



# APNALAYA

Building self-sustaining communities since 1973

[www.apnalaya.org](http://www.apnalaya.org)



**Annual Report**  
**2013 – 2014**

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# Introduction

- By Dhun Davar, CEO

Apnalaya has been “building self-sustaining communities since 1973”. But what exactly does this mean? One is often asked what integrated community development is all about and while some are able to immediately understand and relate to the approach, others find it less easy to grasp.

To put it simply, it is an approach to development that recognizes that the community itself is not to be considered a mere object of development but more importantly as the key actor in the process. Communities in need are best placed to solve their own issues but might need a helping hand as far as building community capacity. Community capacity refers to the collective ability of members of the community to respond to the needs of the community. This could comprise of local leadership, human and social capital, knowledge and skill sets. Capacity building or training therefore becomes integral to this approach and empowers communities by enabling them to influence their daily lives. Another important aspect to integrated community development is the recognition that issues are often interrelated and that in addressing micro issues we must not lose sight of the bigger picture. For example, an intervention designed to address poor educational outcomes should not neglect the importance of health and nutrition to cognitive development of children.

This year, we decided to pilot a model that keeps these fundamentals of integrated community development at the core and exemplifies the power of this approach.

The slums of Shivaji Nagar and Bainganwadi face some of the worst living conditions in all of Mumbai. The area is built on a creek and therefore the underground water is highly saline. The slum also borders one of the largest dumping grounds in Mumbai and the ground water is further polluted by leaching from the landfill, rendering it unfit for drinking. People in this locality are dependent on private tankers for water supply and most people use this water without any purification. Lack of potable water is severely impacting the health of the people as we have been observing through our Family Clinics through the years.

Participatory need assessments and micro planning processes revealed water as a key issue in the area. So in an effort to address one aspect of the problem, that of safe drinking water, Apnalaya collaborated with FEMS3 and a group of local women to setup a water purification plant. To increase awareness and understanding on the topic, people from the community were shown a documentary about similar work of FEMS3 done in Agra and were made aware of the need for a local group to run the project. About 10 women with varied occupations turned up to volunteer: one was a rag-picker, another was a domestic worker, one was a tailor, one was a company worker, the other four were housewives and all were united by a desire to do something for their community especially for children facing health problems due to impure drinking water. They formed the Nai Kiran Swayam Sahayata Mahila Bachat Gat. After a few meetings with this group, Apnalaya facilitated their visit to Agra to see a similar enterprise run by local women there. This visit had a profound effect on the women, who gained confidence to take up this project. In the months from November 2013-January 2014, the group found an appropriate venue for installing the plant, conducted a survey in the community regarding the consumption prospects and underwent training by Apnalaya to take up responsibilities and make independent decisions. They were trained in the working of the plant, overseeing the construction and running the enterprise.

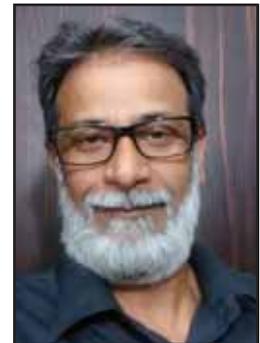
The initiative is on the verge of starting. The surveys and marketing procedures employed have improved awareness of the community on the importance of safe drinking water. There are also a significant number of women, who intend to be a part of the project once they see it functioning. The SHG members are now confident of running this service and maintaining the water purification plant on their own. We are proud of this Self Help Group and are hopeful that once this plant starts providing clean drinking water to the community, health problems would drastically reduce and thus the community would experience a better quality of life!

The example of Nai Kiran Swayam Sahayata Mahila Bachat Gat shows us how local capacity can create a sustainable solution to a local problem. Now that this core group of women has come forward and is empowered, the possibilities are endless. While directly providing the community with access to a much needed water purification system, the intervention has also provided this group of women with skill sets that will enable them to address other similar problems.

## STOP PRESS

*From July 1st 2014 Apnalaya has a new CEO in **Arun Kumar**! Arun has had the privilege of drawing from the best of many worlds; he grew up in rural Bihar, was educated at some of the premier institutes in Delhi and New York, and has worked for over 15 years with both implementing and support organizations, including Oxfam and CRY.*

*Arun is committed to approaches that combine critical thinking and creative learning. He is passionate about Human Rights and Non-Violence: together these inform his perspectives on a host of domains including education, gender, health and livelihood. is proud now to be part of Apnalaya, where he hopes his skills in envisioning, strategizing, and capacity enhancing will help him contribute in a way that helps the organization scale newer heights.*



*Arun replaces **Dhun Davar**, our dynamic young CEO for the last three years. Dhun has driven the change in Apnalaya during this time, earning the respect of own staff and management as well as donors and well-wishers. We are deeply grateful for all she has achieved, and are fortunate that she is continuing her association with Apnalaya in an advisory capacity. We wish her the very best for the future.*

# Introduction To Apnalaya

An NGO founded in 1973 by Australian Consul General Tom Holland to help children living in slums towards a better life, Apnalaya strives to achieve this through urban community development projects in Mumbai. Its role is one of empowerment: of encouraging ordinary men and women to believe in themselves and in their abilities to change their lives for the better.

At present we work mainly in Shivaji Nagar and Bainganwadi in M East Ward of Mumbai (Govandi) where life expectancy, literacy rates and per capita income are the lowest recorded in the city. Apnalaya's approach in these most vulnerable communities is one of integrated community development based on the principles of partnership and participation. Programs are grouped under five main headings: Health, Education, Disability, Women's Empowerment and Citizenship.

## Our Vision

*To build empowered urban poor communities, having awareness about their basic rights and responsibilities, and the capacities to exercise these rights and access the services integral to them.*

## Our Mission

*Working with individuals, groups and communities, Apnalaya's aim is to empower the disadvantaged to overcome the many social, political and economic barriers they face, and to help them access opportunities that lead to a better quality of life.*

**Apnalaya is a member of Credibility Alliance, and adheres to the desirable norms for good governance of voluntary organizations.**



# Education



- To facilitate access to education and minimize drop-outs
- To improve life skills, confidence and team spirit
- To collaborate with schools, the government and policy makers to provide resources and implement policies

## Interventions for Pre-school children

Two crèches are run in the community to provide a safe and conducive day-stay for the children whose mothers are working. Our crèches also enable older children to attend school rather than staying at home to look after their younger siblings. Parents of enrolled children spend one day in a month in the crèche to understand activities of the crèche and to make them self sufficient in the long run.

We work towards building the crèche teachers' capacity by conducting Child Psychology sessions, introducing them to latest pedagogies and creating new resources in the crèche.

### *Achievements*

- 60 children benefitted from the two crèches we ran, enabling 52 mothers to go to work.
- This also enabled their older siblings to go to school.
- Weight of six malnourished children rose to its ideal point this year.
- Two Self Help Groups of mothers have been formed in each crèche as a step towards making them self sustainable.

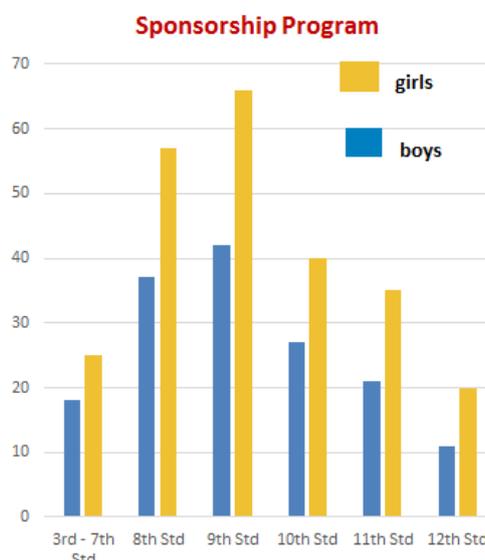
## Supporting formal education

Apnalaya's Sponsorship Program, strives to keep children in school and college from 8<sup>th</sup> std. upwards. The dilemma of whether to pursue further studies or contribute to the family by getting a job is a no-brainer, with students opting to drop out after completing 7<sup>th</sup> std. Additionally, there isn't a single government (BMC) school offering high school education in the area, making children dependent on expensive private schools. Apnalaya aids 435 most needy children from 8<sup>th</sup> std. onwards, including vocational-courses after 12<sup>th</sup> std.

*"Mulgi Shikhli, Pragati Zhaali"* - is a quote often seen on various auto-rickshaws, taxis and trucks of Mumbai. The quote means, "If a girl gets educated, there is development", which is easier said than done. Marriage is accorded great priority and parents prefer to invest funds for their daughter's marriages rather than in education. Hence, Apnalaya has consciously chosen to fund education of 235 girls.

### Achievements

- This year, 73% students passed the SSC exams while 82% passed the HSC exams of a total of 88 students that appeared for both the board exams.
- 24 Kachara Vachak Seva Sangh's (KVSS for rag-pickers) children were enrolled into the Janashri Bima Yojana's scholarship Scheme, provided by the LIC and the State Government. The scheme provided them an additional Rs. 1,200 to mitigate their monetary concerns to continue education for their children.



## Providing Learning Support



Apnalaya's Child Learning Center (CLC) aims to provide children access to areas that are not addressed by formal education, like self-awareness, greater emotional intelligence, improved behavior and better study habits. The staff at Apnalaya has been trained to expose them to different ideas, concepts and ways of dealing with the world, which helps improve their self-image and self-confidence.

Under the Right to Education Act, since BMC schools are not allowed to detain students till 7<sup>th</sup> std., no exams are held. This unfortunately is taken in many schools to mean that quality of teaching and learning can be ignored! Hence, many children get promoted every year without learning much. Study classes conducted at our CLCs create a conducive learning

space for children. At present we have eight study classes in four CLCs on five days a week for 265 students from 1<sup>st</sup> – 7<sup>th</sup> std.

Many children drop-out during 8<sup>th</sup> standard as they are unable to cope with the sudden pressure. Study classes for 8<sup>th</sup> and 9<sup>th</sup> standard children help them to overcome this hurdle. Currently 25 children are enrolled in them.

Recognizing the need to improve the employability skills of those who are of age and wish to opt out of schooling in favor of working, Apnalaya started exploring vocational training opportunities for students. The first course with ten students enrolled was started in collaboration with Skills Academy.

### **Achievements**

- This year 525 children benefitted from the well-stocked libraries in our four CLCs.
- An average of more than 300 books were borrowed by students each month.
- Nine children from our first batch of students of Vocational Training found employment.

### **Extracurricular activities and celebrations**

- Two camps were organized with the Naik Foundation to discuss substance abuse, yoga, meditation, and computer classes. Over 150 students participated in the camps.
- The NMIMS CSR group organized an event for which they invited children from across Mumbai to participate in group dances. Two Apnalaya teams participated, and one of the teams won the competition!
- In March 10 children who excelled in dance were coached on body movement techniques by dancer Josefin Wikstrom from Sweden, who teaches dance as a therapy.
- Three coaches from Ealing Cricket Club, London visited Shivaji Nagar on November 1<sup>st</sup> and coached children on various aspects of batting, bowling and catching. Apnalaya organized a Cricket tournament for boys and girls on the same day at the Ambedkar Ground, Govandi.
- On 19<sup>th</sup> January Apnalaya organized Sports Day where 160 children participated in various sporting events including kho-kho, racing, and long jump.
- Every year Concern India Foundation organizes a series of sports competitions for various NGOs. This year 30 children from Apnalaya participated in a number of sport events.
- Following up on our 2012 success, Chhutti Club 2013 was conducted in our four CLCs and 191 children participated. The themes of gender equality and health were discussed. Children were taught about relevant laws on gender equality.
- In January five children who demonstrated good painting skills had a unique opportunity to work with world renowned French artist George Rousse and his team to create a work of art in Apnalaya's Lotus Colony center. It was an exhilarating experience and great exposure for all. 11 younger children with an artistic bent got an opportunity to display their artistic skills under the guidance of George's team.
- Various exposure visits like excursions to the Bhau Daji Laad Museum, Oberoi Mall, Govardhan Eco Village and Mumbai Darshan were organized for children to widen their horizons. The farm visit to Govardhan Eco Village was especially interesting as the 52 children who participated, learnt about looking after plants and organic farming, rainwater harvesting, and biogas generation.



## **Achievements**

- One of the outcomes of our Chutti Club was that at the end of this camp, children were aware of, and better equipped to deal with situations like, molestation/ harassment and whom to approach for help, helpline numbers, and the fact that there should be no discrimination between girls and boys.
- Younger children at the Chutti Club learnt more about germs, the benefits of washing hands, not to get tempted by junk-food advertisements and to eat nutritious food.



## **Advocacy and Networking**

This year, Apnalaya highlighted the educational facilities available, or the lack of it, in Govandi. We deliberated with the Municipal Corporation of Greater Mumbai (ie BMC) on its Mumbai Development Plan. We were exclusively invited by the BMC M-east Ward Education Department to meet with all the principals of 22 BMC schools in Govandi and asked to share feedback about these schools.

Apnalaya also collaborated with Child Line, and provided staff to conduct trainings in BMC schools on Child Sexual Abuse.

We forged partnerships with Toybank to start toy libraries in our learning centers and crèches.

A Mentorship program was initiated with corporate volunteers who mentored children on computer skills, Maths and English, and volunteering. Similarly, NMIMS CSR group conducted photography workshops for 15 children as well as selected Apnalaya for their NGO event - Sadbhavna.

## **Achievements**

- Our biggest achievement this year was the BMC School Quality Improvement Exercise whereby Apnalaya was asked by the BMC to conduct a GAP Analysis Report of BMC schools in Govandi in order to highlight deficiencies in basic school infrastructure. We conducted the GAP Survey for 22 BMC schools.
- Hindustan Times (27 August 2013) published the findings of this survey.

### ***Be the one who nurtures and builds***

*Yusuf Imtiaz Khan was a 13 year old boy, studying in 7<sup>th</sup> std. in BMC's Urdu Medium school in Ghatkopar. He used to stay in a rented house along with his parents, three brothers and three sisters - a total of nine members living in a small house. Understandably, the crowded house did not provide a quiet environment for studying and Yusuf would barely scrape through school. He was also quite a naughty kid, who would often shout at others and make mischief all the time.*

*In 2012, when he enrolled at our Study Center, we found that he didn't know how to read Hindi, let alone English. The teachers also found him very reticent, never participating in any class discussions, and often up to mischief in the class. So we started working with him, coaching him in English and Hindi reading. Every month we would hold quizzes and competitions and make sure that he would participate in these activities. We also made him participate in recreational activities, art and craft designing, etc. so that his mind would always be kept busy in either studies or in fun activities.*

*After two years of being with us at the Study Center, we saw a considerable improvement in his performance. He could not only read and write Hindi and English, but we found him eager to borrow books from our library and read on his own. We observed that now when he came to our Study Center, he would study diligently and whenever he had any doubts he would speak his mind without any hesitation and discuss his doubts with our teachers. We found him participating in group discussions too.*

*Yusuf has now also become more disciplined and polite. His parents are also amazed at his improvement not only in in studies but behavior as well. He doesn't shout or get angry any more. He now goes to school regularly, does his school home-work on his own, participates in all CLC events wholeheartedly and tries to complete all his tasks on time.*

# Citizenship



- To help the poorest communities access rations at affordable prices through the Public Distribution System
- To create awareness on Housing issues
- To organize awareness programs for access to Water and to facilitate new legal water connections
- To promote universal birth registration
- To provide training and support to groups to work on issues in their communities

## Rationing

In September 2013, the National Food Security Bill was passed, guaranteeing two-thirds population of India the right to five kgs of monthly subsidized food grains. Awareness meetings were conducted for 100 residents of Indira Nagar to explain income slabs for identifying beneficiaries. A further meeting was conducted by the Anna Adhikar Abhiyaan at TISS, wherein implementation problems in Maharashtra were discussed. Apnalaya field officers met the Deputy Controller (DCR) with complaints about the inefficiencies in the current rationing system and the DCR intervened to clear doubts regarding the new bill, stopped unnecessary filling up of forms and got ration shop owners to provide better services and to operate in a transparent manner.



This year, Apnalaya helped form four Ration Action Groups comprising 106 women, who are trained in the rationing system, ration card application process and on how to assist others in applying for ration cards and spread awareness in the community.

Apnalaya is a member of Rationing Kruti Samiti (RKS), an NGO network working on all Public Distribution System Issues. We take the lead role in organizing meetings of all NGOs working in the area on rationing for Mumbai's Zone E. We coordinated with nine NGOs and seven CBOs to organize three zonal meetings in Shell Colony, where problems related to cash transfer scheme and unavailability of rice and kerosene were discussed. A collective signature campaign to highlight problems in getting entitled ration stock was conducted and presented to the ration office in Mantralaya. The Ration department took note of the issues and intervened to provide correct quantities of wheat, rice and kerosene to our communities.

On 12<sup>th</sup> September, 2013, a meeting was held with the Mumbai Ration Controller officer regarding the Antyodaya card that was issued to 751 people in the Rafi Nagar Part 2 area as per a court order due to the undernourished status of children there, to address the concern regarding lack of ration issued to them. The officer was informed about how 160 ration shops were not providing ration to people over the past 2 months. This revelation made the officer intervene in the matter.

### **Achievements**

- Through several awareness sessions and meetings on rationing schemes we reached out to 2,542 people this year.
- Members of the Ration Action Groups helped identify 547 cases of families without ration cards, submit 385 ration card applications, obtain 47 new cards and renew 38,992 old ration cards.
- Through our persistence in following up with Bank officials, we got 153 Bank accounts opened for facilitating families an access to rations through the Cash Transfer scheme.

*Despite submitting required documents for getting a ration card, several cases often get rejected either due to migrant families not having got their old ration cards cancelled in their home-towns , or because those living in rented accommodations not having an NOC from their landlords or due to multiple families living in the same house, hence difficulty in securing separate ration cards on the same address.*

### **Housing**

Apnalaya conducted awareness campaigns on housing by organizing meetings with government officials and the community to allay concerns of the residents about new housing schemes and redevelopment projects.

The Rajiv Gandhi Awas Yojana (RAY) is a government scheme, to deliver low-cost housing to the urban poor. While implementing the same, public dialog and the community's views are taken into consideration. Apnalaya is a member of an Advocacy network called National Alliance of People's Movement (NAPM) which has been campaigning hard to get RAY implemented in Mumbai. After several meetings and discussions with the State government officials, we are pleased to share that there is now a promise to implement RAY in Mandala at Mankhurd. We feel this would be a precursor for similar RAY housing implementations in our Shivaji Nagar intervention areas, which are close to Mandala.

All through last year and this year, Apnalaya has been actively participating in seminars and meetings related to the revision of the next twenty year Development Plan for Mumbai for 2014-2034. On the 16<sup>th</sup> of January, a stakeholders' meeting was organized with Municipal Corporation Greater Mumbai and NGOs, to discuss the lack of infrastructure in different areas of Mumbai and to get the community to present their suggestions on the Development Plan. Apnalaya added invaluable inputs, which we hope will be taken into consideration while drafting the final Development Plan.

### **Achievements**

- Apnalaya organized tempo-rallies and conducted meetings in different pockets of Shanti Nagar reaching out to 11,450 people to make them aware of housing schemes
- Apnalaya offered moral support, medical help and other assistance to 1,032 people evicted from their houses during the two demolitions this year.

### **Kachara Vachak Seva Sangh (KVSS - Rag-pickers' Association )**

KVSS is an association of rag-pickers in Shivaji Nagar and to whom Apnalaya has been providing support, training and guidance for the past several years. A heartening achievement for us this year was that KVSS members got their registration certificate from the Charity Commissioner's office.

20 KVSS members were capacitated on securing livelihoods by taking contracts for work related to municipal waste from the government and private agencies.

With our help, four families received their due insurance amounts as part of the Janashri Bima Yojana from LIC as their KVSS family members had passed away. We also submitted a list of 423 KVSS members to the LIC office to make them eligible for the Janashri Bima Yojana.

### **Achievements**

- Apnalaya built the capacity of 336 members of KVSS in account keeping.
- They were also taken on exposure visits to see how other CBOs worked and trained on alternate income and securing livelihoods.
- Apnalaya reached out to 414 people to make them aware of rights and issues faced by the unorganized sector. They all took an active part in planning and tackling issues faced by KVSS.

### **Water**

One of our proudest ventures this year was to start "Surakshit Pani Yojana", aimed at supplying clean drinking water to the community. The project was collaboration between Apnalaya and FEM Sustainable Social Solutions (FEMS3) and members of the Nai Kiran Swayam Sahayata Mahila Bachat Gat, the SHG who will run it. The project sought to setup a water purifying plant, train the Bachat Gat women members about maintenance of the plant, market the service among the community and help the women gain financial skills and other expertise to run the enterprise.



This year a survey was conducted in Shanti Nagar and Rafi Nagar to determine the number of families that have been residing from before 1995 and work towards providing them with water connections. The survey revealed that though 55% of the community was eligible for legal water supply, none still had access to this. A meeting was held in Shanti Nagar with 44 beneficiaries prepare them for undertaking talks with BMC's Water Department to secure water connections.

## CBO Building

This year on an experimental basis we supported Sadhbhavna Sangh and local groups to introduce the Nagar Raj Bill in five communities. The bill aims to ensure greater participation of the community members in the administration of their community and in running welfare projects. We organized meetings with the local corporator and the community members to explain this bill and the process for implementing the same. 16 people decided to contest the Mohalla Sabha elections.

There was a good response from the community and around 50% of the people turned up to vote for their chosen candidates. Two members were finally chosen. All members who had contested elections were deemed as capable community leaders and were invited to attend a leadership training program by Sadhbhavna Sangh. On the same day, small committees were formed to deal with issues of education, health and sanitation.

## Achievements

*The Rafi Nagar Mohalla Sabha is the 1<sup>st</sup> ever Sabha in the city of Mumbai as per the regulations of the Nagar Raj Bill!*

- Apnalaya reached out to 954 people this year through various awareness sessions on the importance of documentation and the process for procuring them.
- Capacity Building trainings were organized for 156 people where they learnt about audit processes for CBOs, how to get CBOs registered, and process for 80G certification.



## Universal Birth Registration

This year, we organized a training program for 25 women on the lifelong importance and use of birth certificates.

As an acknowledgment of its work on Universal Birth Registration, Apnalaya was interviewed by Plan India during their study to assess the benefits related to birth registration in India, with Mumbai being a sample city.

### *Achievements*

- The people in Shivaji Nagar, for a number of understandable reasons, seem to have just begun to realize the significance of registering birth.
- This year, we reached out to 6,220 people and identified 5,016 cases without birth certificates!
- Through our efforts at conducting several meetings, awareness programs, getting ICDS involved in knowledge dissemination etc., we managed to submit 410 applications out of which 213 birth certificates were issued by BMC.

### *A little help goes a long way.....*

*Nazia Mohd. Husain from Padma Nagar approached us with her problem of not having a ration card. She explained that with maximum expenditure of their income going towards buying of food grains only, it was very difficult to support her family.*

*We decided to train Nazia as a member of the Ration Action Group. During the training, she was told about the process of availing a ration card, lodging of complaints, how to add names to the card and so on. Soon, within a period of two months after submitting her ration card application, she received the ration card and got access to subsidized grains.*

*The savings achieved by procuring subsidized grains further allowed Nazia's husband to be able to start his new venture of repairing old clothes and supplying them to the market. While previously he used to do the same work for someone else, now he had enough funds to start his own business. With the profits from his own small-scale enterprise, the standard of living of his family has now improved a lot. Thus a small intervention from Apnalaya in training Nazia and helping her procure a ration card, went a long way towards creating a secure future for her and her family!*

# Women's Empowerment



- To empower women to raise their voice against domestic violence
- To create awareness about women's rights and laws related to them
- To encourage financial independence of women through Self Help Groups

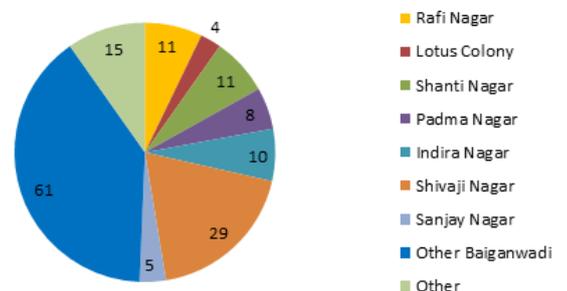
## Domestic Violence

Close on the heels of the Delhi gang-rape, the Shakti Mills gang-rape in August '13 brought lack of women's safety to the forefront once again. But despite the prevalence of laws such as Protection of Women from Domestic Violence Act 2005, women of Shivaji Nagar continue to suffer atrocities. Their abject condition leaves them with little courage to take the legal recourse. Apnalaya seeks to equip women impacted by domestic violence with skills and support to foster within them a sense of strength, accomplishment and self-reliance.

## Counseling

Our Family Counseling Center (FCC) is a resource and support center for women embroiled in problems like domestic violence, dowry and desertion, and offers them an anchor to hold on to. Our counselors at the FCC believe in helping women resolve their family problems in a manner that serves the interests of their entire family – whether towards a resolution or amicable separation. By providing emotional support, sound advice and standing whole-heartedly by their side, Apnalaya inculcates a feeling of confidence in the women in distress, who then rise to the occasion to take charge of their lives.

## Area Wise Distribution of cases



## Achievements

- In 2013—2014, 156 cases were closed in total of which 83 were settled by mutual settlement or reconciliation, while 23 resulted in divorce or separation. Six availed legal aid and 10 other cases involved custody of children.
- 154 new cases were registered this year.

While statistically, the reconciliation/mutual consent cases were larger in number than those of separation/divorce for the year, a rather heartening fact is that women are increasingly bringing cases to the center after relatively shorter time spans, indicating a lower tolerance for putting up with domestic violence of any nature.

### **Sahara Gat Support Group**

Sahara Gat groups were started with a special focus to enable distressed women to reach out to fellow women in their immediate vicinity to help. They are an invaluable resource, especially at night when cases of domestic violence, drunkenness, etc. can exacerbate untoward incidents and the FCC is closed for the day.



This year, 18 new women were trained as counselors over a four month period on subjects like counseling, law and how to solve cases. Special attention was given to train women from the Rafi Nagar area, where typically the women have been a neglected lot, with little say in their own lives. The visit to the police station to see the various procedures went a long way in allaying their fears of the process involved in registering cases at a police station and gaining the confidence to encourage the victimized women to file cases.

44 old Sahara Gat members were trained over two refresher-course sessions, which revitalized them to keep up the often stressful work they engage in.

### **Achievements**

- It is a measure of great pride to Apnalaya, that increasingly, more and more cases are handled by the Sahara Gat women independently.
- Fewer cases are brought to the FCC: primarily those that require police or legal intervention.
- This year, 43 cases were dealt with directly by the Sahara Gat women themselves, which was twice the number of cases solved by the Sahara Gat members last year.

### **Sharing Forums**

Apnapan is a sharing forum for men and women who have cases registered with Apnalaya (both past and present). It is a platform for people to learn from the stories of those who have undergone similar trials and have emerged stronger for it.

This year, special individual counseling sessions with couples, before the run-up to Apnapan sessions, were planned to improve the effectiveness of the couple Apnapan sessions. 72 women and 29 men got an opportunity to share their experiences over nine sessions.

Balak Palak is a Parent-Child Dialogue that Apnalaya has started this year, in an endeavor to improve parent-child communication - a need expressed by the members of our Yuvati Sahara Gat (of young girls). These young girls felt that while their own thinking is influenced in myriad ways via the Sahara Gat training, thinking of their parents is still steeped in the old ways, making a meeting of minds difficult. Thus these sessions attempt to bridge the gap and facilitate free and honest communication including taboo or uncomfortable topics like mood swings during menstruation, role of women, etc. 127 women and girls were exposed to fairly radical ways of thinking over six sessions.

## Achievements

- As a result of our Apnapan sessions, 15 additional cases were identified during the discussions.
- These cases were referred to the counselors at FCC for further intervention and counseling.

### Staff Speak:

*"Women are individuals in their own right and should not be accorded the status of second class citizens. She should have the right to live freely and independently, and not be subjected to violence and harassment. If she is given opportunities, she can go very far as has been proven several times"*

- Minu Gandhi,

Field Coordinator

### Awareness about Women's Rights and Pertinent Laws

Apnalaya organizes awareness programs that highlight the various rights of women and discuss various forms of violence that are punishable by law. 11 awareness programs were held in different localities, where laws on domestic violence were explained to the community. Help line numbers to call in situation of distress were shared.

### Achievements

- Through the awareness programs, we reached 2,904 members of the community
- A special attempt to collaborate at a community level with engagement of the police, lawyer, doctor and Community Based Organizations (CBOs) was made, with the formation of sub-committees to address the community's problems at a common forum.
- Dialogue with the police to restart police beats in the area was taken up.

## Financial Independence

Some of the fall-outs of poverty like poor education, early marriage, etc. may be mitigated if families have access to money put aside for their future needs. Apnalaya promotes the practice of saving over a prolonged period by facilitating creation of Self Help Groups (SHGs), involving women from the community and providing training in areas such as savings, availability and access to various government schemes for loans, maintenance of financial records, starting small businesses and group enterprises.

### Bachat Gat

Apnalaya has promoted Bachat Gats or SHGs in the community in order to garner the collective strength of community members. Increasingly, the endeavor is to sow the seeds of entrepreneurship so that women use the money as a source of livelihood rather than for mere consumption.

In 2013-14, nine new SHGs were formed. Seven older SHGs had members who moved to their villages or newer localities and hence they chose to close their old accounts, including those from an older community we worked with in Chikkuwadi.

SHG particulars	Number
Total number of SHGs	24
Total number of members in SHGs	302
Combined savings of all SHGs	Rs 12,21,100
Loans disbursed to members by SHGs	Rs 3,17,500
Combined Interest earned by SHGs	Rs 45,820

### Achievements

- It was extremely heartening to see two SHGs avail of loans from the bank, on account of their good record and plan to now engage in different small business activities.
- 21 of those SHG members sold goods and services worth Rs. 2,59,600 in the five month period following disbursement of the loan (earning them a total profit of Rs. 81,100), by taking up food catering orders, stitching curtains/garments, setting up a small grocery shop and selling fruit and vegetables – giving a shot in the arm to the entrepreneurial goals of these women.

## Swayam Siddhata Melava

With a view to further increase entrepreneurship, the Swayam Siddhata Melava was planned for women of various SHGs. 10 SHGs put up stalls before Ramzan Id and sold items like clothes, artificial jewelry, eatables and utensils worth a total of Rs 6,500.

Prior to Diwali, TISS put up stalls under the M-E Ward project at Chembur, where about 100 stalls were set up. Six SHGs from Apnalaya participated in it.



## Financial Literacy

Two staff members were trained as Master Trainers to facilitate Financial Literacy sessions in the community. 386 community members were trained over 21 sessions. They were educated about the need for saving for a future goal, the difference between “needs” and “wants” and budgeting for expenses.

## Achievements

- An immediate outcome of these financial literacy training sessions was that one participant rallied together a group of 10 women to form a new SHG.

### *A love marriage gone bitter*

*Nafiza (name changed) approached us with a unique problem. Her's was a love marriage; however their love was short-lived as her husband turned out to be abusive. Even after they had a daughter, he continued to be abusive towards Nafiza and mistreated their daughter too. He convinced Nafiza to be a surrogate mother to childless couples, which would earn them good money and forced her to undergo surrogate pregnancy thrice. Her husband never gave her any money to run the household and frittered away her earnings on his vices. He would not even take care of her needs during her pregnancies and Nafiza continued to suffer domestic violence at his hands.*

*When her husband started forcing Nafiza to go in for a fourth surrogacy, she decided that she did not want to weaken her health any further due these repeated pregnancies and approached our center for help. We initially tried counseling her husband, but he continued treating Nafiza badly, regardless of our advice. We then convinced Nafiza to seek help from her brother and brought both brother and sister together and apprised him of his sister's situation. Her brother persuaded Nafiza to leave her husband and agreed to let Nafiza and her daughter stay with him.*

*Her husband was furious when Nafiza walked out of his home. He tried threatening her and when that did not work, resorted to emotional blackmail to persuade her to come back. We intervened on Nafiza's behalf and warned him that if he continued to harass her, we would get help from police and take legal action against him. This scared him off and he left his wife alone without any further threats.*

*Nafiza is now staying with her brother's family. She has managed to get a job and is able to provide for herself and her daughter. She now leads a life of dignity and is hopeful of a better future for her daughter.*

# Health



- Increase institutional deliveries by 9% in 8 Communities of Shivaji Nagar
- To bring down severe and moderate malnourishment by 5%
- To provide health services to the community and to strengthen community participation through health education and awareness

## Maternal and Reproductive Health

### Spreading awareness on maternal health

This year, Apnalaya selected eight communities for intervention on maternal and newborn health-care. Our community health workers visited 5,626 families where they advised the families on importance of cleanliness and hygiene, nutrition and pregnancies.

4,586 eligible couples were counseled about reproductive and child health care, family planning, etc. 979 pregnant women were guided on antenatal care and post natal care, problems associated with home-based deliveries and were motivated for institutional delivery.

Our Health team conducted 20 awareness Melavas for 566 pregnant women in eight communities where we explained the importance of nutrition and timely hospital checkups during pregnancy. 40 awareness sessions were conducted through film shows and group discussions. We motivated women to go in for family planning post-delivery and explained the importance of spacing their pregnancies, for better health of both mother and child.

*Through our counseling sessions, we influenced 35% of couples (1,519 families) to adopt family planning methods, up 9% from last year. There was also a decrease of 2% in the number of children born this year.*

*With our efforts in bringing about a behavioral change in the community through awareness Melavas on maternal and child care, we found that 80% new-borns were in the Ideal and Normal weight category.*

### **Achievements**

- 92 % of pregnant women who had attended our Pregnant Women's Awareness Melava, had their deliveries in hospitals.
- 49 new born babies who were delivered at home, were seen by a health worker within 40 hours of delivery.

*Our efforts in motivating expectant women to go for institutional deliveries, resulted in 91% institutional deliveries this year, which was a 6% heartening increase from last year!*



### **Antenatal care and Gynaec clinic**

- At our ANC and Gynaec clinics, 947 women were treated by the doctors.

### **Collaborations and Community Involvement**

Apnalaya selected active women from the community as ANC leaders and formed five ANC care groups in eight communities. 42 of our ANC group leaders accompanied pregnant women to hospitals for regular check-ups and helped 48 pregnant women registered for ANC in the hospitals.

We realize that if the husband is supportive and understanding during his wife's pregnancy, it increases the chances of safe birthing. With this concept in mind we formed five Reproductive-age male member groups and conducted monthly educational sessions with this group on women's social issues. As a result of these initiatives, we found that 19 group members supported pregnant women and their husbands during Institutional deliveries.

We conducted four community health awareness programs, growth monitoring and SAM children intervention program, with the support of ICDS (Integrated Child Development Scheme) Anganwadi teachers. The teachers conducted monthly meetings of the Mata Samiti (Mother and Child Nutrition Care Committees) and made visits to contractors' kitchens to monitor quality of the kitchens and the food which was being provided to the Anganwadi children.

### **Achievements**

- As a part of the ANC groups which were formed this year, 107 women volunteered and received training on antenatal care and government facilities and learnt about government's various schemes for maternal and child health.
- The ICDS department and Apnalaya signed an MOU for participatory work on child health and nutrition care in the communities.
- For strengthening Anganwadi's nutrition services, Apnalaya coordinated with Shivaji Nagar ICDS to form Mata Samitis in 20 Anganwadis in our area.
- For sensitization on malnutrition, we trained BMC CHVs (Community Health Volunteers), ICDS Anganwadi teachers and helpers.
- BMC health post and Apnalaya conducted 125 immunization camps. 1420 children enrolled at the camp, where they got either basic immunization (till measles) or booster doses.

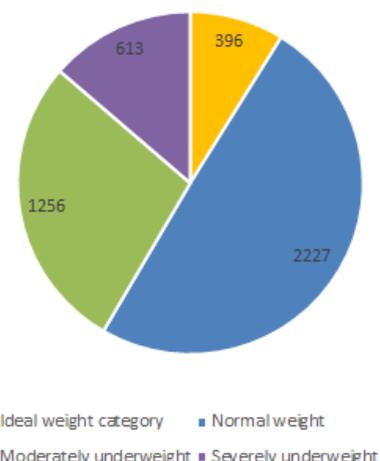
## Combating Malnutrition

Our objective this year was to bring down child malnutrition of severe and moderate malnourished children by 5%. To meet this objective, we embarked on a four-pronged approach:

### A) Growth Monitoring

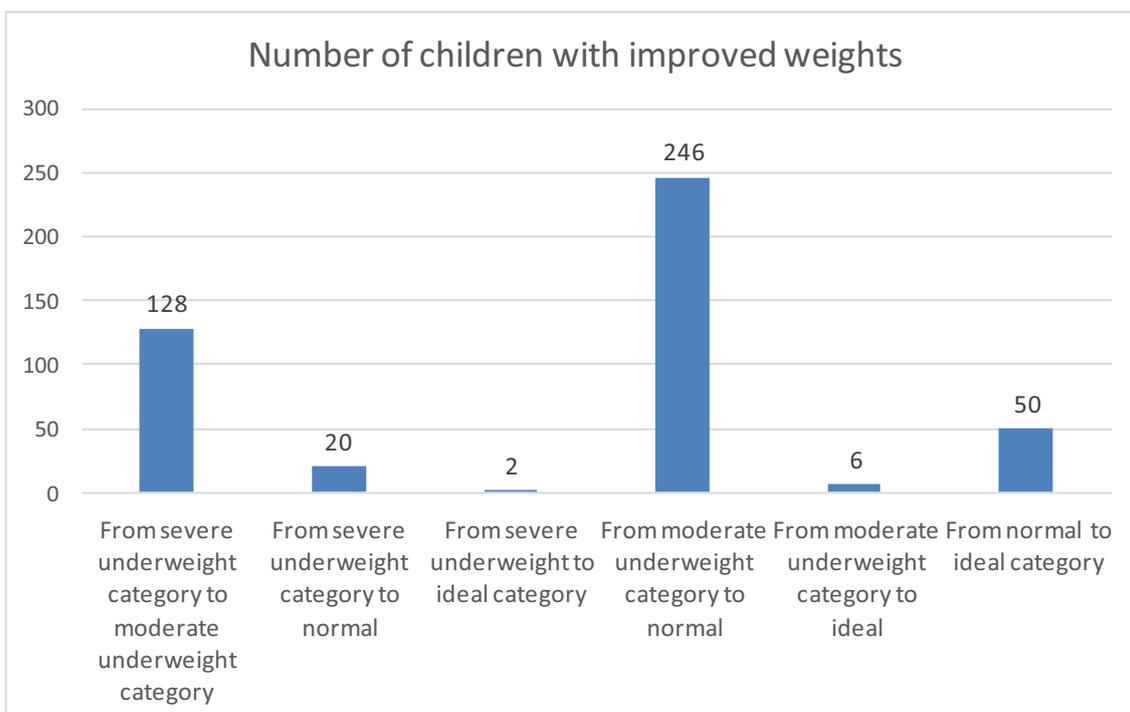
Apnalaya conducted growth monitoring of children from 0 - 6 years of age in collaboration with ICDS Anganwadi teachers. 4,492 children were weighed in these Anganwadis this year.

Growth monitoring in Anganwadis



### Achievements

- Due to our efforts in growth monitoring, providing supplementary nutrition and spreading awareness on malnutrition, we were able to bring about improvement in the weights of 452 children - an improvement in weights of 11% of the children.



### B) Home - based child-care program for SAM children

At the beginning of this year, we found 333 children (8%) with Severe Acute Malnutrition (SAM). The parents of these children who were in this category but who did not have any health problems, were guided on home-based child care. They were advised to feed their child six times a day and provide home-cooked nutritious meals, prepared in hygienic conditions.

### Achievements

- Due to our efforts, 129 Severe Acute Malnourished (SAM) children took treatment from the hospitals with regular follow-up done by Anganwadi Workers and Supervisors.
- 144 children moved from SAM to Moderate Acute Malnourished (MAM).
- 143 children went from SAM category to Normal category.

### C) Supplementary Nutrition Program for Severe and Moderate Underweight children



Apnalaya provides lunch to an average of 260 children aged 6 months to 18 months, daily with the support of nutrition specialists. For children above 18 month to 6 years, moderate and severe underweight children come to eat food cooked by members of self-help groups. This year, 415 moderately and severe underweight children were enrolled in the Nutrition program.

#### *Achievements*

- There was an improvement in weights of 25% of children who enrolled for the nutrition program.
- 31 children went from severe underweight to moderate underweight category.
- 9 children went from severe underweight to normal category.
- 45 children went from moderate underweight to normal category.

### D) Community Participation

Apnalaya has been training adolescent girls who are eager to spread awareness on malnutrition in the community on subjects like nutrition, malnutrition and health issues. This year 234 adolescent girls participated in awareness sessions. 99 adolescent girls actively worked with the community and 80 adolescent girls attended residential training programs

We also formed Malnutrition and ICDS Anganwadi Monitoring Community Group with 56 members to monitor take-home-rations, quality of cooked food supplied and Anganwadi teachers' attendance. 90 severely underweight children's families were counseled by these group members.

Apnalaya took up a new initiative, working with street vegetable vendors as enablers of change for the community, as part of the FEMS3 funded water project. We conducted meetings with 52 street vendors and explained how they could be change makers in the community by selling good quality vegetables, which in turn would improve health in the community. We explained our initiative to the wholesale-owners. Vendors were given weighing scales, weights and cash boxes to facilitate ease of business. 17 meetings and awareness workshops were conducted on food and health in the community and individual meetings and home visits were conducted to ascertain the quality of vegetables bought.

#### *Achievements*

- As a result of our Street Vegetable Vendors project, four SHGs were formed by street vendors.
- 35 cart vendors enhanced their capacities.
- 2,600 families started getting good quality vegetables at cheap prices through these vendors.
- We had conducted a pre and post survey of 100 families (mostly those who had severe acute malnourished children) and after 8 months, noted a reduced incidence of diseases in their families as well as improved growth in their malnourished children.
- Our adolescent girls groups organized two community awareness programs and a rally on malnutrition and were able to detect 40 malnourished children.

- Our Malnutrition and Anganwadi Monitoring Community Groups were able to detect 53 cases of malnourished children and referred them for treatment. There was improvement in health of 29 children due to their support.



## **Providing health services to the community**

Apnalaya provides several services to improve the health of the community. We encourage community participation in spreading awareness about health and hygiene.

### **General Clinic**

Apnalaya has been running a general clinic at Padma Nagar every week for three hours, with the help of two doctors. This service provides diagnosis and treatment (at a very nominal consultation fee of Rs. 20) and referrals to government hospitals for serious ailments. This year we screened 107 educational movies at our clinic over 37 clinic-sessions and showed health-related videos.

### **Achievements**

- 1,089 community patients took benefit of our clinic services.

### **Community Participation**

11 Children Groups were formed this year, comprising 349 children aged 8-14 years. These children attended monthly educational sessions on personal hygiene, sanitation and nutrition and were very enthusiastic learners and propagators of the message. Apnalaya facilitated the formation of five Community Health and Sanitation committees to discuss problems like sanitation, water problems and open drains.

Apnalaya formed five youth groups with 283 boys/youth aged 15-25 years and conducted 12 life-skills educational sessions with them. 72 of these youths remained connected with us through these youth groups.

### **Achievements**

- To solve the problem of garbage accumulation on the roads, our Children's Group members coordinated with the BMC and conducted meetings with the Dattak Vasti Yojana contractors to find a solution.
- They decided that every morning they would bring out the garbage from each lane to the BMC collection trucks and also monitor the regularity of the BMC workers.
- If they noticed the trucks not turning up on time, these children directly called the contractor to complain, impressing the fact that the community also needed to take ownership of sanitation in their own houses and surroundings.
- Now, 88 lanes are cleaner, with little overflow of garbage.

***The most beautiful necklace a mother can wear is not gold or gems, but her child's arms around her neck***

*In Chikhawadi, we came across a month old malnourished baby who was living with his grandmother. The grandmother claimed that her daughter was irresponsible, very busy taking care of herself, leading a carefree life with her husband and hence the grandmother had kept the baby with herself. But the baby, without being nursed by his mother and without her touch and emotional bonding, continued losing weight.*

*Our field worker Saira, found the story quite suspicious and asked the grandmother for the mother's phone number. But the grandmother initially refused to give it and had to be warned of legal action, before Saira could speak to the mother. The daughter cried and explained that her mother had forcibly kept the baby and had taken money from her husband for the baby's upkeep. The daughter genuinely wanted the baby but was helpless in the face of her mother's refusal. Apnalaya then called for a joint meeting between the grandmother and the parents and explained the legal implication of the matter. This frightened the grandmother and she handed over the baby reluctantly, to her daughter.*

*We continued our follow-up on this case to learn about the baby's health. Initially she had problems in nursing the baby but after our trained staff assisted her, the baby started feeding well. The baby's health has now improved.*



# Disability



- Create community awareness on disability issues and prevention
- Facilitate educational access and medical interventions to children with special needs
- Provide opportunities for suitable skill training
- Facilitate availing of government schemes to persons with disability
- Help mothers of children with disability gain economic empowerment

This year we identified 51 new people with disabilities (32 males and 19 females); maximum number of people (20) being affected with Orthopedic Impairment, followed closely by 15 cases of intellectual impairment. As many as 18 new cases of disability were above 17 years of age. Hence we realized that economic empowerment by way of vocational training and employment assistance was the need of the hour.

The following table enumerates the distribution of total number of cases managed by Apnalaya during the year, showing the type of disability, whether male or female and the age range:

Disability	0- 3yrs		3-7yrs		7-11 yrs		11-17 yrs		17 yrs and above		TOTAL		
	M	F	M	F	M	F	M	F	M	F	M	F	Total
Orthopedic Impairment	3	2	12	6	11	10	28	18	49	39	103	74	177
Intellectual Impairment	5	2	9	7	20	10	23	6	16	6	73	31	104
Multiple Disability	1	1	9	2	14	4	13	4	11	4	48	15	63
Speech and Hearing Impairment	1	2	7	7	10	7	5	5	4	6	27	27	54
Visual Impairment			1	1	2	2	3	2	7	5	13	10	23
Total	10	7	38	23	57	33	72	35	87	60	264	158	422

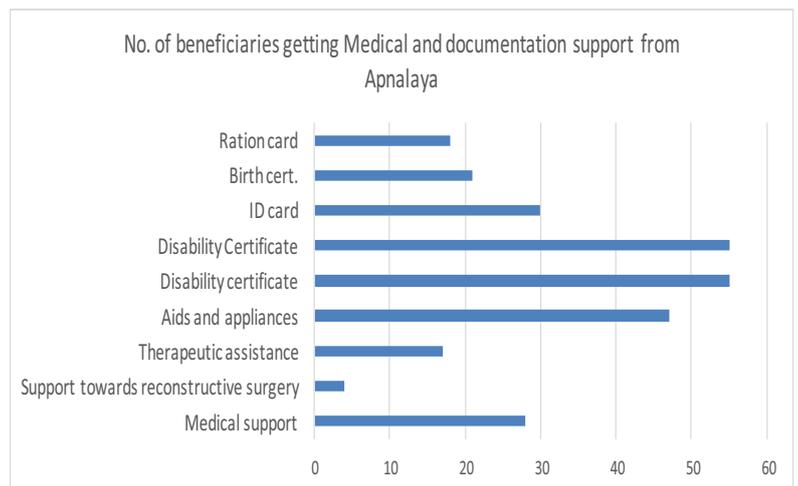
## Health and documentation support

A person with disability requires regular medication, medicines pre and post reconstructive-surgery/operation, aids and appliances for better mobility and sensory functioning and therapeutic services for improved body functioning. Apnalaya helps children and youths with disabilities in three different ways:

- by referring them to affiliated hospitals and institutes for treatment (28 beneficiaries )
- by sponsoring or facilitating the therapy, surgical, medical or transport cost for needy patients (49 beneficiaries)
- by being facilitators in getting them aid and appliances from the government (47 beneficiaries)

The objective of all the support that we offer, is to enhance the individual's health status and help them lead a more independent life.

Apart from these medical interventions we also realize the importance of helping our clients to get the right documents, like birth certificates, which many of them do not possess. Hence parents are guided on how and where various documents can be obtained.



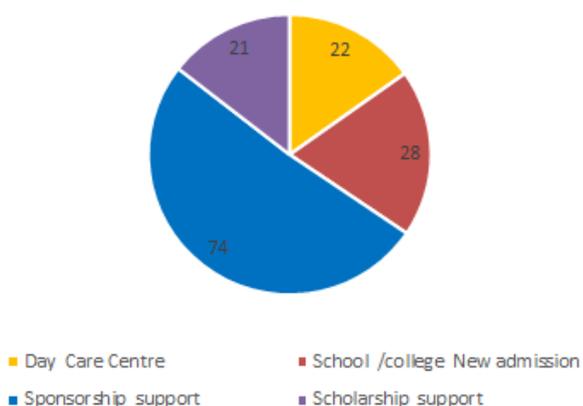
We are thankful to our partners and network bodies, who have helped us in our support

for persons with disability: J.J. Hospital, NASEOH (National Society for Equal Opportunities for the Handicapped), Wadia Children's Hospital, Ali Yavar Jung National Institute for Hearing Handicapped, Bandra L.T.M.G Hospital, All India Institute For Physical Medicine and Rehabilitation, Mumbai KEM Hospital's Bhagwan Mahavir Viklang Sahayata Samiti, Adore Charities, all of who have been lending their support throughout the years.

## Educational Support

The Day Care Center for children with disabilities has become an anchor for parents who are unable to teach their children at home. The center is seen as an intermediary set-up to prepare the child for a full time schooling in the future. We meet with parents twice a month at the Day Care, so that they can take active interest in their child's development.

Number of children getting educational support



Apart from running the Day Care Center, Apnalaya also encourages continuity of school and college through sponsorships. This year, 74 students were included in our Sponsorship program. For students applying for government scholarships, Apnalaya often pays upfront six months' fees in their schools, till the scholarship money comes in from the government. This program has encouraged the parents to take their children to special schools who are often quite far. This year, we enrolled 28 new students out of which 21 were enrolled in school and seven in college.

## Pre-vocational and Vocational Training

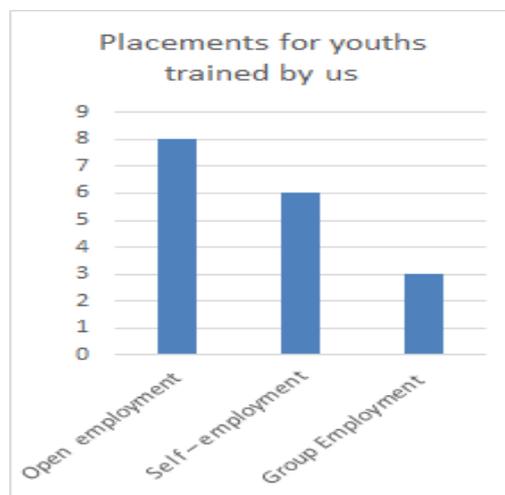


Our data on persons with disabilities show that the number of youth in the community is very high and employment is a major challenge for them. We continued our efforts to train adolescent boys and girls in learning simple pre-vocational skills like folding paper, pasting, clay modeling, rakhi making, diya painting, making floor mats out of jute, stitching bedcovers etc which has helped improve their neuro muscular coordination and creative abilities. A total of 15 students were enrolled in the prevocational training at the Day Care Center.

Our vocational training course for young adults benefited 30 students in learning in computers, garment stitching, gardening, electrical maintenance and assembly work.

### Achievements

*17 out of 30 youths trained in pre-vocational and vocational skills got gainful employment this year!*



## Community Awareness: Key to Disability prevention and management

Medical research shows that a large percentage of disability can be prevented by pregnant mothers taking adequate measures for a safe pregnancy. Sensitizing the community on issues concerning cause of disability, significance of maternal health during pregnancy, consequences of consanguineous marriage, education and employment of persons with disability are some of the issues about which awareness is raised regularly in the entire Shivaji Nagar community.

While community campaigns target a large audience, Focused Group Discussions and Training is intended for a smaller group. Five groups (two of adolescent girls and three of women) with a total number of 72 persons, were formed during the year. These included 27 girls and 45 women. The subjects for discussion ranged from adolescent health, personality development, significance of formal education, gender equity, Domestic Violence Act, Muslim Personal Law, violence and its attributes and the prevention of disability through safe motherhood. For the adolescent girls' group, a workshop was conducted for improving and strengthening their relationship with their mothers by means of free and frank communication. The workshop was organized in collaboration with the NGO Akshara. A total of 60 members (30 mothers and 30 daughters) participated in this workshop.

## Creative and Outdoor Experiences



During the year, the children were exposed to several creative and fun-filled activities which included celebration of all major Indian festivals. On Children's Day, children from other programs of Apnalaya also joined our specially-abled children and it was sheer joy to watch both groups interact!

Sadly due to lack of disabled-friendly infrastructure in buses, railway stations and other places, outdoor experience for people with disability is infrequent. Apnalaya feels this need acutely and hence organizes outdoor picnics. This year, we took our children to Nerul

Gardens in Navi Mumbai and they had a whale of a time riding a toy-train and running around the place!

## Economic empowerment of mothers through self-help groups

The formation of self-help groups for the mothers of children with disabilities, was one of the key activities for Apnalaya. One self-help group with 13 women was formed and their bank account was opened with a nationalized bank. Two more groups with 16 women (eight members in each group) have also been formed and they have been apprised of the economic advantages that they could experience through these self-help groups.

### Staff Speak:

*"Mothers are the core of our activities. Making changes in their daily routine, they accompany their wards to far-off special schools throughout the year. Their resilience and positive spirit is commendable and worth a mention!"*

*- Sandhya More, Field Officer*

### *Away from home, for a better future*

*Mohammad Farookh (name changed), a visually challenged 10 year old boy, joined our Day Care Center in February 2010. His parents were very supportive and always tried their best to give Farookh a 'normal' life.*

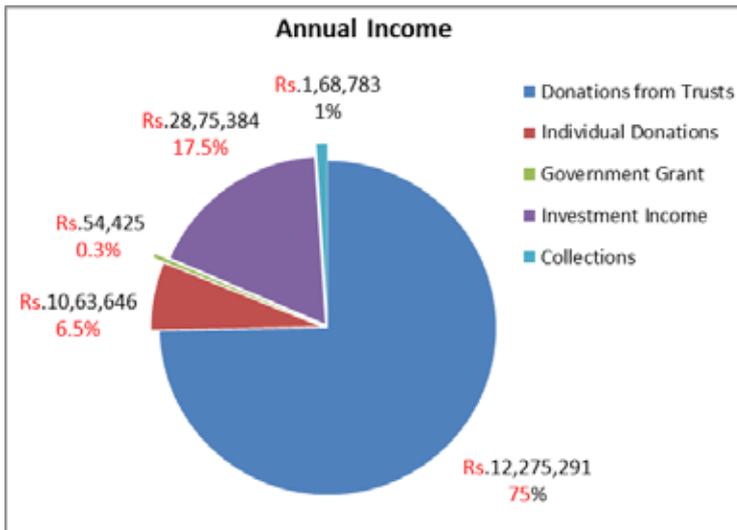
*We found Farookh to be a very enthusiastic boy, who adapted very well to the activities at the Center. Within a few months, Farookh was enrolled by us at the Happy Home School for the Blind, a residential school. After a year however, a setback occurred whereby Farookh was diagnosed with Hydrocephalus and had to be hospitalized and discontinue school in 2012.*

*Apnalaya supported his entire medical treatment and Farookh emerged victorious after a year and was eager to go to school again. Hence in July 2013, we enrolled him at the Victoria Memorial School for the Blind.*

*Today, Farookh is very happy and is studying in the 5<sup>th</sup> standard. His parents are relieved that he is studying in a reputed residential school with good facilities. When our program staff visited the school recently, we found that Farookh had adjusted well to this new school, had also made several friends and was confident of his abilities, which gives us a sense of pride and joy.*

# Funds

## INCOME



The year started with good news – a donation of Rs. 50,00,000 to the Corpus from Mrs Dolly Thadhani in response to our Corpus appeal. The amount helped raise the Corpus to over Rs. 2.55 crores, which will give us a larger investment income.

We wish to thank our new donors – FEM, the Breakout Project, the Melting Pot and Ealing Cricket Club, as well as our regular donors, particularly the Swissair Staff Foundation, HSBC Ltd. UK, Kalpataru Trust, Nandini Trust, and Alibhoy Haiderbhoy Chitalwala Charitable Trust for their much needed support. Also the hundreds of individual donors who supported us

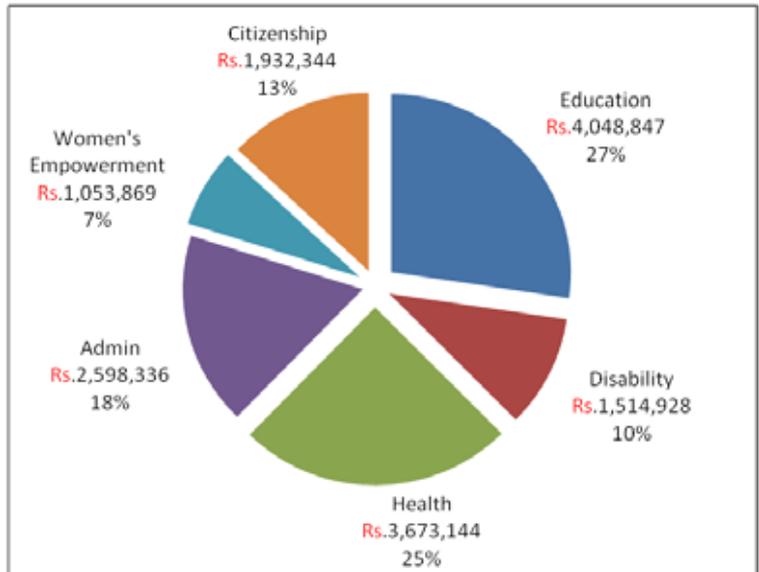
through Give Foundation, our Marathon appeal and online, which are included in Trust donations above. Towards the end of the year Save the Children, Bal Raksha Bharat renewed their support for a further 3 years for Apnalaya's efforts to fight malnutrition and improve health care and delivery in our deprived communities. We look forward to achieving a lot through this partnership.

The following table gives grants and donations above Rs.50,00 received during the year:

Donations to Corpus	Rs.	Donations from Trusts	Rs.
Mrs.Dolly Thadhani	5,000,000	Save the Children Bharat	1,687,414
Godrej Industries Ltd.,	100,000	Swiss Air Foundation	1,407,660
ICICI Bank	50,000	Fondazione Opes Onlus (FEM)	780,646
Shubha George	150,000	Break Out Project	548,610
Piramal Enterprises	50,000	Ealing Cricket Club	404,828
Sharma Foundation	163,537	International Center for Research on Women	148,144
Anjali Tendulkar	50,000	Impact Foundation	50,000
Vedika Bhandarkar	75,000	International Gujarati Charities	302,301
<b>Donations</b>	<b>Rs.</b>	Kalpataru Trust	500,000
Narayan Bhavani	150,000	Nandini Trust	300,000
Anjali Tendulkar	225,000	Alibhoy Haiderbhoy Chitalwala Charitable Trust	200,000
Aparna Santhanam	100,000	Foundation Vacancies Bleus	83,000
Urvashi Gothi	50,000	Donations through Give Foundation	2,834,051
<b>Donation</b> from Australian Consulate	763,000	United Way of Mumbai (inc Marathon donations, and the Melting Pot donation)	2,172,568

## EXPENDITURE

In 2013-2014 Apnalaya's total expenditure was Rs. 1,48,21,468, up by over Rs. 16 lakhs from the previous year. While expenditure on Health as a percentage of total spending was down 7% compared to last year partly due to the shift from service provision to home-based care, expenditure under other heads was marginally up. Only expenditure on Citizenship has increased by 4%. This was due to the FEM funded project aimed at improving health through delivering clean drinking water, an innovative project for Apnalaya.



The total spent on salaries accounted for 54% of total expenditure, and rent for the community centers a further 8%. Finding space is a major barrier to expanding our work; the cost is also rising. The salary cost increases as we recruit better qualified staff into the programs. This applies even at the most junior level of program staff as well as for senior staff and admin staff.

In accordance with the Credibility Alliance norms, the following was the distribution of staff according to salary levels for 2013-2014:

Slab of gross salary plus benefits (Rs. per month)	Male	Female	Total
<5000	1	23	24
5,000 - 10,000	5	15	20
10,000 - 25,000	3	11	14
25,000 - 50,000	1	3	4
50,000 - 1,00,000	0	1	1
1,00,000 >	0	0	0
<b>Total</b>	<b>10</b>	<b>53</b>	<b>63</b>

The 3 highest paid members of staff were the CEO and two Program Heads with gross monthly salaries of Rs. 85,000/-, Rs. 43,200/- and Rs. 36,750/- respectively, including Provident Fund and allowances. The lowest paid regular member of the support staff was paid a monthly gross salary of Rs. 2,200/-.

There was expenditure on national and international travel to staff, volunteers or Executive Committee members during the financial year. Total cost of international travel by all personnel (including volunteers) and Board members was as follows:

Name	Designation	Purpose	Cost
Dhun Davar	CEO	Dishaa Venture conference organized by Common Purpose	Rs 63,697

The Executive Committee members for the year were: Annabel Mehta, President; Dr Aparna Santhanam, Secretary, Harshin Shah, Treasurer; Dr Indra Makhinjani, Vrinda Mahadevia, Kamala Aithal and Sonali Thakkar, members.

- Our auditor is Dilip Muzumdar of Borkar & Muzumdar, 21/168 Anand Nagar OM CHS, Anand Nagar Lane, Vakola, Santacruz (E), Mumbai 400 055. We thank them for their continuing support in our long journey.
- Apnalaya banks with the Bank of India, Tardeo Road Branch, account numbers 004210100009633 for local funds, and 004210100016811 for foreign funds.

# Students and Volunteers

## Students

344 students and faculty members from various universities including TISS, Rajagiri College of Social Sciences, Ernakulam, Martin Luther Christian University Shillong, Bosco Institute of Social Work, Assam, and Institute of Social Work and Research, Ahmed Nagar, attended orientation sessions at Apnalaya. These orientation sessions briefed the students and faculty members about intervention strategies of Apnalaya and successes of our programs.

We had a total of 50 students placed with us to conduct research and field-visits and work as interns. 98 students were from different centers and schools of TISS.

We are thankful to everyone; in our discussions with each one of you, we learned a lot.

We would like to make special mention of:

- Ilana Millner from American India Foundation, who worked on the compilation and analysis of the past five years' health reports and helped us documentation. Ilana simultaneously worked on compiling a story line for presenting Apnalaya's intervention areas through drawings.
- Chloe Lincoln, an IDEX Fellow who worked with the Education program at our Child Learning Centers.

## Visitors

These were some of the visitors to Apnalaya:

- 12 faculty members of University of Kabul, Afghanistan. The University is to start a Degree course in Social work and hence visited Apnalaya through TISS to visualize the situation in slums and to understand the practical work done by trained Social Workers in the community.
- 15 students of Diploma in Social Work from Nirmala Niketan College of Social Work.
- 12 staff from Foundation for Maternal and Child Health India, Mumbai visited Apnalaya to understand issues related to MCH in Shivaji Nagar, the intervention strategy of Apnalaya, and its successes.

## Volunteers

We acknowledge and thank four volunteers who worked with us this year:

- Shobhana Nair, who taught English and computers to our CLC children.
- Sarah Natasia D'Souza from Save The Children - Bal Raksha who visited our Shanti Nagar CLC and celebrated Christmas with our children.
- Josfin Wikstrom who works with the Swedish government, who conducted a dance therapy session for some of our Education staff and taught our children dance choreography and yoga.
- Devika Rege, who taught English and computers to our CLC children.

# Staff

We respect our team members working under often difficult conditions in Shivaji Nagar, Govandi in M-East ward. 85% of our staff are from the Shivaji Nagar community.

During the course of the year, two staff members, Draupadi and Kalpana, retired, having worked with us for 30 and 25 years respectively. We commend them on their lasting commitment to Apnalaya and the communities that we serve.

The following staff left during the year:

Field Coordinator Varsha Sonawane; Field Officers Draupadi Gholap, Usha Kale and Nishant Salvi; Field Assistants Rehana Shaikh, Shahista Khan, Rukhasana, Tahera, Rashida Shaikh and Kalpana Kamble; and Support staff Sumita Gupta and Tarakumari.

We welcomed the following new staff:

Field Officers Shanullah Khan and Sudhatai; and Field Assistants Sabanam Khatoon, Shanti Kandhara, Rasidha Shaikh, Usha Yadhav and Laxmi Kale.



*Our special thanks to Anil Padhye and Arun Sohoni at Vyasa Arts for printing this Annual Report and other promotional material.*

Apnalaya

Statement of Fund Flow for the year ended March 31, 2014

	For the year ended on March 31, 2014	For the year ended on March 31, 2013
<b>Sources of Fund</b>		
Donations retained	11,931,277	4,994,251
Corpus Fund	6,134,555	2,306,243
Received for small Grant Programme	54,425	81,980
Received from sale of Fixed Assets	-	2,400,000
Other Income	304,074	372,045
Contribution to Earmarked Funds	1,407,660	4,895,411
Decreased in net assets	2,902,735	
Redemption of Investments	-	
Income on Investments	2,982,593	2,131,055
	<b>25,717,319</b>	<b>17,180,985</b>
<b>Application of Fund</b>		
Addition to Fixed Assets	402,142	113,908
Purchase of Investment	10,259,817	3,387,588
Disbursgements from Earmarked Funds	3,457,055	6,325,151
Employee Benefit Expenses	5,337,481	3,724,249
Other Expenses	6,260,824	3,251,369
Increase in net assets	-	378,720
	<b>25,717,319</b>	<b>17,180,985</b>



The Bombay Public Trusts Act, 1950  
 SCHEDULE - VIII  
 [ Vide Rule 17 (1) ]  
 Name of the Public Trust :- APNALAYA  
 Balance Sheet As At MARCH 31, 2014

Registration No. F-2830

FUNDS & LIABILITIES		Rs.	Rs.	PROPERTY AND ASSETS		Rs.	Rs.
<b>Trusts Funds or Corpus</b>				<b>Immovable Properties :- (At Cost)</b>			
<b>From General Public</b>				<b>As per Annexure 'A'</b>			
Balance as per last Balance Sheet	15,385,087			Balance as per last Balance Sheet	10,987		
Additions during the year	6,134,555	21,519,642		Additions/(Deletion) during the year			
				Interest on permises	1		
				Less : Depreciation up to date	549		10,439
<b>From TET - ACF</b>				<b>Investments :- As per Annexure 'B'</b>			30,855,798
Balance as per last Balance Sheet	2,045,503			Note : The market value of the above investment is Rs.			
Additions during the year (income from Invst reinvested)		2,045,503		<b>Movable Properties :- As per Annexure 'C'</b>			
<b>From CRY</b>				Balance as per last Balance Sheet	518,898		
Balance as per last Balance Sheet		1,000,000		Less : Deletion during the year	-		
				Additions during the year	402,141		
<b>From Tom Hollend</b>				Less : Depreciation up to date	122,539		798,498
Balance as per last Balance Sheet		1,000,000	25,565,145	<b>Loans (Secured or Unsecured) :</b>			
				<b>Good/doubtful</b>			
<b>Other Earmarked Funds :-</b>				Loans Scholarships	-		
(Created under the provision of the trust deed or scheme or out of the Income)				Other Loans	-		
Depreciation Fund	-			<b>Advances :-</b>			
Sinking Fund	-			To Trustees	-		
Reserve Fund	-			To TDS receivable upto F.Y. 2011-12	353,451		
Any other Fund :				To TDS receivable F.Y. 2012-2013	233,998		
<b>As per Annexure "F"</b>			1,600,595	To TDS receivable F.Y. 2013-2014	181,469		
				To Prepaid Rent	508,800		
<b>Loans (Secured or Unsecured) :-</b>				To Others (As per Annexure 'D')	84,118		1,361,636
From Trustees	-			<b>Income Outstanding :-</b>			
Form Others	-			Rent	-		
				Interest	-		
<b>Liabilities :-</b>				Other Income	-		
For Expenses	-			<b>Cash and Bank Balances (As per Annexure'E')</b>			
For Advances(Against Property)	-			(a) In Hand	10,108		
For Rent and Other Deposits	-			(b) In Savings Account	3,423,197		
For Sundry Creditors Balances	-			(c) In Fixed Deposit Account	6,366,037		
				(d) With the Trustee	-		
<b>Income and Expenditure Account :-</b>				(e) With the manager	-		9,799,339
Balance as per last Balance Sheet	13,108,995			Balance as per Balance Sheet			
Less : Appropriation, if any	-			Less : Appropriation, if any			
Add : Surplus as per Income and	2,550,977			Add : Deficit as per Income and			
				Less : Surplus Expenditure Account			
<b>Total</b>			42,825,711	<b>Total</b>			42,825,711

For and on behalf of  
 Borkar & Muzumdar  
 Chartered Accountants

  
 Mr. Rajesh Betham  
 Partner

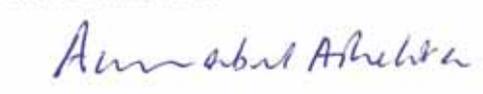
M.No 35941

Dated at: 26 SEP 2014



Income and Outstanding :  
 (If accounts are kept  
 on cash basis)  
 Rent : :  
 Interest : :  
 Other Income : :  
 TOTAL Rs. : :

The above Balance Sheet to the best of my/our belief contains a true account  
 of the Funds and Liabilities and of the Property and Assets of the Trust.

TRUSTEE

Dated at:

Secretary,  
 APNALAYA



President  
 APNALAYA





# APNALAYA

Building self-sustaining communities since 1973

## Our Offices

### Registered, Admin and Mailing Address

B/9-103, New Jaiphalwadi SRA Co-Op Housing Society,  
Behind Armed Police Quarters,  
Tardeo, Mumbai 400034  
Tel: 23539752  
Email: [admin@apnalaya.org](mailto:admin@apnalaya.org)

### Shivaji Nagar Project Office

889/896 Lotus Colony, Plot No. 14, Shivaji Nagar,  
Govandi, Mumbai 400043  
Tel: 25506110, 25518086

## Our CEO

Arun Kumar  
Mobile: 9920482015      Email: [arun@apnalaya.org](mailto:arun@apnalaya.org)

## Our Website

[www.apnalaya.org](http://www.apnalaya.org)

## Apnalaya is registered under:

The Societies Registration Act No. 75/73 G.B.B.S.D. dated 28/2/1973  
The Bombay Public Trust Act No. F-2830 dated 18/4/1973  
Section 80-G of the Income Tax Act - No.DIT(E)MC/80-G/1869/2008/2008-09  
The Foreign Contributions Regulation Act - No.083780332 dated 14/1/1986



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**donate online at  
[www.apnalaya.org](http://www.apnalaya.org)**