APNALAYA
Empowering the Urban Poor



2024–25

Annual Report

A Year of Impact, Expansion & Growth

APNALAYA
Empowering the Urban Poor

Apnalaya

Empowering the Urban Poor

Apnalaya (registered in 1973) works with the urban poor community. Enabling access to basic services, healthcare, education and livelihoods; Empowering them to help themselves; and Ensuring provision of civic entitlements through system strengthening.

For more information, visit:
www.apnalaya.org | communications@apnalaya.org

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Leader's Speak

Message from Leadership:
From Belief to Breakthrough

Foreword

Equity lies at the heart of Apnalaya's mission. It guides us in recognising structural barriers and confronting entrenched inequities so that no one is excluded from the city's social, civic, or economic life. For us, equity means creating pathways that enable the urban poor to improve their quality of life and claim their rightful place in the city. This principle informs every dimension of our work — from grassroots engagement and programme design to evidence-building and advocacy — and has defined a year in which we deepened our impact, expanded into new geographies, and continued to empower communities to lead change.

The challenges facing the urban poor remain stark. Safe water, sanitation, adequate housing, healthcare, quality education, and green cover — basic human rights — are still denied to many. Climate change and environmental degradation further intensify these vulnerabilities, making life in informal settlements even more precarious. Yet amidst these conditions, our communities continue to demonstrate extraordinary resilience, courage, and leadership.

Apnalaya's model, rooted in the power of local leadership and committed to enhancing the quality of life of citizens, expanded to seven wards of Mumbai this year. Its impact is most visible in how it improves lives across three interconnected dimensions — Health & Wellbeing, Education & Economic Empowerment, and Standard of Living, including better sanitation and safer neighbourhoods. Civic Action Groups (CAGs) remain at the forefront of these efforts, reminding us every day that real transformation is possible when people come together.
We also remain committed to building credible evidence for systemic change. Our research and data not only guide the design of new interventions but also strengthen our advocacy agenda and our convening role in bringing together government, corporates, civil society, and academia to work towards shared goals.

None of this would have been possible without the trust and partnership of our donors, collaborators, and, most importantly, the communities we serve. As we look to the road ahead, our commitment remains firm: to building an inclusive society grounded in equity and social justice. With your continued support, this vision can truly become a reality.



Geetanjali Jha Chakraborty
President - Apnalaya

From Belief to Breakthrough



We don't just reach the last mile. We start from there.

Praveen Singh
CEO - Apnalaya

What does it mean to create meaningful change in a city as fast-moving and unequal as ours?

At Apnalaya, we've learned that real transformation doesn't come from delivering services — it comes from trusting communities to lead. We don't work for people. We work with them — walking alongside those who know their neighbourhoods best and fight every day to make them better.

This year — our 50th — we grew in more ways than one. We expanded to five new urban poor geographies, deepened our partnerships, and stayed rooted in the belief that change must be integrated, inclusive, and locally led.

Our Integrated Community Development (ICD) model remained our anchor — connecting Health and Wellbeing, Education and Economic Empowerment, and Standard of Living in a way that reflects how people actually live. No issue exists in isolation, and our approach doesn't either.

We began every new relationship by listening — not planning. And in every neighbourhood, we found Civic Action Groups (CAGs), community volunteers, and local leaders ready to organize, act, and advocate for their rights.

Too often, the urban poor are seen only through the lens of vulnerability. But the truth is — they are the backbone of our cities. They run our transport systems, staff our hospitals, clean our homes, deliver our food. They power the very life of the city.

Yes, they need systems that work. But we need them — their resilience, their labour, their leadership, and their vision for a more equitable city.

As we mark 50 years, we carry forward a simple truth: Change isn't delivered. It's co-created. And we will continue walking that journey — together — from belief to breakthrough.

*Why the Urban Poor, should be at the Centre of City Building?

A truly inclusive city is one where no one is left behind — where every resident is recognised, supported, and able to thrive.

Mumbai's Backbone, Yet Underserved !

Over 41% of Mumbai's residents live in slum settlements. They are not on the margins of city life , they are at its core. They run transport systems, staff hospitals, clean homes, build infrastructure, and keep services running across every sector.

With a 72% workforce participation rate, the urban poor contribute far above the national average. Yet their access to the city's resources, protections, and opportunities remains limited disconnected from the very systems they help sustain.

This is not just a development gap , it is a structural imbalance. While cities grow, those who make them work are often left without water, toilets, documentation, childcare, or legal identity. The consequence is not only personal hardship it weakens the city as a whole.



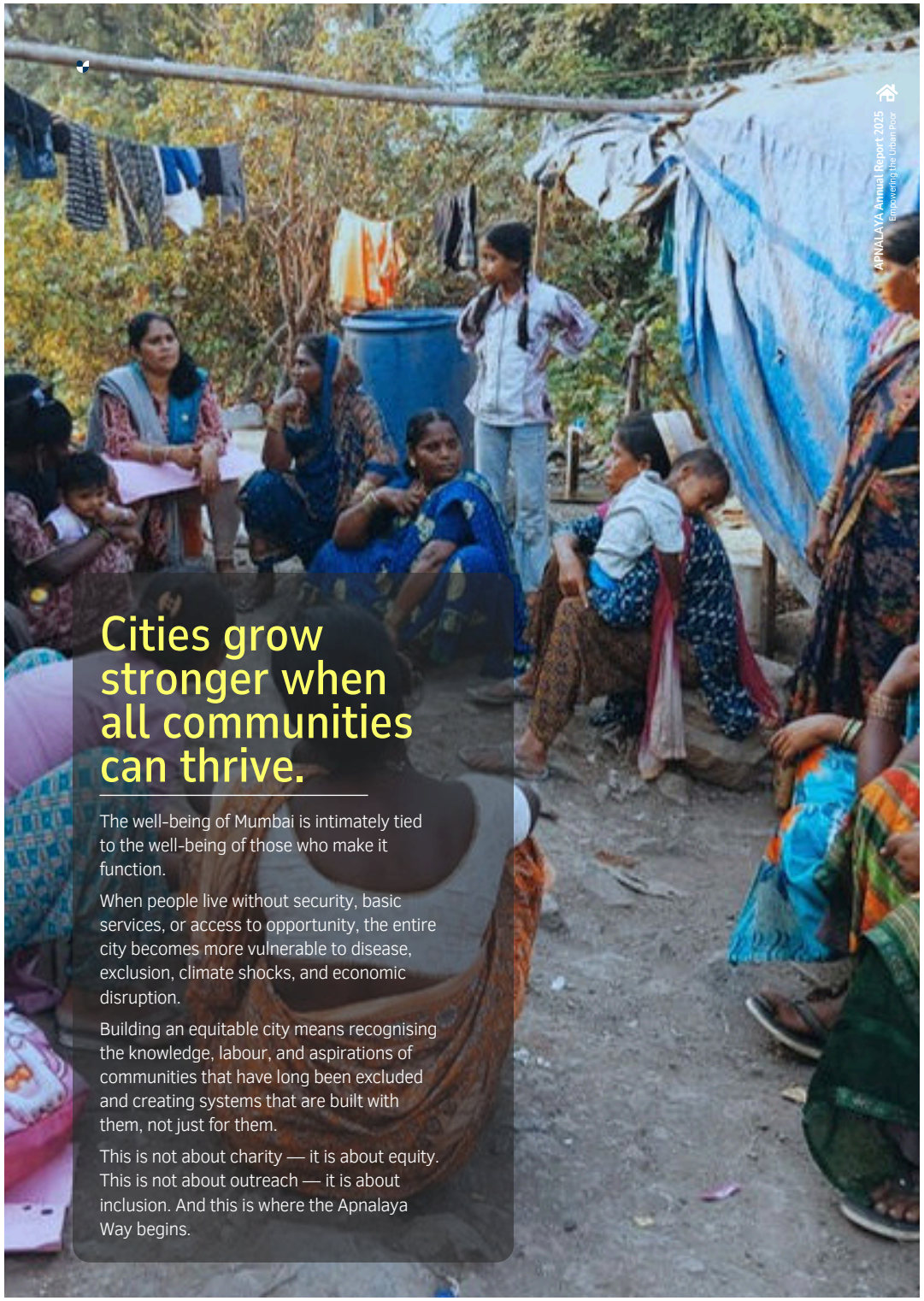
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At a Glance

Living Realities in Mumbai's Informal Settlements.

Insights from Apnalaya's 10-Ward Study on the Living Conditions of the Urban Poor

Area	What the Data Tells Us
Area	90% of surveyed households live in non-notified settlements, facing constant risk of eviction and limited access to formal infrastructure. Only 24% of families have access to individual toilets — most rely on shared or pay-per-use facilities, impacting privacy and safety. 32% of households do not have piped water connections — relying on irregular or informal sources for daily needs.
Health	Just 36% of respondents accessed public healthcare services — citing affordability, distance, and perceived quality as barriers. Preventive care services like ANC, immunisation, and screenings remain underutilised in several clusters.
Disability Inclusion	4.5% of individuals self-reported a disability — yet disability certificates and UDIDs were held by less than 20%, limiting access to support schemes.
Education	School dropouts rise sharply after Class 8, especially for girls — driven by household responsibilities, safety concerns, and early marriage. Less than 15% of households had access to smartphones or digital devices suitable for online learning during school closures.
Livelihoods & Documentation	70–80% of working individuals are engaged in informal labour — without social protection, job security, or fixed wages. Women's participation in paid work remains low — constrained by domestic care burdens and lack of childcare support. 1 in 4 households lacked key documents like Aadhaar, ration card, or bank account — affecting access to welfare, employment, and education.



Cities grow stronger when all communities can thrive.

The well-being of Mumbai is intimately tied to the well-being of those who make it function.

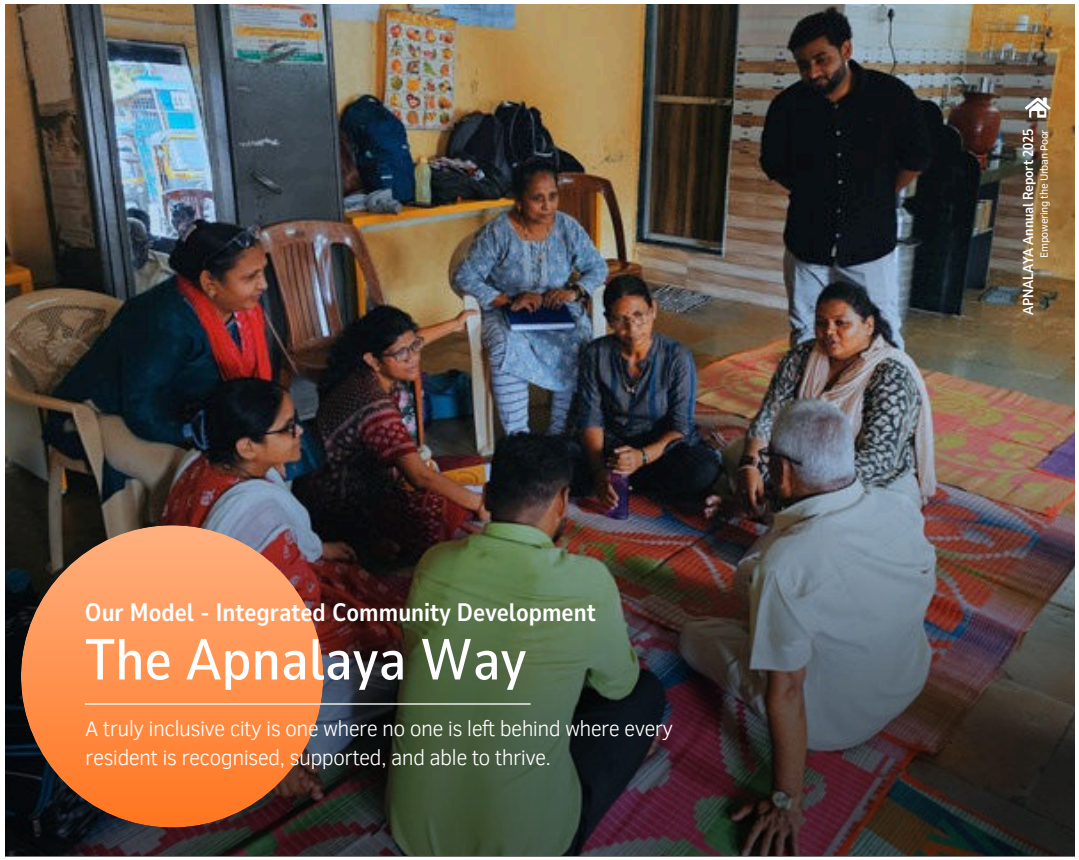
When people live without security, basic services, or access to opportunity, the entire city becomes more vulnerable to disease, exclusion, climate shocks, and economic disruption.

Building an equitable city means recognising the knowledge, labour, and aspirations of communities that have long been excluded and creating systems that are built with them, not just for them.

This is not about charity — it is about equity. This is not about outreach — it is about inclusion. And this is where the Apnalaya Way begins.

The Apnalaya Way

Integrated. Inclusive. Informed.



Our Model - Integrated Community Development

The Apnalaya Way

A truly inclusive city is one where no one is left behind where every resident is recognised, supported, and able to thrive.

From Deprivation to Dignity. How the Apnalaya Model Transforms Communities?

At Apnalaya, we believe that no one understands a community better than the people living in it. Our approach is community-led, not top-down rooted in listening, co-creation, and long-term presence.

We don't offer fragmented services. We strengthen ecosystems responding to the social determinants of wellbeing across health, education, livelihoods, and access to public systems.

The issues raised by the community — whether it's a lack of clean water, absence of income, or poor school access — are not treated in silos. They are understood within this integrated framework. This ensures that every problem finds its place in a comprehensive model of change — and is met with sustained, multi-dimensional action.



Why this Model is Unique?

The Integrated Community Development (ICD) model stands apart because it is both community-driven and system-focused.

It starts from lived experience, maps needs to structural determinants, and responds across three interconnected areas:

- Health and Well-being
- Education and Economic Empowerment
- Standard of Living

Over time, this holistic approach creates **empowered ecosystems** where communities organise, claim their rights, and hold systems accountable. As the community leads its own transformation, real change becomes possible — from improved quality of life to breaking the cycle of intergenerational poverty.



How it works?

Understand Community Realities

We begin with people's lived experiences — through data, listening circles, and community mapping — to surface actual, often invisible, needs.



Enable Local Leadership

We support Civic Action Groups (CAGs), community volunteers, frontline workers, and local leaders — equipping them to organise, mobilise, and sustain change.



Intervene Holistically

We don't isolate issues — because none of them exist in isolation. Instead, we act across three integrated areas to build resilience and opportunity.





Bridge the System Gap

We connect individuals and families to public systems — from ID documents to sanitation and social protection — ensuring they access their rights, not just services.

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What Sets us Apart?

A quadrant that defines the heart of Apnalaya's work — rooted in data, led by communities, and built on trust.

Evidence-Led Targeting

We start where the data shows the need is deepest. Our Living Conditions of the Urban Poor Study guides us to the communities most excluded — so no one is left behind.

Listening-Led Interventions

We don't decide what communities need — they do. Our role is to listen, adapt, and act in partnership, not in prescription.

Empowering from Within

We don't lead for the community, we build it from within. CAGs, volunteers, and local groups drive the change they believe in.

50 Years of Experience

This isn't new to us. Our approach is built on decades of trust, deep listening, and grounded work in informal settlements.

Programmes in Focus

Community-led solutions that address the social determinants of wellbeing

Health & Well-being

From Pregnancy to Disability Support: *A Continuum of Community-Led Care*

In urban informal settlements, health is not only a matter of individual choices , it's shaped by lived realities: overcrowding, informal work, low trust in services, and social stigma. Apnalaya's Health & Wellbeing programme addresses these complex challenges not in isolation, but through collective action and community support systems that make care accessible, accountable, and lasting.

By enabling people to care for each other and by working in close partnership with public services Apnalaya is helping reduce health-related vulnerabilities that push families deeper into poverty. And in doing so, it is contributing to a vision of Mumbai where urban growth includes everyone.



1. Maternal and Child Health: Starting Strong

Maternal and newborn health concerns cut across every socio-economic group — but in urban poor communities, access to timely care is often delayed or denied due to stigma, limited awareness, or barriers in navigation. Apnalaya's approach tackles these gaps from within the community, helping women and families take charge of their health journeys.

These indicators reflect not just improved health outcomes, but a deep shift in awareness, trust, and proactive engagement — made possible by peer groups, community volunteers, and strong referral linkages.

13,032
13,032 pregnant women were reached through consistent home-based outreach.

88%
88% of women completed at least four antenatal care visits.

60%
60% registered in the first trimester a 5% improvement over last year.

99.5%
99.5% of deliveries took place in institutions

30%
30% of pregnancies were identified as high-risk and linked to necessary services

85%
85% of newborns were born at a normal weight

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Sobia's Story
Health Begins with a Knock

Sobia was in her third pregnancy, and like many women in Rafi Nagar, she hadn't registered with a hospital, taken any tests, or planned for delivery. Her family hadn't insisted. She hadn't faced any visible complications. And besides, she was working long hours at a tailoring unit to support her household — taking time out didn't feel possible.
"I didn't think I needed anything," she said. "I hadn't fallen ill. There was no one to take me to the hospital. So I just kept going." Until one day, someone knocked.

It was Aarogya Sakhi Naseem, a trained community health worker supported by Apnalaya — a woman from the same neighbourhood, armed not just with medical knowledge but with patience, persistence, and the credibility that comes from being one of their own.

Naseem noticed Sobia looked tired — not just in the way pregnant women often are, but hollowed out. She asked if she'd eaten that morning. If she knew what signs to watch for. If she had anyone checking in. Sobia brushed her off at first — "I'm fine." But Naseem didn't disappear. She returned every few days. She explained how low haemoglobin isn't always visible, but can be dangerous. She talked about what could happen if untreated. She offered to accompany Sobia to the nearest hospital. Eventually, Sobia said yes.

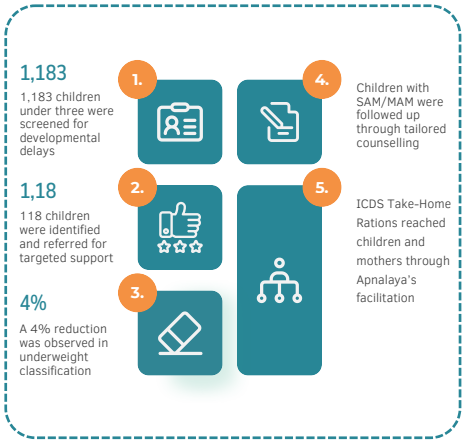
Her haemoglobin was dangerously low. The doctor said she was at serious risk. Naseem sat beside her, holding her hand through the explanation. Over the next few weeks, she helped Sobia access iron supplements, attended ANC sessions with her, and explained how to improve her diet using locally available ingredients.

When the baby finally arrived — a healthy 3 kg boy born safely in a government hospital — Sobia smiled through tears. "If she hadn't come," she said of Naseem, "I wouldn't have gone."

2. Supporting Children Early

In informal settlements, early childhood development is often not prioritised — not because families don't care, but because signs of delay or undernutrition go unnoticed and support is hard to access.

Behind every number is a parent who now knows what to look for, and a team that ensures services reach the household — before the issue becomes a crisis.



Maroof's Story – Shifting Fear Into Confidence

For years, Maroof's parents had refused vaccinations. A bad reaction in an older sibling had left the family frightened, and no one had ever really explained what had happened. So when Maroof was born, they decided to avoid vaccines entirely. It wasn't stubbornness — it was fear.

When the Apnalaya team arrived at their door, they didn't lecture or pressure. They asked questions. They listened. They shared information, yes — but more importantly, they offered patience. Over several visits, the family's hesitation began to soften.

Eventually, Maroof's father agreed to attend a local immunisation camp — just to see. There, he met the health staff, asked his questions, and allowed Maroof to receive his first round of vaccines.

When nothing went wrong — no fever, no swelling, no pain — the family exhaled. A week later, they brought Maroof's younger sibling too. Sometimes, change doesn't come from persuasion. It comes from presence.



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3. Powered by Women and Youth : Care becomes sustainable when it's shared.

Across clusters, 1,937 Mother Support Group members and 504 adolescent volunteers didn't just spread awareness — they transformed it into action.

They led health campaigns, guided new mothers, demystified menstruation, and ensured vaccines reached every child. In their hands, public health became personal, relatable, and rooted in trust. These volunteers are not just information-bearers — they are the emotional infrastructure of their communities, making sure no one falls through the cracks.

By enabling people to care for one another and by working in close partnership with public services, Apnalaya is helping to reduce health-related vulnerabilities that push families deeper into poverty. And in doing so, it is contributing to a vision of Mumbai where urban growth includes everyone.

Highlights from the Ground!



Breastfeeding Week

Mother Support Group (MSG) leaders facilitated Charcha Satras to challenge cultural taboos, while adolescent girls mobilised 120 residents through awareness quizzes. First-time lactating mothers came together to share fears, ask questions, and find solidarity. For many, it was the first time they were truly heard.

Immunisation Week

Volunteers made house visits, helped families overcome fears, and mobilised for community immunisation drives — reminding everyone that prevention begins with participation.

Menstrual Health & Hygiene Campaigns

In clusters where silence still surrounds periods, adolescent girls stepped up as peer educators. They held open sessions, distributed hygiene materials, and helped girls reclaim agency over their own bodies.



Nutrition Month

MSG leaders revived childhood recipes to spark conversations on affordable, nutritious food. In parallel, adolescents staged skits and painted posters — using creativity to educate peers on balanced diets and the link between nutrition and school performance.Fathers were also engaged. In homes where feeding is seen as 'women's work,' 60 men of SAM-affected children came together to reflect on caregiving and share responsibility.

World Health Day

320 adolescents led awareness drives across 7 clusters, with ripple effects reaching over 10,000 people. Sessions tackled substance abuse, nutrition, menstrual health, and government entitlements — reframing health not just as a right, but a personal responsibility.



Mother's Day

Rather than just celebrating women, volunteers invited 415 fathers to reflect on their role in parenting. By shifting the lens from 'motherhood' to shared caregiving, the event sparked vital conversations about gender roles and support systems.

Children's Day

Listen to the Future: With a giant Snake & Ladder game tailored for Shivaji Nagar, children were taught health and safety concepts in an engaging, memorable way. Every roll of the dice became a conversation starter on choices, habits, and future aspirations.

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Highlights from the Ground



Apnalaya Week

A vibrant mela united over 500 residents to celebrate children's rights — with volunteers leading stalls on disability inclusion, health, and clean environments. MSG and youth leaders anchored games, discussions, and performances that made rights real and tangible.

Wipro Run

In a symbolic moment of inclusion, Apnalaya's community volunteers and children with disabilities performed on stage for Wipro's corporate partners. For many, it was their first time being seen beyond the basti — not as beneficiaries, but as artists and leaders.



Eye Camps

Volunteers ensured that no child with blurry vision slipped through unnoticed. Screenings across clusters enabled early detection, referral, and improved classroom performance — affirming that learning starts with seeing clearly.











Spotlight

Hum Bhi Hai Shahar

Claiming Public Space Through Play and Art!

4. Disability Inclusion Building Visibility and Voice

Disability exists in every socio-economic setting — but in informal settlements, challenges like stigma, mobility barriers, and lack of documentation make it harder for people to access their rights.

Apnalaya's approach addresses these not through charity, but through community-led inclusion and system facilitation.

Impact this Year

- Over 2,200 persons with disabilities were supported through outreach, referrals, and follow-ups
- 400+ individuals secured UDID certification — opening access to essential government schemes
- Families were guided in accessing education, healthcare, and social protection
- Awareness sessions and inclusion-focused campaigns helped reduce stigma and isolation

These efforts help individuals move from invisibility to visibility — and from isolation to participation — contributing to a more inclusive urban society.





Apnalaya Week (Dec 1–10, 2024) was celebrated across communities with inclusive sports, art, and cultural events to mark the International Day for Persons with Disabilities.

- 555 children with disabilities participated in events designed to ensure no child felt left out — from adapted sports to inclusive games and talent showcases.
- Parents shared their pride as their children performed, spoke on stage, and played freely — often for the first time in public spaces.
- Across three years, events like “Sports for All” and disability-inclusive arts festivals created visibility, dignity, and joy — while highlighting the need for accessible open spaces in urban slums.

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Nanhe Kadam

A Safe Start for Children with Disabilities

For families of children with disabilities, Apnalaya's **Nanhe Kadam Daycare Centres** offer more than care — they provide possibility.

- 134 children accessed structured early childhood support
- Activities included drawing, craft, movement, and self-care training — all designed to build psycho-motor and social skills
- 26 children transitioned into special or mainstream schools
- Monthly parental sessions covered topics such as stigma, disability rights, early intervention, therapy, and protection.

The Nanhe Kadam team, trained by Ummeed Child Development Centre in the Child Development Aide (CDA) approach, works through a strengths-based lens — partnering with families to create dignified pathways for growth and inclusion.





5. Strengthening Systems and Collective Impact

Change at scale is only possible when communities and systems work together. Apnalaya worked alongside public health workers, anganwadi centres, and local hospitals to improve coordination, referrals, and early detection.

- 3 new health posts were launched in M-East ward
- Referral pathways for pregnancy, malnutrition, and disability were streamlined
- Government frontline workers received training in CMAM, disability identification, and child protection

By strengthening public systems with and through communities, Apnalaya helps make them more responsive, trusted, and equitable.

Diverse Voices Collective Impact

Apnalaya convened 31 organisations under Diverse Voices – Collective Impact to deepen disability inclusion in Mumbai. The platform focused on inclusive education, accessibility, and rehabilitation — while addressing barriers like stigma and limited access.

Held in collaboration with government institutions, this initiative reinforced the belief that collective action can break down barriers. Sustained dialogue between civil society and government has paved the way for more inclusive policies and practices. This is not just about one event — it's about co-creating a city where everyone, including persons with disabilities, can live with dignity and opportunity.



Faiyaz's Story
Stitching a Life of Dignity

Faiyaz Ahmed, a skilled tailor from Baiganwadi, had spent over two decades in the garment industry. But a locomotor disability made consistent employment difficult. Despite having the skills, he lacked the documentation and support needed to build a stable livelihood — and his income of ₹10,000 a month could barely support his family of six.

When Faiyaz came into contact with Apnalaya, the first step was helping him obtain his disability documentation — a key that unlocked access to social protection schemes and financial aid.

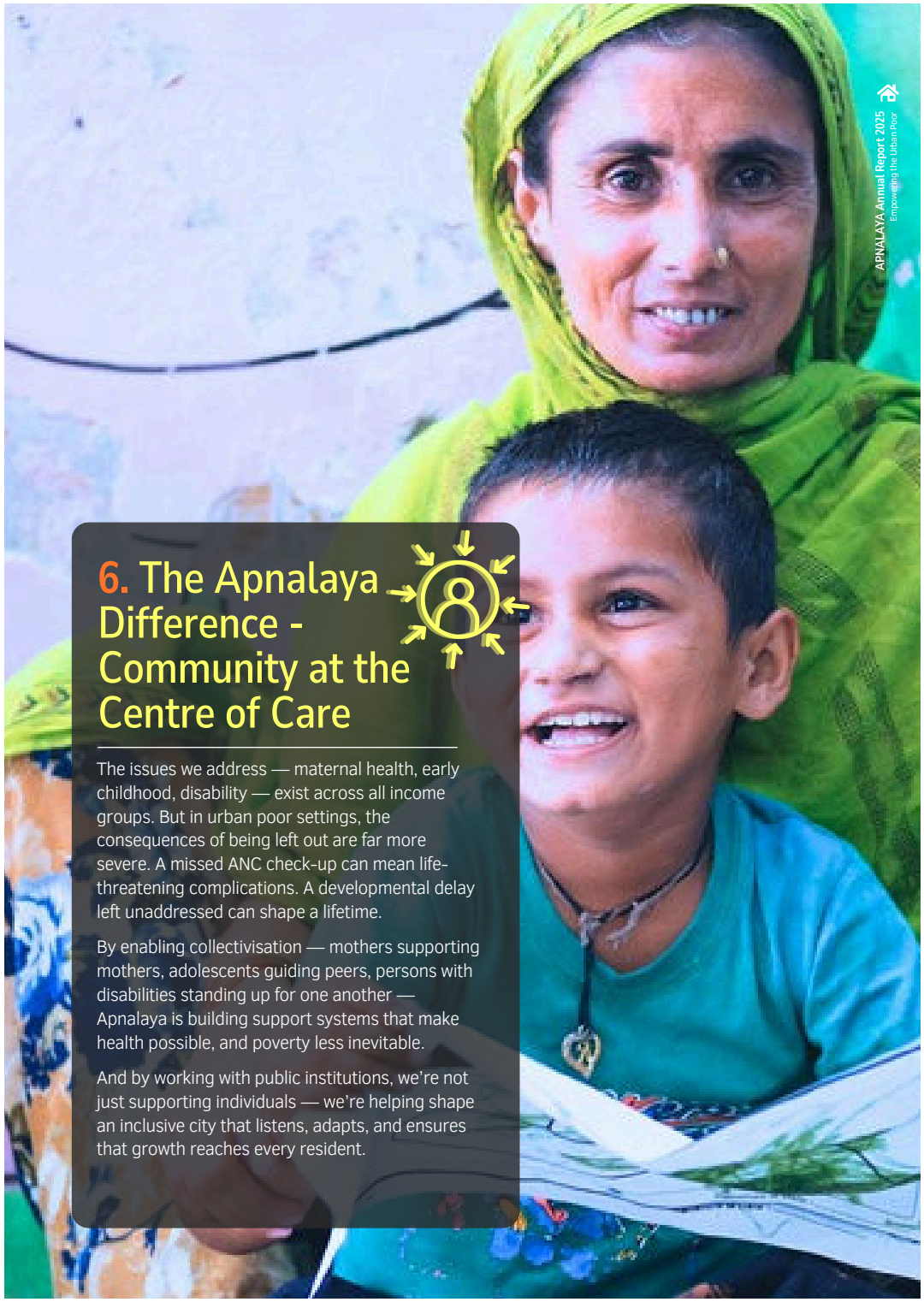
But paperwork alone wasn't enough.

Faiyaz dreamed of working independently — not as a helper, but as an entrepreneur. With support from Apnalaya, he began taking stitching orders from a local shopkeeper and delivering high-quality garments from home. Encouraged by his success, he applied for and received a stitching machine through the NASEOH scheme — expanding his production and income.

He is now completing the process for a disability pension and working toward his next goal: opening a small garment shop of his own.
Faiyaz's journey is not just about economic empowerment. It's about being seen, supported, and given a real shot at self-reliance.

And it's a reminder that dignity begins when people are given the tools — and the trust — to lead.

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6. The Apnalaya Difference - Community at the Centre of Care

The issues we address — maternal health, early childhood, disability — exist across all income groups. But in urban poor settings, the consequences of being left out are far more severe. A missed ANC check-up can mean life-threatening complications. A developmental delay left unaddressed can shape a lifetime.

By enabling collectivisation — mothers supporting mothers, adolescents guiding peers, persons with disabilities standing up for one another — Apnalaya is building support systems that make health possible, and poverty less inevitable.

And by working with public institutions, we're not just supporting individuals — we're helping shape an inclusive city that listens, adapts, and ensures that growth reaches every resident.

Education and Economic Empowerment

Learning, Earning, and Leading from Within

In urban informal settlements, the path to education or employment is rarely straightforward. For adolescents, school is interrupted not only by caregiving, migration, or early marriage, but also by lack of access to foundational skills. Most are first-generation learners with limited support in English, digital literacy, or the life skills needed to navigate higher education or the workplace.

For women, patriarchal norms, lack of trusted childcare, and limited financial knowledge often prevent them from entering or sustaining employment. Many do not see themselves as 'earners'—until they are supported to reimagine what's possible.

This year, Apnalaya worked to build a network of scaffolding — rooted in community, powered by trust — to help youth and women take their next step forward.



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1. Education
A Safer, Stronger Start

In urban poor communities, education is not just about getting children into school — it's about ensuring they are equipped to stay, grow, and participate meaningfully in their own futures.

Most students Apnalaya works with are first-generation learners facing multiple vulnerabilities — from financial stress and gender bias to language barriers and lack of digital access. School, in this context, becomes a space where children can gain not just knowledge, but also the tools to understand their rights, express themselves, and make informed life choices.

Apnalaya's team of community educators, many of whom have grown through the programme themselves, provided consistent, empathetic support. They worked closely with children, families, and schools to shift mindsets and build confidence — enabling adolescents to stay in education not just out of obligation, but with ownership and purpose.

1,017
1,017 students were supported across education interventions

256
256 of 277 adolescents passed Grade 10 and transitioned to Grade 11; 21 are preparing for re-examination

100%
100% of adolescents under intervention are continuing their education

93
93 probable cases of school dropout, early marriage, or child labour were identified and prevented

11
11 high-risk adolescents were counselled and retained in school

0
0 cases of early marriage reported among supported adolescents

Sana Found Her Voice And Helped Others Find Theirs

When Sana (name changed) first joined Apnalaya's programme, she was quiet and withdrawn. A first-generation learner, she struggled with self-doubt, limited English communication, and a deep-seated fear of speaking in public. Her potential was there — but hidden, waiting for someone to recognise it.

That recognition came from her Community Educator, a local mentor trained by Apnalaya to deliver life skills sessions and guide adolescents through difficult transitions. The educator didn't just teach — she listened. Slowly, through regular SEL activities, group discussions, and roleplays, Sana began to speak. Then participate. Then lead.

Her turning point came when she was selected for a workshop with an external NGO — and not just as a participant, but as a facilitator. For a girl who once avoided introductions, standing in front of a group to conduct a session was a powerful shift.

"She's not just learning anymore — she's teaching others," her mother says proudly.

But the transformation didn't stop with her. At home, her mother started attending parent sessions and exploring personal development for the first time. Her younger sister joined Apnalaya. Neighbours began asking about the programme. Friends who once hesitated began coming to sessions with her.

Sana's story is about more than confidence. It's about what becomes possible when one girl is seen, supported, and encouraged to lead — and how that small shift can ripple across homes, peer groups, and neighbourhoods.



2. Social Emotional Learning (SEL) - Building Confidence and Connection

In the context of urban poverty, adolescents face compounding challenges — crowded homes, irregular schooling, early responsibilities, and limited support for emotional wellbeing. Many are navigating difficult transitions without a safe space to talk, reflect, or make sense of their feelings. That's where SEL steps in.

Apnalaya's Social Emotional Learning (SEL) programme — implemented in both communities and schools — builds emotional resilience, self-awareness, and decision-making skills among adolescents. It helps them better understand themselves and others, and develop the confidence to speak, lead, and care — not just for themselves but for their peers and families too.

Parents Feedback

> *We learnt new ways to control our anger... just this morning, I used one of them.*

> *The story on conflict helped. I now try the Stop-Share-Solution method with my kids.*

Impact this Year

Community-based SEL

- **600+** adolescents supported
- **93 cases** of early marriage, dropout, or child labour prevented through SEL-informed intervention
- Sessions used contextual games, storytelling, group reflection, and youth-led projects

School-based SEL

- Rolled out in **2 public schools and 1 private** school in M/E Ward
- **141 students** enrolled
- Grade-appropriate SEL and maths curriculum piloted
- Baseline assessments conducted to inform design

Parental Engagement

Sessions with parents tackled topics like physical punishment, anger, and conflict — building a shared vocabulary of care.

Noor Fatima Learns to Speak and Listen

Grade 6 | Urdu-medium student | Padmanagar

When Noor Fatima first joined Apnalaya's Sunday sessions, she was hesitant to speak, afraid to participate, and often kept to herself. Her father, a daily wage worker, had an unstable income — yet he prioritised his daughters' education. Noor, the second of four sisters, found joy in books, often arriving first at the centre to read silently.

With time, her quiet presence became something else — a voice. The more she participated, the more her confidence grew. She began sharing favourite lines with peers, leading group activities, and encouraging others to speak up too.

At home, her mother noticed change. "She used to be lazy about everything. Now she finishes her work without being told and even participates in school competitions!"
From being scared of joining activities to becoming the one who uplifts others, Noor Fatima now reflects what SEL is meant to nurture — agency, empathy, and community spirit.

Nazia's Story

"My Father Never Let Anyone Work Outside. Now He Supports Me."

19-year-old Community Educator | Chikhalwadi Basti

When Nazia joined Apnalaya, she had never worked outside home. Her father initially forbade it, rooted in generational beliefs about safety and family honour. But Nazia persisted. Over time, as he saw her dedication — to children, to learning, to service — his perspective changed.

Today, Nazia works with adolescents and parents alike. Once scared to speak to adults, she now conducts home visits where families openly share their stories. Children adore her. Parents trust her. She's learning technical skills like computer documentation and building deep familiarity with her neighbourhood — often introducing her father to new areas she now knows better than him.

"Earlier, I didn't know how to talk to people. Now I guide others — even parents of other groups."

In one year, Nazia transformed from a quiet daughter to a confident educator. She's not just helping children navigate adolescence — she's reshaping her community's view of what women can do.



Highlights

Naari ke Badalte Roop

Gender through Children's Eyes

Through a project-based learning module on gender, students conducted interviews with women across three generations to understand how roles and rights have changed. They analysed their findings and presented them at Apnalaya Week and Women's Day in front of 500+ women.

What began as a research project turned into a powerful space for self-reflection and voice. Boys and girls alike found new ways to discuss change — not as outsiders, but as witnesses and future shapers of it.





A Safer Space for Learning Even in Maths Class

In one school, a child observed sleeping through every class was regularly scolded by teachers. When Apnalaya's team began SEL sessions, he initially stayed withdrawn. But over time, as the classroom shifted into a space of curiosity and emotional safety, he began to participate. Eventually, he was solving sums on the board and contributing actively.

"We learned that children carry emotions into maths class too. Once we addressed those, their learning mindset changed."



3. Livelihoods - The First Step to Earning and Belonging.

In urban poor communities, most women don't leave the workforce — most times they cannot enter it. Daily wage jobs exist, but only for those permitted to step out. Informal networks thrive, but only for those who can juggle unpaid care and paid work. For too many women, the barriers to income begin long before the job search — with education gaps, patriarchal norms, and caregiving responsibilities that are considered non-negotiable.

This year, Apnalaya supported women to rewrite that story. Through Self-Help Groups (SHGs), women gained more than savings accounts — they built financial skills, explored entrepreneurship, and developed the confidence to claim economic agency. Through Community Childcare Centres (CCCs), caregiving itself became a collective solution, allowing mothers to work without choosing between income and safety for their children.

Impact this Year

- 2,088 women were supported across livelihoods interventions
- 1,097 women entered the workforce for the first time
- 42 new SHGs were formed
- 843 SHG members were trained and strengthened
- 383 women accessed schemes like E-Shram, BOCW, and Ayushman Bharat (with a 64% enrolment success rate)
- 9 financial literacy sessions were conducted — creating the foundation for confident decision-making

In a tracked sample:

- Personal income rose by 47%
- Household income rose by 51%
- Among first-time earners, women reported an average income of ₹6,895 per month — a 42% increase in family income

Apnalaya Exclusive Model!



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4. Community Childcare Centers (CCCs)

When Care Creates Opportunity
A Model Unique to Apnalaya!

For many mothers, finding work isn't just about ambition — it's about negotiation. Who will watch the children? Will it be safe? What if they fall sick?

Apnalaya's CCC model answered these questions by reimagining childcare as a community resource. Trained SHG women — equipped with financial literacy, child development skills, and enterprise training — opened early education spaces in their own homes, caring for children aged 2–6 from across their neighbourhoods.

These centres offered stimulation, nutrition, and learning — while enabling mothers to pursue work they would otherwise have to refuse.

This Year

- **90 CCCs** operational
- **87 children** received regular care
- **160 women** benefited — either as CCC partners or as working mothers
- CCC partner incomes nearly doubled (96.5% increase); household income rose by 35%
- **37** first-time CCC partners earned an average monthly income of ₹3,447

The CCC model didn't just help women earn. It reshaped how communities view women's work — as skilled, valued, and central to the family's future.



Rubina Khan

"I Didn't Just Earn. I Reclaimed Myself."

Rubina Khan, a mother of six from Adarsh Nagar, used to run a small snack stall. Every rupee was stretched thin, and even then, her earnings were never her own. Her husband didn't support her efforts. The care of six children left her with little time or freedom. Work felt like an uphill climb she was never meant to finish.

But then Rubina joined Apnalaya's Mahila Bachat Gat — a savings group led by women like her. She found community. She found knowledge. And she found a path she didn't think existed.

Through CCC training, Rubina learnt not just how to run a centre — but how to believe she could. She understood early childhood development, financial basics, nutrition, and enterprise management. With support from Apnalaya and her fellow SHG members, she started her own CCC at home. "Running the CCC gave me dignity," Rubina says. "I'm not just surviving anymore. I guide others."

Today, Rubina earns ₹2,000 a month. But more than the money, she has gained respect — from her children, her neighbours, and herself. She encourages other women to join training sessions, to start small businesses, to find courage in one another.

Her CCC isn't just a workplace. It's a place where futures are shaped — for children, for mothers, and for Rubina herself.

5. Entitlements The Right to be Seen.

Urban poverty doesn't just deny access — it erases identity. Without documentation, families remain invisible to the very systems meant to serve them. They cannot access rations, cast votes, or open bank accounts. Their absence is not a choice — it is a systemic consequence.

Apnalaya's Entitlement Project changed that. Led by trained community volunteers, the programme helped thousands of families navigate complex systems, submit documentation, and follow up on pending applications. For many, this was their first time interacting with government services — not as bystanders, but as rights holders.

Impact this Year

- 2,545 households supported with applications, corrections, and follow-ups
- 1,645 PAN cards, 336 Aadhaar cards, 524 Voter IDs, and 624 ration cards were facilitated
- 1,300+ document updates completed
- Support was led by community volunteers trained in documentation, rights awareness, and follow-through

For adolescents and women, these documents did more than open doors to entitlements — they validated existence. Their names were now on a school form, a ration book, a job application. They could be counted, seen, and supported.

Documentation became the first chapter of dignity.



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Standard of Living

When Information Becomes Power, and Citizenship becomes Action

What does it take to live with dignity in a city? A working toilet. A name on a ration list. A clean, walkable street. A document that proves you exist.

For many residents of urban slums, these basic needs are often uncertain. But they are not inaccessible — when people are equipped with the right information.

Apnalaya's Standard of Living programme is built on a simple, powerful belief: that every citizen has both rights and responsibilities, and that access to public services improves when people are informed, organised, and able to act.

Grounded in constitutional values of equality, justice, and civic duty, the programme trains and supports community members — including adolescents and women — to understand the systems around them, raise their voices, and take charge of their neighbourhoods. This collectivisation creates ripple effects. When communities come together to solve problems, they don't just improve roads or toilets — they build resilience, ownership, and long-term sustainability. Because when people are empowered to advocate for themselves, systems become more responsive, and cities begin to work — for everyone.

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1. Entitlements The First Step to Dignity, Access, and Inclusion.

In cities, a single missing document can block access to everything — food rations, health insurance, school admissions, pensions, jobs. For people living in informal settlements, these aren't just administrative gaps. They are daily obstacles that deepen the experience of poverty and exclusion.

Impact this Year

- 6,228 individuals were enumerated and supported to become visible to public systems
- 4,877 people secured identity documents like Aadhaar, Voter ID, Ration Cards, and PAN Cards
- 1,351 households enrolled in key social protection schemes

Each of these steps unlocked real-world impact — a mother accessing subsidised nutrition for her child, a young person opening a bank account for the first time, a family qualifying for housing repair schemes or free healthcare.

Behind every application was a trained volunteer from the same community — helping neighbours navigate complex procedures, complete documentation, and follow up until the work was done.

Because in urban poverty, inclusion begins with recognition. And identity isn't just a form — it's the gateway to dignity, opportunity, and the full rights of citizenship.



2. Basic Services

When Complaints Become Collective Change

In informal settlements, poor infrastructure doesn't just inconvenience — it endangers. A choked drain can mean a dengue outbreak. A broken streetlight can mean an unsafe walk home. A leaking tap can mean no water for a week.

But when people begin to track these issues, report them, and follow up with the system, change begins.



This year:

- 3,376 household-level civic actions were initiated — families registered complaints for issues like water leakage, electricity faults, and garbage clearance
- 306 community-level civic actions were undertaken — Civic Action Groups collectively addressed wider issues such as non-functional toilets, broken roads, or flooding
- 16,165 families saw improved access to basic services as a result
- 68,062 individuals benefited from restored infrastructure and public amenities

These were not just numbers — they were outcomes of 2,528 trained community volunteers working across 8 municipal wards, each one supported to understand how systems work, how to file a complaint, and how to mobilise others for follow-up. Because in contexts of urban poverty, fixing a drain or restoring a water line isn't just about infrastructure.

It's about dignity, health, and safety. And when communities come together to claim their rights, they don't just fix problems — they become powerful participants in the life of the city.



3. Community Leadership: When People Lead, Systems Listen.

In cities, the loudest voices often get heard first. But in informal settlements, voices have been silenced for decades — by poor access, unfamiliar systems, or simply not knowing where to begin.

Apnalaya's Citizenship & Advocacy programme is built on a belief that leadership doesn't come from outside — it grows within communities. When residents understand their rights and responsibilities, they begin to ask questions, form groups, raise issues, and take initiative. Not as petitioners — but as informed citizens.

Impact this Year

- 6,913 community volunteers were trained in civic rights, public systems, and problem-solving
- 2,528 individuals led civic action — tracking complaints, coordinating with authorities, and supporting neighbours
- 111 Civic Action Groups (CAGs) were strengthened or newly formed — becoming local forums for collective decision-making and problem resolution
- In M-East ward, this leadership was deepened through adolescent and adult training modules. In newly expanded geographies like L and M-West wards, fresh groups were mobilised and trained — helping build the foundation for long-term civic engagement.
- Whether it was pest control, streetlight repair, or waste management — change was driven by local champions. Volunteers who had once hesitated to speak in meetings were now leading community dialogues, submitting RTIs, and following up with ward officials.

Where There's a Will, There's a Road

Adarsh Nagar and Indira Nagar | Standard of Living

For two years, a stretch of road in Adarsh Nagar and Indira Nagar remained dug up after drainage work. What started as a temporary disruption became a long-term crisis — affecting hundreds of lives. Children began missing school because rickshaws wouldn't enter. The elderly struggled to reach hospitals. During monsoons, stagnant water brought disease and danger to every doorstep.

But this time, the community decided not to wait. With support from Apnalaya's team and a legal aid advocate, local residents formed a Civic Action Group. They organised petitions, drafted formal complaints, and followed up with the ward office.

For many, it was their first experience engaging directly with the system. And it wasn't easy. But slowly, things moved. One complaint led to a site visit. A meeting led to a proposal. And finally — the repair was sanctioned.

Today, the road is open. School attendance has gone up. Ambulances and garbage trucks can finally enter. And the residents walk with a quiet sense of victory — because they didn't just fix a road.

They claimed their space. And they learned that their voices matter.

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Highlights

Strengthening Systems

Collaborating for Scale

Apnalaya also invested in long-term systemic efforts this year:

- Partnered with 4 NGOs across 5 wards (F North, H East, K West, R South, P North)
- Trained 1,091 grassroots leaders on civic rights and participation
- Launched 3 Federations on safety, sanitation, and social security
- Engaged 981 adolescents in civic education in schools and communities
- Activated Nyay Kendra for legal aid, police and court assistance, and public legal education

In all of this, the common thread was trust. Whether with BMC officers or school teachers, Ration officers or police personnel, the aim was to build bridges. To make urban governance participatory, accountable, and human.

Because a Better City Doesn't Begin at the Top.

It Begins Where the Roads End.

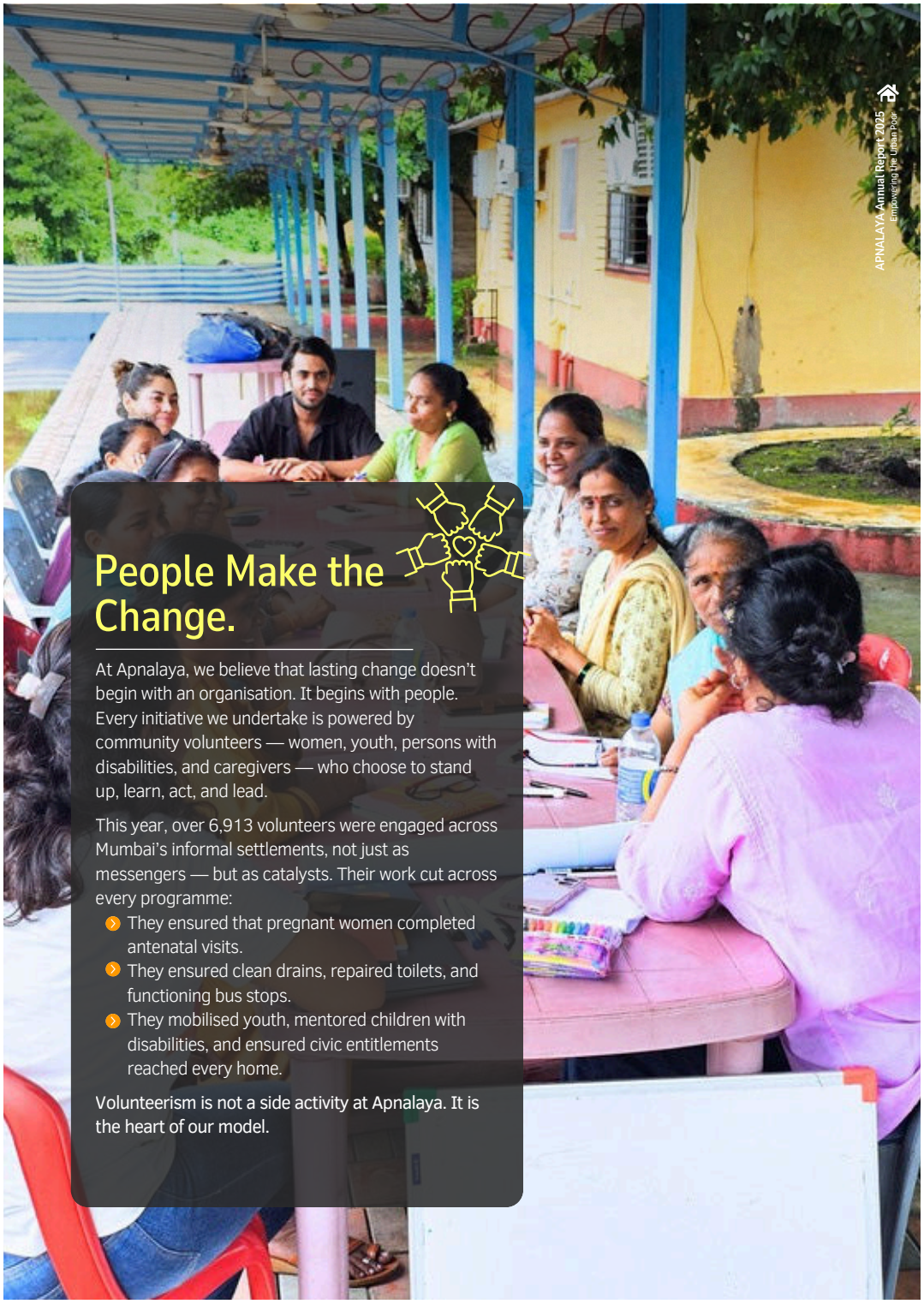




"Each issue raised by the community , whether it's lack of water, an ID, or access to school , reflects a social determinant of wellbeing. Our programmes start from what the community tells us, respond holistically, and are powered by the people themselves."

Volunteerism at Apnalaya

From homes to hospitals, bylane drains to bus stops, Apnalaya's 6,913 volunteers are building their futures from the ground up.



People Make the Change.

At Apnalaya, we believe that lasting change doesn't begin with an organisation. It begins with people. Every initiative we undertake is powered by community volunteers — women, youth, persons with disabilities, and caregivers — who choose to stand up, learn, act, and lead.

This year, over 6,913 volunteers were engaged across Mumbai's informal settlements, not just as messengers — but as catalysts. Their work cut across every programme:

- They ensured that pregnant women completed antenatal visits.
- They ensured clean drains, repaired toilets, and functioning bus stops.
- They mobilised youth, mentored children with disabilities, and ensured civic entitlements reached every home.

Volunteerism is not a side activity at Apnalaya. It is the heart of our model.

Volunteers across Programmes







Health & Disability

- 2,174 Mother Support Group leaders
- 504 adolescent health champions
- 56 Aarogya Sakhis (community health workers)
- Volunteers supported immunisation drives, breastfeeding week, nutrition sessions, and menstrual health outreach
- At Wipro's 'Spirit of Wipro Run', community volunteers showcased inclusive performances, bridging corporate and community voices

Standard of Living (Civic Leadership)

- 2,386 adult civic volunteers
- 731 volunteers supporting disability inclusion
- 600 SHG & CCC volunteers for livelihoods
- 111 Civic Action Groups strengthened, including youth-led efforts in sanitation, water, and public transport

Education & Economic Empowerment

- Youth and parent CAGs formed under SEL and education interventions
- Volunteers facilitated home learning, early childhood education, and access to identity documentation







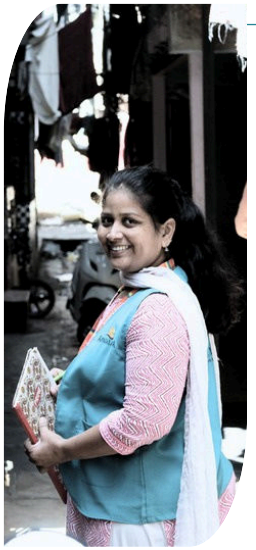
Stories from the Ground

A Cleaner Road, A Safer Path

In Nehru Nagar, a pile of debris blocked a lane near Kalimata Mandir for over a year. Volunteers Anukaran and Ajit, mentored by Abhyudaya and Apnalaya, submitted a formal complaint to the BMC. Their persistence paid off — the road was cleared, transforming everyday life for dozens of families.



From Dirty Drains to Clean Streets



In Kokari No. 2, SPARSH-supported residents faced clogged drains that led to dirty water entering their homes.

Volunteers organised collective calls to the BMC and successfully escalated the issue, leading to immediate cleaning.

Toilets Reopened, Dignity Restored

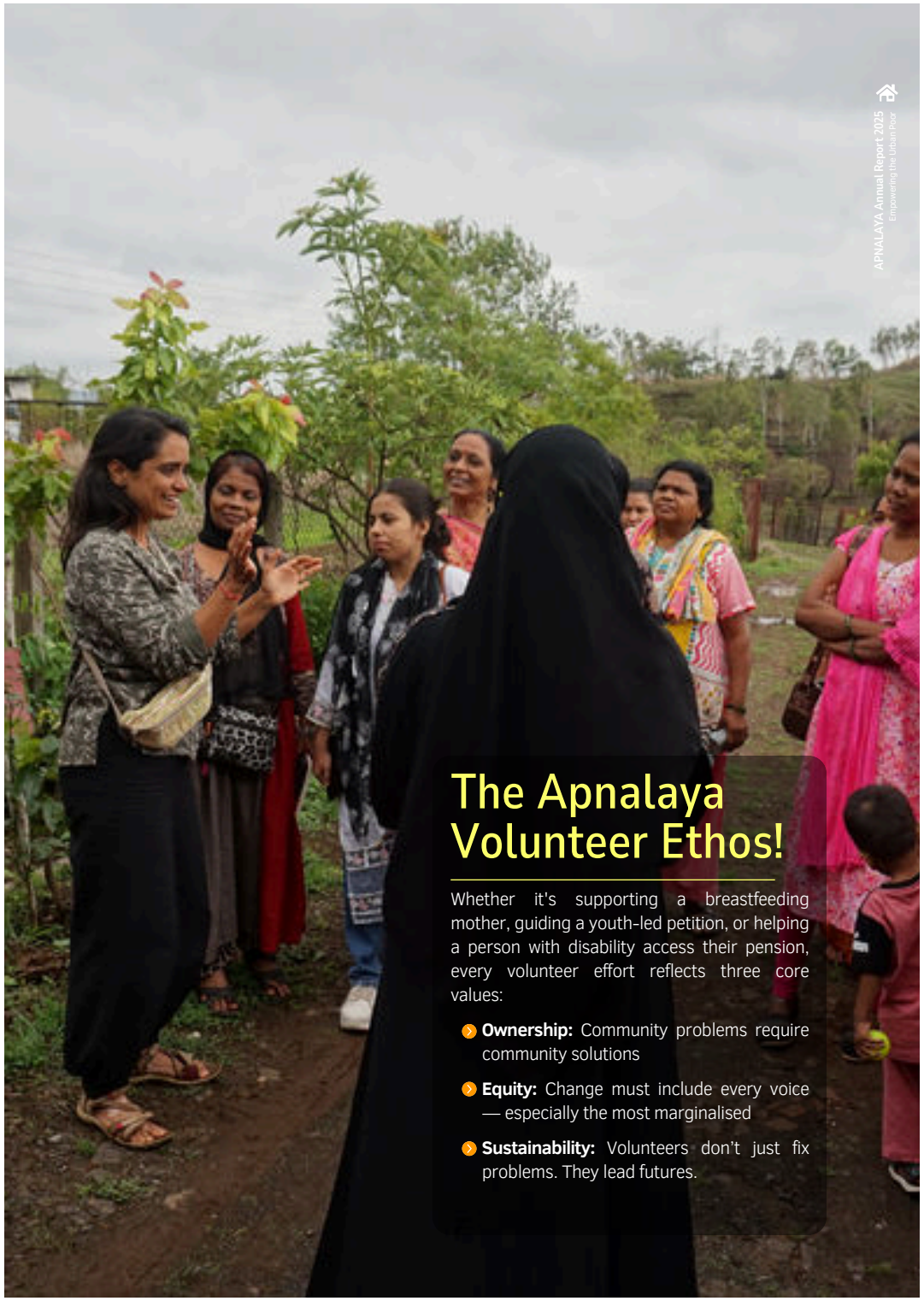
In Kandivali East, VIPLA Foundation's civic volunteers trained by Apnalaya followed up six times on a long-pending complaint. The men's toilet was reopened after a year, and the community has since taken responsibility to maintain it.



Govandi Yuva Manch: Bus Stops Built, Through Youth Power



In Shivaji Nagar, youth volunteers mapped missing bus shelters, engaged the BEST Depot Manager, and successfully lobbied for new construction. One shelter was approved and built, sparking ongoing civic engagement across the ward.



The Apnalaya Volunteer Ethos!

Whether it's supporting a breastfeeding mother, guiding a youth-led petition, or helping a person with disability access their pension, every volunteer effort reflects three core values:

- **Ownership:** Community problems require community solutions
- **Equity:** Change must include every voice — especially the most marginalised
- **Sustainability:** Volunteers don't just fix problems. They lead futures.

Empowering Change, By the Numbers

Our Reach. Our Systems. Our Impact.

Our Reach. Our Systems. Our Impact.

In 2024–25, Apnalaya reached 1,84,973 individuals and mobilised 6,913 community volunteers across our programme geographies. These numbers reflect more than scale — they capture our commitment to inclusion, participation, and system-building from the ground up.

Our Impact At a Glance!



Health & Wellbeing

We ensured that every stage of life — from early childhood to motherhood and disability support — was met with timely, dignified, and community-led care.

Supporting Women and Children

- 14,783 pregnant women supported
- 12,665 lactating mothers reached
- 18,486 children (0–18 years) benefited

Inclusion and Care

- 4,247 persons with disabilities (including children) engaged
- 15,768 caregivers supported

Catalysing Community Change

- 3,465 community health volunteers mobilised
- 1,244 government stakeholders engaged



Education & Economic Wellbeing

We enabled learning, skilling, and income generation for long-term resilience — building opportunity at every age.

Investing in the Next Generation

- 799 children reached
- 1,516 adolescents engaged
- 147 youth (18–25 years) supported

Empowering Women and Families

- 2,088 women (SHG, CCC, employability) supported
- 1,648 parents engaged through education and livelihood support



Standard of Living

We strengthened civic participation and community leadership — ensuring systems serve everyone.

Driving Civic Engagement

- 2,528 volunteers mobilised
- 111 Civic Action Groups formed and strengthened
- 169 community champions trained

Nurturing Future Changemakers

- 981 adolescents engaged in civic learning

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Growth with Purpose

Our Expansion Journey



Reaching Further, Rooting Deeper

"We go where the needs are greatest — and where the people are ready to lead."

In 2024–25, Apnalaya's expansion was driven by a simple principle: change doesn't begin with interventions — it begins with listening.Guided by insights from our 10-Ward Study on the Living Conditions of the Urban Poor, we extended our presence across five additional municipal wards — each with its own challenges, contexts, and aspirations. But we didn't carry a blueprint. Instead, we adapted our Integrated Community Development (ICD) approach to local realities — through participatory scoping, stakeholder consultations, and deep-rooted community engagement.

In L and M-West wards, hundreds of residents — adolescents, adult volunteers, and community champions — took part in civic education, neighbourhood mapping, and system navigation training. Civic Action Groups (CAGs) were formed, and volunteers began taking the lead on issues long ignored — from sanitation to entitlements. These were not isolated actions — they were part of a wider wave of collective participation that shaped the year.

In Shivaji Nagar, Nazia, a community volunteer, galvanised her neighbourhood to act on clogged drains and waterlogging. Her individual action — filing a 1916 complaint and cleaning the gutter herself — inspired others to speak up and take responsibility.

In Golibar, a newly formed CAG used government helplines to push for regular garbage collection — and succeeded. Their effort improved living conditions for nearly 60 households, but more importantly, showed that empowered residents can shift systems.

School-based civic modules trained over 200 adolescents, equipping them to design projects, engage with authorities, and lead advocacy campaigns. Over 160 graduated, with many now actively participating in local decision-making spaces.

These stories are just snapshots of a much larger movement — one where over a thousand volunteers across new wards stepped forward to learn, lead, and transform.



Scaling through Shared Leadership

To ensure scale with integrity, we onboarded four grassroots partners — Vipla Foundation, Sparsha Charitable Trust, HALWA, and SPJIMR's Abhyudaya — to take the ICD approach into their own communities.

Together, we trained volunteers, conducted joint events, and mentored civic champions. These efforts led to thousands of individual actions — from Aadhaar and PAN applications to toilet repairs and ration card renewals.

In Kandivali, a volunteer supported by Vipla Foundation helped an elderly widow reinstate her ration card after two years of deprivation. In Nehru Nagar, Abhyudaya's volunteers ensured long-pending debris was finally cleared through formal BMC escalation. And in multiple pockets of Govandi, Sparsh-supported residents like Nazia demonstrated how persistence and system knowledge can turn frustration into resolution.

These examples reflect a broader truth: when communities are supported with tools, trust, and training — they lead.

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2024–25 Reach Highlights



New Geographies, Strengthened Roots

- 5 new municipal wards added
- Programmes now active in 8 wards directly, 5 through partnerships
- 4 grassroots partners onboarded to scale the Citizenship Module
- 1,091 volunteers trained across new geographies



Expansion in L & M-West

- 16 Civic Action Groups (CAGs) formed
- 79 CAG sessions conducted (Oct 2024 – Feb 2025)
- 160 of 165 Community Champions graduated
- Champions led civic actions on pest control, sanitation, and street lighting
- 480 households obtained E-Shram cards through government linkages
- 160 of 223 adolescents graduated from school-based civic education programmes



Partnership Outcomes

- 1,972 individual actions initiated (Aadhaar, PAN, Voter ID, Ration Cards)
- 26 community-level actions completed (e.g., road cleaning, toilet repairs)
- 12 joint advocacy events with government and partners across 7 informal settlements
- Quarterly cross-learning reviews fostered peer learning and innovation

Insights That Guide Us



Turning Data into Direction

Every programme, every pivot, every partnership — begins with insight. Apnalaya's work is deeply informed by data, but more importantly, by listening. Listening to the gaps. To the stories. To the signals that point us forward. This year, we strengthened our ability to learn, reflect, and adapt — embedding monitoring, evaluation, and learning at every level of our work. From large-scale studies to everyday tracking, our tools and teams helped make meaning of complexity.

We released the Living Conditions of the Urban Poor report — a landmark study covering 3,966 households across 179 clusters in 10 wards. The findings shaped everything from where we expanded, to how we designed new partnerships. We also completed rigorous assessments of ongoing programmes, conducted baseline and situational analyses, and initiated new research on adolescent mental health and social-emotional learning.

Apnalaya's data platforms (AIMS, KoBo) and community review mechanisms ensured real-time responsiveness — helping teams track impact, identify barriers, and strengthen delivery on the ground. Our Oral History Project reminded us of our roots, even as we looked ahead. Because when data is grounded in dignity, change becomes accountable.



Highlights

Our Learnings in 2024–25

How We Turned Data into Direction!

- **10-Ward Study released:** A comprehensive assessment of the living conditions of 3,966 households across 179 clusters in 10 wards was conductd by Apnalaya. The findings helped prioritise geographies for expansion, tailor interventions to local challenges, and advocate for city-level planning that includes the urban poor.
- **Social Return on Investment (SROI) study with 275 participants:** Evaluated the impact of Apnalaya's collectivisation work (SHGs, CAGs, etc.) — helping us quantify how community-led models build long-term resilience and social capital.
- **Endline assessment for Maternal, Newborn, and Child Health (MNCH):** Measured the outcomes of our maternal and child health intervention in M-West Ward — providing evidence for scaling and refining our continuum of care model.
- **Situational analysis for Citizenship & Advocacy scale-up:** Explored the readiness and gaps across partner NGOs and communities — informing the roadmap for expanding civic education and leadership training to new organisations and wards.
- **Baseline assessments in M-West and L Wards:** Captured initial conditions for new geographies before rollout of programmes — enabling tailored planning and strong before-after comparisons to track change.
- **2 research papers submitted for peer-reviewed publication:** Contributes to sectoral knowledge and positions Apnalaya as a thought leader in urban poverty and inclusive governance.
- **Oral History of Apnalaya published:** Documented stories of community resilience and organisational evolution over five decades — providing historical insights and grounding for future action.
- **Adolescent Mental Health study initiated (with Nair Hospital):** Aims to explore protective factors and service gaps in slum communities — helping shape our SEL curriculum and broader advocacy.
- **Midline assessment for SEL programmes:** Prepared to track progress and learning outcomes in school and community-based Social Emotional Learning (SEL) sessions — ensuring content remains responsive to adolescent needs.

Collaborations and Celebrations



Strengthening Change, Together

Change is sustained not by organisations alone, but by the networks they build — with communities, funders, public systems, and allies who walk alongside. This year, Apnalaya deepened its partnerships across sectors — with municipal bodies on health and sanitation, academic institutions for research and evaluation, and corporate allies committed to inclusive development.

"This is what shared leadership looks like — everyone with a voice, everyone with a stake."
Among the most powerful expressions of this spirit was Yeh Bhi Hai Mumbai Meri Jaan (YBHMMJ) — a city-level event that brought together grassroots voices and institutional power. Youth and community members used poetry, performance, and testimony to share lived realities — and aspirations — of life in informal settlements.YBHMMJ wasn't just an event. It was a civic act — a platform for visibility, solidarity, and collective action.

Throughout the year, from Apna Adda to partner dialogues, and from street plays to rights-based campaigns, every gathering reinforced a singular belief: Collaboration is not just a strategy — it is the soul of sustainable change.

Bridging Purpose with Possibility



Change begins with action. But it endures through trust, visibility, and collaboration.

In 2024–25, we deepened our commitment to building sustainable systems by bridging action with influence, people with policy, and grassroots voice with public narrative.

Our strategy centered on integration—aligning sustainability, advocacy, and communication to amplify impact and unlock long-term value. These pillars enabled Apnalaya to expand cross-sector influence, strengthen civic engagement, and welcome new allies.

A stronger social media presence boosted visibility and dialogue, connecting us with partners like WestBridge and other stakeholders in inclusive city-building.

At the same time, we developed a robust employee engagement strategy, offering tailored opportunities—from skill-based volunteering to customised exposure visits—that fostered shared ownership and a deeper understanding of urban poverty.



Building Cohesion Across Impact Functions

We began the year with a bold shift — moving from siloed initiatives to a cohesive, strategic approach. For the first time, we aligned our advocacy, sustainability, and communication functions under a unified vision. This helped us:

- Craft more compelling public narratives grounded in community voice.
- Design campaigns that are both grounded and far-reaching.
- Enable visibility that does justice to the people powering change.

Partnerships that Power Progress

We initiated work on a robust partnership strategy — aimed at engaging corporates, government departments, academic institutions, and media platforms. This strategy is designed not just for resource mobilisation, but to forge allies who share our commitment to equity, dignity, and inclusive development.

Our goal: To build a movement of stakeholders invested in the wellbeing of the urban poor.

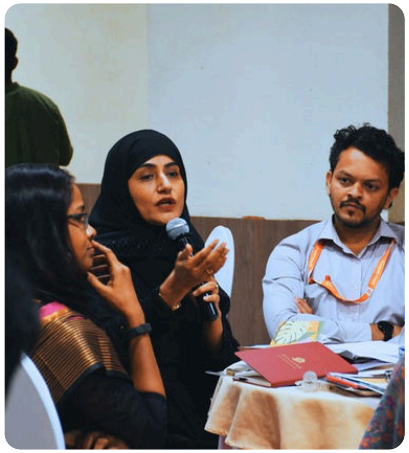
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Advocacy Highlights

From Evidence to Influence

This year, we focused on ensuring that the lived realities of India's urban poor were not just documented — but heard, respected, and acted upon. Our advocacy was informed by grounded research, shaped by community participation, and strengthened through multi-stakeholder dialogue.



2024–25 Highlights

- Hosted a panel at the World Health Summit: Last Mile Connectivity – Hurdles in Urban Healthcare.
- Co-led joint planning with ICDS, UNICEF, NHM, and the BMC to streamline nutrition services in urban slums.
- Contributed to the 'Mumbai Action Plan' with UNICEF and ICDS to address child malnutrition.
- Invited by Minister Piyush Goyal's office to support sanitation efforts in Zone 7, Mumbai.
- Represented at a BMC workshop on inclusive, community-led sanitation models.
- Initiated a partnership with Nair Hospital and UNICEF for collaborative research on maternal and adolescent mental health.
- Engaged by NITI Aayog and SEWA Bharat to discuss Apnalaya's community-based childcare model.



Communication Highlights

Telling Stories That Stir Action

From street corners in Shivaji Nagar to global summits, Apnalaya's voice echoed far and wide this year — through visuals, events, campaigns, and platforms that captured not just what we do, but why it matters.

We redefined our communication strategy to ensure it truly reflects Apnalaya's core values: trust, dignity, community, and rights.

Strategic Shifts

- Reworked internal strategy to align communications with fundraising and advocacy goals.
- Standardised language across platforms for consistency and clarity.
- Initiated website redevelopment to reflect updated program structures and user journeys.
- Conducted research to integrate stakeholder perceptions into visual storytelling.

Events & Public Campaigns

- Apnalaya Week (Theme: Volunteerism) celebrated through community-led events, rights-based campaigns, and storytelling.
- Supported 'Ye Bhi Hai Mumbai, Meri Jaan!' – our flagship city-facing event that brought corporate partners and community voices together.
- Produced collaterals for Human Rights Day at Raj Bhavan, highlighting disability rights and the lived experiences of marginalised groups.
- Designed the 'Children Speak' manifesto in partnership with 13 NGOs, amplifying voices of 70 children across Mumbai.
- Developed IEC materials for thematic campaigns on maternal health, urban governance, and education.

"Visibility is not just about being seen. It's about being understood, remembered, and respected."

What's to Come?



A City Where No One is Left Behind!

The greatest threat to our cities is not poverty. It is indifference.
For too long, systemic exclusion has been normalised — where 41% of Mumbai lives in slums, but policies, infrastructure, and imagination rarely reach them.

This is the invisible divide we are fighting. It shows up in maternal deaths that don't make the news. In children dropping out because there's no digital access. In women who want to earn, but are shackled by care burdens and unsafe mobility. In Persons with Disabilities still being hidden, undocumented, unseen.

Why This Matters?

When cities ignore their poorest, they ignore their potential. A city that leaves its people behind is not a smart city. It is not a resilient city. It is a divided city — and divisions cannot thrive.



Our Call.

At Apnalaya, we believe this future is not inevitable. We are building a different city — neighbourhood by neighbourhood, leader by leader.

But this cannot be done alone.
It requires public systems, private players, and people's power to align with a shared purpose.

We need policies and services that reach every community.

We need corporations to reimagine CSR as solidarity, not charity.

We need citizens to look beyond the skyline — and listen to the margins.

One City. One Future.

We are calling for a city-wide movement — For inclusive planning, equitable services, and communities that lead their own change. We are calling for a city that is as accountable to its slums as it is to its skylines.

The time for charity is over. The time for collective responsibility has come.

Join us in building a Mumbai that works — for everyone.

Financials

The Bombay Public Trusts Act, 1950
SCHEDULE - VIII
[Vide Rule 17 (1)]

NAME OF THE PUBLIC TRUST :- APNALAYA
Balance Sheet as at 31st March, 2025

Registration No. F-2830

FUNDS & LIABILITIES	Rs.	Rs.	PROPERTY AND ASSETS	Rs.	Rs.
Trusts Funds or Corpus			**Immovable Properties :-**		
Balance as per last Balance Sheet	4,23,30,472		As per Annexure 'A'		
Adjustment during theyear (give details)	1,50,000	4,24,80,472	Balance as per last Balance Sheet	1	
			Additions during the year	-	
Other Earmarked Funds (Created under the			Deletion during the year (U/S 36 permissionmust be taken)	-	
Provisions of the trust deed or scheme or out of theincome).					
Any Other Fund (As per Annexure "F")	2,25,46,909		Less : Depreciation up to date	-	1
Depreciation Fund	-		**Investments :- As per Annexure 'B'**	-	9,35,79,659
Sinking Fund	-				
Reserve Fund	-	2,25,46,909	**Furniture And Fixtures**		
			Movable Properties :- As per Annexure 'C'		
Loans (Secured or Unsecured)			Balance as per last Balance Sheet	20,07,891	
From Trustee	-		Less : Deletion during the year	-	
From Others	-	-	Add: Additions during the year	3,17,847	
			Less : Depreciation up to date	4,55,942	18,69,796
Liabilities					
For Expenses (Sundry Creditors)	68,937		**Loans (Secured or Unsecured) - Good/Doubtful**		
For Advance	-		Loan Scholarships	-	
For Rent & Other Deposits	-		Other Loans	-	-
For Sundry Credit Balances	8,147	77,084			
a.Long Term Provision			**Advances**		
Provision for Employees Benefits (Gratuity)	86,22,536		To Trustees	-	
b.Short Term Provision			To Employees	-	
Provision for Employees Benefits	-		To Contractor	-	
c.Provision for Audit Fees			To Lawyers	-	
Statutory Audit Fees	2,09,700		To Others	-	-
Internal Audit Fees	1,08,000				
d.Other Current Liabilities			**Income Outstanding**		
Payment to Others	-		Rent	-	
TDS Payable	39,817	89,80,053	Interest	4,89,582.57	
			Other Income		4,89,583
			a.TDS Receivable F.Y. 2024-2025	6,35,862	
			d.Advance payments	7,403	
			e.LIC OF INDIA - Gratuity Fund	75,74,681	
			f.TDS Paid	141	
			g.Excess amount spent on project (Amount Receivable from GSRD & Welfare Society)	2,86,876	
			h.Other current assets (Annexure 'D')	38,02,294	1,23,07,257
Income and Expenditure Account			**Cash And Bank Balances**		
Add : Balance as per last Balance Sheet	7,05,79,381		In Savings Account (As per Annexure'E')	1,30,70,219.61	
Add : Surplus as per Income and Expenditure A/c	-		In Current Account	-	
Less : Deficit Expenditure Account	2,33,47,384		In Fixed Deposit Account	-	
Less : Appropriation If Any		4,72,31,997	With The Trustee	-	
			With The Manager	-	1,30,70,220
Total		12,13,16,515	**Total**		12,13,16,515

For and on behalf of
Borkar & Muzumdar
Chartered Accountants
FRN:- 101569W

Supriya Bhat
Partner
M.No. 048592
Dated : 13-09-2025

BORKAR & MUZUMDAR MUMBAI F. R. NO. 101569W CHARTERED ACCOUNTANTS

President APNALAYA

Suman Srivastava
(President)

Vijaya Balaji
(Secretary)

SECRETARY APNALAYA

APNALAYA MUMBAI 400036

Prasad Baji
(Treasurer)

Apnalaya Treasurer

Trustees

The Bombay Public Trusts Act, 1950
SCHEDULE - IX
[Vide Rule 17 (1)]

NAME OF THE PUBLIC TRUST :- APNALAYA
Income and Expenditure Account for the year ending 31st March, 2025

Registration No. F-2830

EXPENDITURE	Rs.	Rs.	INCOME	Rs.	Rs.
To Expenditure in respect of properties :-			**By Rent**		
Rates, Taxes, Cesses	-		(accrued)	-	
Repairs and maintenance	-		(realised)	-	-
Salaries/Honorarium	-		**By Interest**		
Insurance	-		(accrued)	-	
Depreciation (by way of provision of adjustments)	-		(realised)	-	
Other Expenses	-	-	On Securities (Investments)	60,10,585	
To Establishment Expenses (As per Annexure "I")		2,03,16,825	On Loan	-	
To Remuneration to Trusees		-	On Bank Account	4,29,618	64,40,203
To Remuneration (in the case of a math)		-			
to the head of the math including his household expenditure, if any			**By Dividend**	-	-
			By Donations in Cash or Kind : Trust	1,89,12,091	
To Legal Expenses		-	**: Other**	8,01,352	
To Audit Fees		2,64,327	**By Grants :Earmarked Fund**	7,51,37,074	9,48,50,517
To Contribution and Fees		-			
To Amount written off :			**By Income from other sources (in detail as far as possible)**		
(a) Bad Debts	-		Subscription from members	110	
(b) Loan Scholorships	-		Other Income	5,63,440.73	5,63,551
(c) Irrecoverable Rents	-				
(d) Other Items	5,841	5,841			
To Miscellaneous Expenses :		-	**By Transfer From Reserve**		-
To Bank Charges		45,922			
To Depreciation		4,55,942			
To Amount transferred to Reserve or Specific Funds		-			
To Expenditure on Objects of the Trust					
(a) Religious	-				
(b) Educational (As per Annexure "G")	6,38,26,273				
(c) Medical Relief (As per Annexure "H")	4,02,86,526				
(d) Relief of Poverty	-				
(e) Other Charitable Objects		10,41,12,798			
To Surplus carried over to Balance Sheet		-	**By Deficit carried over to Balance Sheet**	-	2,33,47,384
Total		12,52,01,655	**Total**		12,52,01,655

For and on behalf of
Borkar & Muzumdar
Chartered Accountants
FRN:- 101569W

Supriya Bhat
Partner
M.No. 048592
Dated : 13-09-2025

BORKAR & MUZUMDAR MUMBAI F. R. NO. 101569W CHARTERED ACCOUNTANTS

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Prasad Baji
(Treasurer)

Apnalaya Treasurer

Trustees

APNALAYA MUMBAI 400036

APNALAYA
Empowering the Urban Poor

Contact Us

Head Office

B/9 – 103 New Jaiphalwadi SRA Co-op Hsg Society, Behind Police Quarters, Tardeo, Mumbai 400 036.

Networking Office

417-18, Mahinder Chambers Opposite Duke's Factory, Chembur East Mumbai 400 071.

www.apnalaya.org | communications@apnalaya.org

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