NREGA, NRLM) have been launched in the past, but met with limited success. HWT's "Grameen Dosti" concept could address these challenges comprehensively. It can address resource deficits in each of these sectors, with adequate focus on the special needs of every village.

Through its 'Grameen Dosti' project, HWT aims at:

- Contributing towards social empowerment by engaging all sections of the community in the task of village development.
- Preventing distress migration from rural to urban areas, which is a common phenomenon in India's villages due to lack of opportunities and facilities that guarantee a decent standard of living.
- Creating and sustaining a culture of cooperative living for inclusive and rapid development.

**Proposed No. of Villages  
under  
Gramin Dosti Project  
of Vision 2026**

**101**



## Low Cost Housing

- More than 100 million people are homeless worldwide, and 78 million are found in India.
- 63% of the homeless people are slum dwellers.
- 40% of the homeless are from urban areas.
- 11 million children are living on the streets.

People living, eating and sleeping on the streets is a regular sight in India. Millions of poor who cannot afford to buy a roof over their head end up on the footpaths and flyovers of flourishing metros of India. They are elderly people, physically and mentally challenged, flood and drought victims. Even women, children and unemployed youths embrace the footpath as shelter.

Life on the streets is fraught with many dangers. Horror stories ranging from acid attacks, sexual abuse, police and goon atrocities to regular fights for two square

meals. India's homeless population, who have no roofs over their heads, are leading a hellish life.

Every human being needs a place to live in - without the safety of a home, poverty and its affects damage all aspects of a family and community's life and their future prosperity.

### Operational Ethos:

To help build the lives of those in poverty and re-build those affected by disaster, HWT builds emergency shelters and permanent houses for those in needs in the short term and long term.

Houses Built

1753





## Nagrik Vikas Kendra

The Indian government has established an extensive social welfare system. Several programmes designed for betterment and enhancement of quality of life for SC, ST, BC, Minorities, women, etc stand proof to it.

Huge number of programs have been set in motion by the government till date, along with the large sums of money which have been allocated for the same. Looking at these programs, there remains no doubt about the government's intention to provide assistance for the poor and facilitating their upliftment, but it is the implementation process that leaves a lot to be desired.

Both central and state governments have launched several schemes for the social and economic upliftment of the SC, ST, Backward Castes, Minorities, women and differently abled, etc. Unfortunately a large number of target beneficiaries are still unaware of these schemes. A large part of allocated funds for these schemes remain

unspent due to lack of knowledge and initiatives on part of Civil society organizations.

HWT has decided to put concerted efforts in this particular domain so that government's social and economic welfare schemes reach the target beneficiaries. HWT has decided to establish development facilitation centers across the country under the name of Nagarik Vikas Kendra and has made plans to work with local civil society organizations in order to sensitize the communities in need.

### Operational Ethos

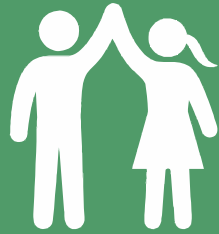
Nagarik Vikas Kendra aims at enabling the deprived sections of society to live a self sustainable life with dignity, harmony and happiness through adequate access to welfare schemes for strengthening the nation building and democratic process.











## Women Empowerment

With two-thirds of the world's illiterate population female and countless girl children not receiving a basic education, supporting women in developing countries is vital to helping overcome critical social issues such as poverty and unemployment.

By supporting women in society and giving them access to opportunities such as an education, jobs and health care, everyone benefits. Infant mortality rates go down, more children stay in school, incomes increase and the cycle of poverty can be broken.

In India, women are born into a society that is still having to face social inequalities. Through our initiatives, we aim to assist in gender empowerment through various educational, healthcare and income initiatives and empower local women by educating them on their rights the opportunities available to them.

The main goal of this program is to enhance the capacities and capabilities of women, to develop and implement programmes aimed at improving the standards of living of their communities through sustainable use of the environment and the available resources.

### Operational Ethos

Vision 2026 programme is committed to sustainable and invaluable women's empowerment initiatives. As part of our commitment to women's empowerment, we have plans to do the following:

- Establishing a National Level NGO dedicated for Women's Empowerment.
- Establishment of Skill & Entrepreneurship Development Centre for Women.
- 20 Centres for Women/Street Child Rescue and Rehabilitation across India.



## Skill Development and Training

Many people are stuck in a poverty trap because they do not have the resources to develop their skills and work their way out of destitution. Income generation opportunities empower impoverished people to learn new skills, achieve self-sufficiency and improve their livelihoods.

With the changing economic scenario and global competitiveness there is a yawning mismatch between the skilled manpower required and skilled manpower available. Every year we churn out millions of graduates who do not have the specific skill sets required by the market. The most pressing need of the hour is to create a pool of qualified and knowledgeable skills to narrow the gap between demand and supply of skilled manpower. Vocational training will not only create an equilibrium of demand and supply but will also help a number of unemployed youth find work and live a decent life.

In backdrop of this, Vision 2026 program has came up with a plan to establish

- five Cooperatives for Modernisation of Traditional Occupations,
- fifty Vocational Skills Development Centres
- Skill & Entrepreneurship Development Courses for Women.

### Operational Ethos

We are committed to providing individuals and communities with skills training and small-scale, interest-free business loans, which will offer them dignified and sustainable ways of making a living.



# Interest Free Micro Finance, Skill Development & Sustainable Livelihood (Target 2026)

Cooperatives for  
Modernisation of  
Traditional Occupations

**INR 25 Million**

5 Cooperatives  
10,000 Beneficiaries



Information & Guidance  
Centres for awareness  
about Govt. Welfare Schemes

**INR 150 Million**

100 Centres  
1 Million Beneficiaries

Interest-Free Mutually Aided  
Cooperative societies.

**INR 500 Million**

500 Societies  
500,000 Beneficiaries

Interest-Free Micro Finance  
Research, Training  
& Advocacy

**INR 50 Million**

1 Research Institute  
Over a Million Beneficiaries

Financial Literacy &  
Linkage between  
Different Stakeholders

**INR 05 Million**

1 Project  
Indirect Beneficiaries

Vocational Skills  
Development Centres

**INR 130 Million**

50 Centres  
50,000 Beneficiaries

# Women's Empowerment & Other Community Development Projects (Target 2026)



Adoption of  
Orphans and Destitutes

**INR 150 Million**

1,000 Orphans/year  
10,000 Beneficiaries



Registration of an NGO  
for Women Empowerment

**INR 35 Million**

1 National NGO  
Over a Million Beneficiaries

Skill & Entrepreneurship  
Development for Women

**INR 05 Million**

100 Courses  
5,000 Beneficiaries

Women/Street Child  
Rescue & Rehabilitation  
Centre

**INR 75 Million**

20 Centres  
10,000 Beneficiaries

Registration of an NGO for  
Village/Slum Development

**INR 800 Million**

100 Projects  
Over a Million Beneficiaries

# Various Community Development Projects (Target 2026)

Rehabilitation of  
Victims of Calamities

**INR 100 Million**

100 Project  
100,000 Beneficiaries



Miscellaneous  
Community Development  
Projects for the needy

**INR 300 Million**

Project as per need  
1 Million Beneficiaries

One room  
Houses for Homeless

**INR 500 Million**

10,000 Houses  
50,000 Beneficiaries

Establishment of  
Nagrik Vikas Kendr  
& Social Awareness Campaigns

**INR 1000 Million**

500 Community Centres  
Over a Million Beneficiaries

Legal Aid  
Victims of Calamities

**INR 100 Million**

Project as per need  
10,000 Beneficiaries

Ramadan Food &  
Udhiya Projects

**INR 100 Million/year**

100,000 Food Packets/year  
Over a Million Beneficiaries

# NON-PROJECT EXPENSES

The **Administration Ratio** is the total amount spent on operations administration, presented as a percentage of total revenue.

The **Fundraising Ratio** is the total amount spent on fundraising, presented as a percentage of total revenue.

The **Public Education Ratio** is the total amount spent on educating local communities on international aid issues, presented as a percentage of total revenue.

General Administration Expenses - **5%**

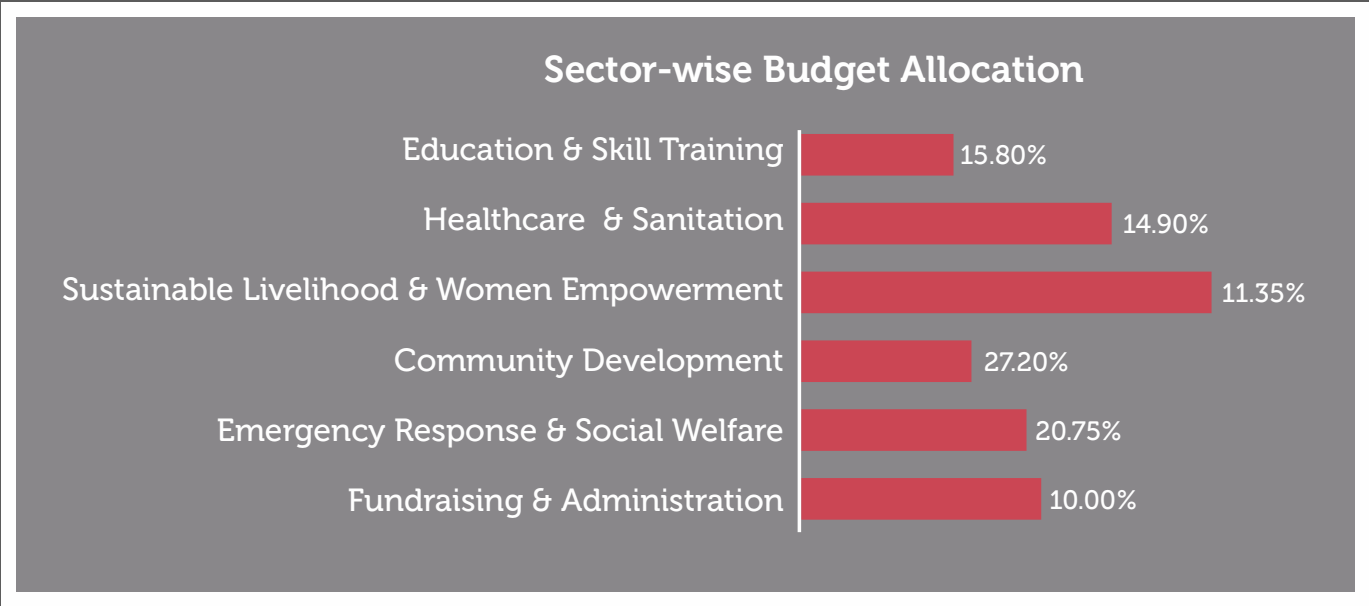
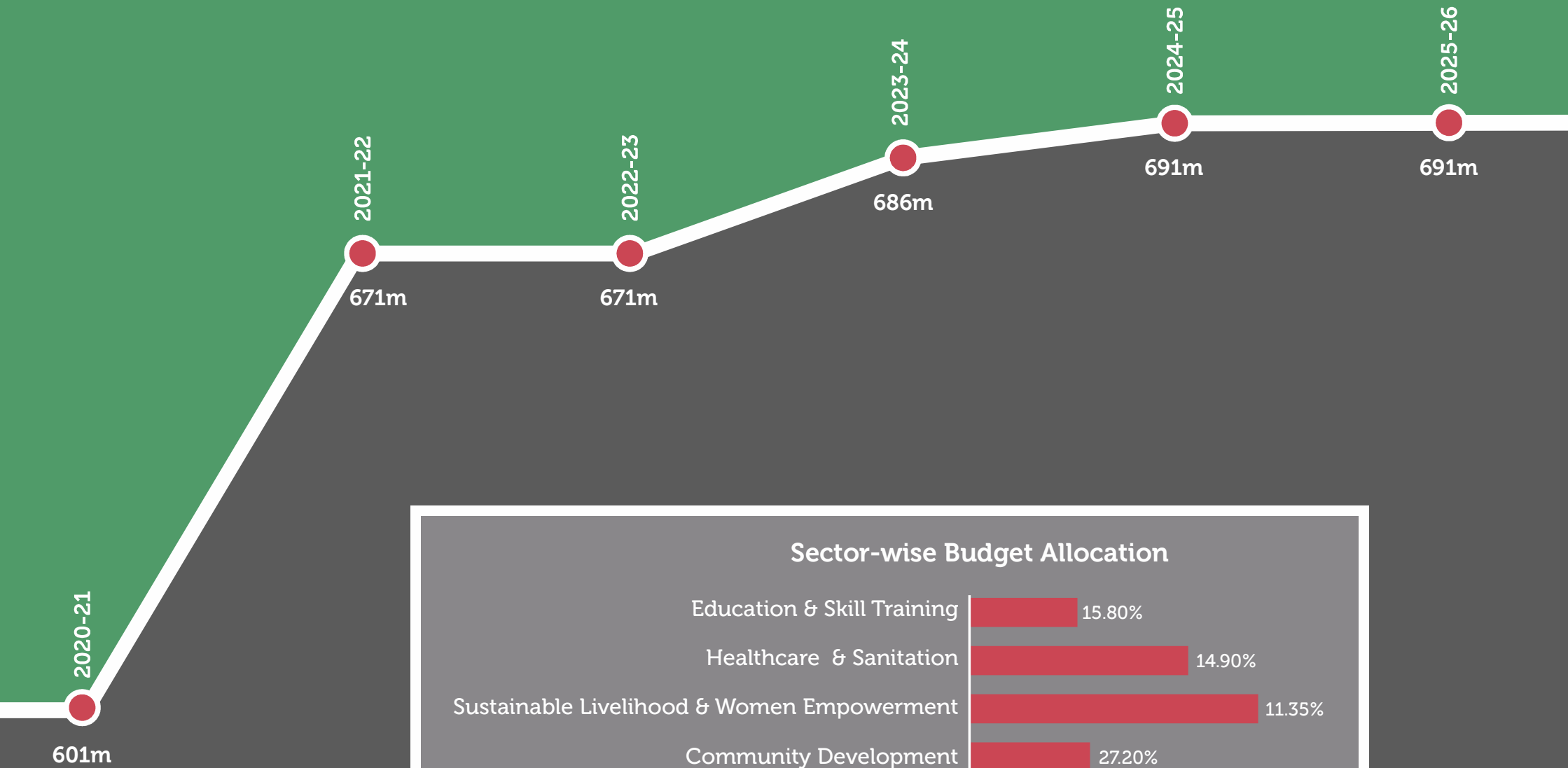
Resource Mobilization Expenses - **3%**

Advocacy & Public Relations Expenses - **3%**

# YEAR-WISE PROJECTED BUDGET (IN MILLIONS)







# YOUR CONTRIBUTION....

Changing Lives with your skills, time and Money

The generosity and kindness of individuals, groups or organisations has allowed Human Welfare Trust (HWT) to deliver life changing programmes for last 10 years. Thousands like you, who persevere day in and day out as volunteers and partners of this humane venture, form its backbone, putting in a lot of effort and time to turn this dream into reality.

We take this opportunity to acknowledge and appreciate the value of your treasured support. The poor who cannot afford a set of clothes, the countless starving sisters forced to sell their honour for a few crumbs, parents too indigent to pay for the legal fights for their unjustly incarcerated children, and millions of kids so far denied a

chance for education - all these look up to the generous people like you - with desperate hope. If we can leave aside a small portion of any extravagances on weddings, dinner parties, entertainments and the like, it will mean a lot for them: one meal for the hungry, a pair of clothes for the needy, a scholarship for a child.

The destitute need your support in cash and kind and you are capable enough to support the noble cause of catering to their needs. We expect your helping hands ever in future so that the dark present of those people can be lightened in near future. It's only people like you who make us confident enough to take new initiatives.

## WAYS TO DONATE

### POST

Make cheques/demand drafts payable to **HUMAN WELFARE TRUST**.

Send to

#### Human Welfare Trust

E-89 4th Floor, Hari Kothi Lane,  
Abul Fazal Enclave, Jamia Nagar,  
Okhla, New Delhi-110025

When sending a cheque or demand draft, please also enclose your donation and contact details.

### BANK TRANSFER

Transfer money directly to Human Welfare Trust.

A/C No. **10177185337**

State Bank of India (SBI)

IFSC Code: SBIN0008079

SWIFT Code: SBININBB382

Type: Current

Branch Code: 8079

Address: ZAKIR NAGAR

City/State: DELHI

Pin code: 110025

When making a bank transfer, please email **hwfindia@gmail.com**. If no information is received within 7 working day of making the transfer, the donation will be receipted as 'Contribution towards Community Development'.

The background is a solid green color with several white decorative lines. One line starts from the top left and curves towards the top right. Another line starts from the bottom left and curves towards the bottom right. A third line starts from the left side and curves downwards. A fourth line starts from the left side and curves upwards. There are also two horizontal white lines, one above and one below the main text, each ending in a white circle.

PROPHET MUHAMMAD (PBUH) SAID,

“None of you truly believes until he wishes for his brother what he wishes for himself.”

BUKHARI AND MUSLIM



## HUMAN WELFARE TRUST

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